

**ORGANISATIONAL AND PERSONAL DRIVERS OF INNOVATIVE WORK
BEHAVIOUR OF EMPLOYEES IN THE MARKETING DIVISION OF FINANCIAL
INSTITUTIONS IN IBADAN, NIGERIA: A MIXED METHOD APPROACH.**

**Thesis submitted in fulfilment of the requirements for the degree
Doctor of Philosophy (Psychology)**

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DECLARATION

I certify that the work in this thesis entitled *Organisational and Personal Drivers Of Innovative Work Behaviour of Employees in the Marketing Division of Financial Institutions In Ibadan, Nigeria (Mixed Method Approach)* has not been submitted previously for a degree nor has it been submitted as part of requirements for a degree to any university or institution other than the University of KwaZulu-Natal.

I also certify that the thesis is an original research study, and that it has been written by myself. Any help and assistance that I have received in my research work and in the preparation of the thesis itself has been acknowledged appropriately. In addition, I certify that all information sources and literature used are listed in the references.

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DEDICATION

I dedicate this thesis to God Almighty for His unwavering strength and the wisdom He bestowed on me in the course of writing this thesis.

To my husband and our beloved daughter for being my joy and sources of motivation always.

And to my dear parents Engineer Saibu and Mrs Funmilayo Akinbola for not giving up on me.

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ABSTRACT

The financial sector plays a pivotal role in Nigeria's economy, with organisations facing increasing pressure to enhance performance amidst rising stakeholder expectations and intense competition. In this dynamic environment, customers' access to diverse information sources and suppliers has heightened their expectations for superior product quality and service, necessitating innovation as a crucial driver of organisational success. This study investigates the personal and organisational determinants of innovative work behaviour within the marketing divisions of financial institutions in Ibadan, Nigeria.

Employing a sequential exploratory mixed methods design, the study commenced with qualitative interviews involving 12 marketers and 6 marketing managers, followed by a quantitative phase involving the distribution of 330 structured questionnaires, of which 300 were usable for analysis. Thematical and multivariate analyses were carried out.

Findings from both qualitative and quantitative analyses reveal several precursors for innovative work behaviour, including transformational leadership, enabling organisational culture and climate, adequate resources, and personal characteristics such as passion, creativity, commitment, engagement, self-motivation, and confidence. Statistical analyses indicate that employees' level of education and the specific banks they work for significantly influence their innovative work behaviour.

Furthermore, positive relationships were observed between innovative work behaviour and both personal (psychological capital and employee engagement) and organisational factors (organisational climate and culture). Psychological capital directly influenced innovative work behaviour, while employee engagement exhibited both direct and mediating effects on the relationship between organisational culture/climate and innovative work behaviour.

Aligned to the findings, it is recommended that financial institutions foster conducive organisational cultures that promote employee engagement, thereby enhancing innovative work behaviour. At the personal level, strategies to develop marketers' psychological capital and coping mechanisms for stressful work environments are advised to improve their well-being and organisational engagement. Additionally, organisational management should prioritize skill training, provide supportive leadership, and implement effective reward systems to support employees in achieving innovative work behaviour.

In conclusion, this study underscores the importance of both personal and organisational factors in driving innovative work behaviour within the marketing divisions of financial institutions in Ibadan, Nigeria, offering practical insights for organisational strategies and interventions aimed at fostering innovation and competitiveness in the sector.

Keywords: Innovative work behaviour, Financial institutions, Marketing division, Nigeria, Organisational culture, Employee engagement, Psychological capital.

ACRONYMS

ABmb	AB Microfinance Bank
ACs	Access Bank
APA	American Psychological Association
FB	First Bank
HND	Higher Ordinary Diploma
IPA	Interpretative Phenomenological Analysis
IP	Interpretative Paradigm
IM	Intervention Mapping
ISA	Intellectual Social Affective
IWB	Innovative Work Behaviour
MG	Manager
MT	Marketer
OND	Ordinary National Diploma
PCA	Principal Component Analysis
POL	Polaris Bank
PPMC	Pearson's Product-Moment Correlation Coefficient
SDT	Self -determination Theory
UBA	United Bank for Africa
WB	Wema Bank

DEFINITION OF TERMS USED IN THIS STUDY

Innovative work behaviour: According to Jassen (2008), innovative work behaviour is the intentional zeal of an employee to work productively for better procedures, relationships with colleagues, use of advanced technology, and the extension of new manufacturing goods and services. It is an employee's behaviour geared towards the creation, application of ideas, and productivity.

Organisational climate: The climate of an organisation is those features of the work environment that are consciously perceived by organisational members (Armstrong, 2003). Simply put, organisational climate is how employees perceive their working environment.

Organisational culture: The shared understanding of activities that builds bonds among an organisation's members is referred to as its culture. This influences their perception of themselves and their work (Wagner, 2005).

Employee engagement: Employee engagement is the commitment of an employee's total self to their job (Rich et al., 2010). The commitment involves physical, intellectual, and emotional commitment.

Psychological capital: According to Luthans et al. (2007) psychological capital is defined as a positive psychological state of development of an individual which is characterised by hope, self-efficacy, optimism as well as resilience.

Financial institution: A financial institution, also known as a banking institution, deals with monetary transactions like loans, deposits, currency exchange, and investment.

TABLE OF CONTENTS

DECLARATION.....	ii
DEDICATION.....	iii
ACKNOWLEDGMENTS	iv
ABSTRACT.....	v
ACRONYMS	vi
DEFINITION OF TERMS USED IN THIS STUDY	vii
TABLE OF CONTENTS	viii
LIST OF TABLES	xii
LIST OF FIGURES	xiv
CHAPTER ONE	1
INTRODUCTION.....	1
1.1 Background	1
1.2 Problem statement	10
1.3 Broad aim of the study	10
1.3.1 Objectives for qualitative study among marketers.....	11
1.3.2 Research questions for qualitative study among marketers	12
1.3.3 Objectives for qualitative study among marketing managers.....	12
1.3.4 Research questions for qualitative study among marketing managers	12
1.3.5 Objectives for cross-sectional survey among marketers	13
1.4 Ethical considerations.....	14
1.5 Outline of the thesis	14
1.5.1 Chapter 1: Introduction	14
1.5.2 Chapter 2: Literature review	15
1.5.3 Chapter 3: Research methodology	15
1.5.4 Chapter 4: Findings and discussion on the qualitative study	15
1.5.6 Chapter 6: Summary, integrative discussion, guidelines for interventions recommendations, limitations and conclusions.....	16
CHAPTER TWO	17
LITERATURE REVIEW	17
2.1 Introduction.....	17
2.2 Understanding Innovative Work Behaviour (IWB)	17
2.3 Factors that influence innovative work behaviour	20
2.3.1 Organisational drivers of innovative work behaviour	20
2.3.2 Personal drivers of innovative work behaviour	24
2.4 Theoretical perspectives of the study	30

2.4.1	Social cognitive model.....	31
2.4.2	Self-determination theory	37
2.4.3	The Job Demand Resources (JD-R) Model	41
2.5	Intervention Mapping Framework to develop guidelines for innovative work behaviour interventions.....	45
2.5.1	Step 1 of IM: Needs assessment	46
2.5.2	Step 2 of IM: Programme objectives and outcomes	46
2.5.3	Step 3 of IM: Programme design.....	47
2.5.4	Step 4 of IM: Programme invention or development	48
2.5.5	Step 5 of IM: Programme execution or implementation.....	48
2.5.6	Step 6 of IM: Evaluation plan.....	48
CHAPTER THREE		50
RESEARCH METHODS.....		50
3.1	Introduction.....	50
3.3.1	Paradigm of the overall study and subsequent studies	52
3.3.2	Research design: Sequential exploratory mixed method design	54
3.6.1	Research paradigm and design.....	60
3.6.2	Population, sampling strategy, and sample size	62
3.6.3	Interview guide.....	63
3.6.4	Data collection and procedures.....	65
3.6.5	Data analysis.....	65
3.6.6	Qualitative data quality control, reliability and trustworthiness	68
3.7	Phase 2: Quantitative phase	71
3.7.1	Research paradigm and design.....	71
3.7.2	Population, sampling strategy, and sample size	72
3.7.3	Recruitment of participants and data collection procedure	72
3.7.4	Research instrument.....	74
3.7.5	Factor structure and psychometric properties of the scales used in this study	78
3.7.6	Data analysis.....	88
3.7.6.1	Statistical test used	89
CHAPTER FOUR.....		93
FINDINGS AND DISCUSSION OF QUALITATIVE STUDY		93
4.1	Introduction.....	93
4.2	Socio-demographic characteristics of participants.....	93
4.3	Findings.....	95
4.3.1	Perceptions of innovative work behaviour	96
4.3.2	Factors influencing innovative work behaviour.....	99
4.3.3	Management of innovative ideas in the organisation	104
4.3.4	Reward for innovative work behaviour	106
4.4	Discussion.....	108
4.4.1	Perceptions of innovative work behaviour	109
4.4.2	Factors influencing innovative work behaviour.....	110

4.4.3	Management of innovative ideas in the organisation	115
4.4.4	Rewards for innovative work behaviour	116
4.5	Limitations of the qualitative study.....	117
4.6	Conclusion	117
CHAPTER FIVE		119
DATA ANALYSIS AND DISCUSSION OF THE QUANTITATIVE FINDINGS		119
5.1	Introduction.....	119
5.2	Social-demographic Characteristics of Participants	119
5.3	Descriptive and Frequencies Statistics of the Variables.....	121
5.4	Demographic Mean Group Difference on the Scales.....	130
5.5	Correlations between the Measures used in the study	131
5.6	Organisational Predictors of Innovative Work Behaviour - Research hypothesis one.....	132
5.7	Personal Predictors of Innovative Work Behaviour - Research hypothesis two	134
5.8	Organisational and Personal Predictors of Innovative Work Behaviour..	136
5.9	Investigating the mediating role of Employee Engagement and Psychological Capital in the relationship between Organisational Culture And Innovative Work Behaviour - Research hypothesis three.....	137
5.9.1	The impact of Organisational Culture on Employee Engagement	140
5.9.2	The impact of Organisational Culture on Psychological Capital.....	141
5.9.3	The impact of Employee Engagement, Psychological Capital and Organisational Culture on Innovative Work Behaviour	142
5.9.4	Indirect, Direct and Total Effect	143
5.10	Investigating the mediating role of employee engagement and psychological capital in the relationship between organisational climate and innovative work behaviour - Research hypothesis four	147
5.10.1	The impact of organisational climate on employee engagement	149
5.10.2	The impact of organisational climate on psychological capital	150
5.10.3	The impact of employee engagement, psychological capital and organisational climate on innovative work behaviour	151
5.10.4	Indirect, Direct and Total Effect	153
5.11	Discussion of key findings from the quantitative study.....	156
5.11.1	Social demographic background of the study.....	156
5.11.2	Demographic group differences regarding innovative work behaviour	157
5.11.3	The influence of organisational and personal factors on innovative work behaviour.....	158
5.11.4	The mediating role of personal factors between organisation factors and innovative work behaviour	160
5.12	Conclusion	162
CHAPTER 6		163

INTEGRATED DISCUSSION, RECOMMENDATIONS, GUIDELINE FOR INTERVENTIONS, AND CONCLUSION	163
6.1 Introduction.....	163
6.2 Summarised integrated discussion	163
6.2.1 Understanding innovative work behaviour	165
6.2.2 Organisational and personal factors impacting innovative work behaviour	165
6.3 The development of intervention guidelines to support innovative work behaviour in financial institutions in Ibadan, Nigeria.....	170
6.3.1 Step 1: Needs assessment.....	172
6.3.2 Step 2: Programme goals.....	173
6.3.2.1 Intervention guidelines for marketers	174
6.3.2.2 Intervention guidelines for marketing managers	178
6.3.2.3 Intervention guidelines for the organisation.....	181
6.3.3 Step 3: Framework for innovative work behaviour workplace intervention	183
6.4 Contribution of the study to the body of knowledge	188
6.5 Limitations of the study.....	189
6.6 Recommendations for future research.....	190
REFERENCES.....	192
APPENDIXES	228
APPENDIX 1: RESERCH QUESTIONNAIRE	228
APPENDIX 2: INTERVIEW SCHEDULE FOR MARKETERS	236
APPENDIX 3:INTERVIEW SCHEDULE FOR MANAGERS	240
APPENDIX 4: ETHICAL CLEARANCE FORM.....	245
APPENDIX 5: GATEKEEPER LETTER (WEMA BANK)	246
APPENDIX 6: GATEKEEPER LETTER (ACCESS BANK).....	247
APPENDIX 7: GATEKEEPER LETTER (FIRSTBANK)	248
APPENDIX 8: GATEKEEPER LETTER (POLARIS BANK).....	249
APPENDIX 9: GATEKEEPER LETTER (UBA BANK)	250
APPENDIX 10: GATEKEEPER LETTER (AB MICROFINANACE BANK)	251
APPENDIX 11: DETERMINANTS OF INNOVATIVE WORK BEHAVIOUR	252
APPENDIX 12: INNOVATIVE IDEA MANAGEMENT IN ORGANISATION	254
APPENDIX 13: PERCEPTION OF INNOVATIVE WORK BEHAVIOUR.....	254
APPENDIX 14: PERSONAL DETERMINANT OF INNOVATIVENESS.....	255
APPENDIX 15: REWARD FOR INNOVATIVE WORK BEHAVIOUR	256

LIST OF TABLES

Table 1: Innovative work behaviour scale factor loading	81
Table 2: Psychological capital scale factor loading	83
Table 3: Intellectual social affective engagement scale factor loading	85
Table 4: Organisational climate (CLior scale) factor loading	86
Table 5: Organisational culture scale factor loading	88
Table 6: Study objectives and the statistical test used	92
Table 7: Demographic characteristics of the participants	94
Table 8: Generated themes and sub-themes from the qualitative study (marketers and managers)	95
Table 9: Background charactersistics of participants	120
Table 10: Descriptive statistics of the variables measured in the study	121
Table 11: Frequency distribution of individual items of the innovative work behaviour scale	123
Table 12: Frequency distribution of individual items of the organisational climate-CLior scale	124
Table 13: Frequency distribution of individual items of the organisational climate scale	125
Table 14: Frequency distribution of individual items of the ISA Engagement Scale	127
Table 15: Frequency distribution of individual items of the psychological capital scale	128
Table 16: Independent-sample t-test results for level of education on innovative work behaviour	130
Table 17: One-way ANOVA of participants' bank and innovative work behaviour	131
Table 18: Pearson's correlation and confidence interval of variables	131
Table 19: Model summary of organisation climate, and organisation culture as predictors of innovative work behaviour	133
Table 20: ANOVA of organisation climate and organisation culture as predictors of innovative work behaviour	134
Table 21: Model summary of employee engagement and psychological capital as predictors of innovative work behaviour	135
Table 22: ANOVA of employee engagement and psychological capital as predictors innovative work behaviour	136
Table 23: Model summary of organisational (organisation climate and culture) and personal factors (employee engagement and psychological capital) as predictors of innovative work behaviour	136
Table 24: Basic summary of the mediating role employee engagement and psychological capital between organisation climate and innovative work behaviour	139
Table 25: Model summary of the impact of organisation culture on employee engagement	141
Table 26: Model summary of the impact of organisation culture on psychological capital	142
Table 27: Model summary of the impact of employee engagement, psychological capital and organisation culture on innovative work behaviour	143

Table 28: Model summary of the total effect of organisation culture on innovative work behaviour	144
Table 29: Model summary of the total, direct and indirect effect of employee engagement and psychological capital on innovative work behaviour in the presence of organisation culture	145
Table 30: Analysis summary of the mediating role of employee engagement and psychological on the relationship between organisation culture and innovative work behaviour	146
Table 31: Basic summary of the mediating role employee engagement and psychological capital between organisation climate and innovative work behaviour.....	149
Table 32: Model summary of the impact of organisation climate on employee engagement	150
Table 33: Model summary of the impact of organisation climate on psychological capital	151
Table 34: Model summary of the impact of employee engagement, psychological capital and organisation climate on innovative work behaviour	153
Table 35: Model summary of the total effect of organisation climate on innovative work behaviour	154
Table 36 Model summary of the total, direct and indirect effect of employee engagement and psychological capital on innovative work behaviour in the presence of organisation climate	154
Table 37 Analysis summary of the mediating role of employee engagement and psychological on the relationship between organisation climate and innovative work behaviour	156
Table 38: Matrix of individual change goals for marketers	177
Table 39: Matrix of individual change goals for marketing managers.....	180
Table 40: Matrix of individual change goals for the organisation	182
Table 41: Theories reviewed in the study for intervention mapping and their application	184

LIST OF FIGURES

Figure 1: Jobe Demands-Resources Model	Error! Bookmark not defined.
Figure 2: Proposed conceptual framework	51
Figure 3: Description of the sequential exploratory mixed methods approach	56
Figure 4: Innovative work behaviour scale scree plot	81
Figure 5: Psychological capital scale scree plot	82
Figure 6: Intellectual social affective scale scree plot	84
Figure 7: Organisational climate - CLior scale scree plot	86
Figure 8: Organisational culture scale scree plot	87
Figure 9: Diagram depicting the perceptions of innovative work behaviour	99
Figure 10: Diagram depicting the factors impacting innovative work behaviour	103
Figure 11: Diagram depicting how innovative ideas are managed	105
Figure 12: Diagram of the theme ‘reward for innovative work behaviour’	108
Figure 13: The mediating role of employee engagement and psychological capital in the relationship between organisation culture and innovative work behaviour	138
Figure 14: The relationship between organisation culture (IV) and employee engagement(M1)	140
Figure 15: The relationship between organisation culture (IV) and psychological capital (M2)	141
Figure 16: The impact of employee engagement, psychological capital and organisation culture on innovative work behaviour	144
Figure 17: Observed path model of the mediating role of Employee Engagement and Psychological on the relationship between Organisational Culture and Innovative Work Behaviour	146
Figure 18: The mediating role of employee engagement and psychological capital in the relationship between organisation climate and innovative work behaviour	148
Figure 19: The relationship between organisation climate (IV) and employee engagement (M1)	150
Figure 20: The relationship between organisation climate (IV) and psychological capital (M2)	151
Figure 21: The impact of employee engagement, psychological capital and organisational climate on innovative work behaviour	152
Figure 22: Observed path model of the mediating role of employee engagement and psychological on the relationship between organisational climate and innovative work behaviour	155
Figure 23: Organisational and personal factors impacting innovative work behaviour based on the quantitative measures’ outcomes and the qualitative findings	164
Figure 24: Procedures for intervention development process in this study	172

CHAPTER ONE

INTRODUCTION

1.1 Background

Global competition is a significant threat facing organisations today. The complexity of work environments and their organisational procedures continue to evolve, becoming more multifaceted and challenging. In this state of continuous and rapid change, the primary goal of every organisation is to maximise their employees' innovative potential (Park et al., 2013). Innovative ideas are essential for the success and survival of an organisation. Due to the fierce competition in the global market, organisations must constantly reinvent themselves in order to stay competitive (Strobl et al., 2020; Wang et al., 2018). Organisations must remain open to innovative ideas if they wish to ensure their continuing success and viability in demanding and often unpredictable environments. Lin and Liu (2012) posit that innovation is a key element in producing sustainable competitive advantages, and can be used to manage the rapidly changing business environment. Zhou and Hoever (2014) state that innovation may be perceived as essential for organisation's wellbeing in this present economic situation. Innovative work behaviour is largely recognised as a significant determinant of an organisation's achievements (Spiegelaere et al., 2016).

Many scholars have attempted to define innovative work behaviour (Bawuro et al., 2019; Siregar et al., 2019; Linh et al., 2020). Schumpeter (1934) was one of the first researchers to define innovation as designing, executing, and merging new products, services, work procedures, and markets. This definition was later redefined. King and Anderson (2002) regard innovation as introducing something novel to an individual, group, organisation, industry, or society. They explained that ideas are necessary for innovation to take place. Ideas are the original starting point, while innovation only happens when these ideas are further developed and made operational. Jassen (2002) defined innovative work behaviour as the behaviour of an employee who is intentionally developing, introducing, and implementing novel concepts in their workplace, with the aim of securing some form of benefit and overall improvement in the workplace.

According to Love and Roper (2009), innovation is not an event which takes place in an organisation, but rather a process which occurs within it. Innovation involves a variety of tasks, beginning with the identification of innovative products and moving through the development, production, and fulfilment of various marketing approaches. For a company to survive in the current highly competitive work environment, its reputation for innovation is critical. Innovation in employee work behaviour, however, encompasses more than just creating novel product concepts and cutting-edge technologies; it also entails introducing novel concepts, modifying administrative practices in order to enhance employee relations, or applying novel concepts or technologies to workplace activities, thereby increasing work efficacy (Kleysen and Street, 2001; Yuan and Woodman, 2010). In older studies it was argued that effective innovation requires a variety of practices and behaviours, including idea generation, persuasive enquiry, opportunity discovery, and the application of these new ideas (Joong and Kemp, 2003; Kleysen and Street, 2001). Among the numerous other studies on innovative work behaviour—like those conducted by Bos-Nehles et al. (2017) and Widmann et al. (2016), it was argued that in the current, highly competitive work environment it is imperative that a company should be considered to be innovative. One desired result of any innovative project (even if its success is not recorded) is that it improves the company's image or brand reputation (Maniak, 2015).

It is the innovative energy and capabilities found among a company's employees which generates, promotes and enable the transfer of new and inventive ideas into practice. Therefore, equipping employees with the necessary skills and support to engage in innovative behaviour is likely to ensure a competitive advantage and safeguard the organisation's stability (AlEssa and Durugbo, 2021). However, this need is particularly urgent among organisations operating in competitive markets, such as financial markets. Here, the constant pressure to improve performance and meet the expectations of investors, competitors, and their customers pervades. As argued above, it is through innovation that companies are able to acquire and maintain a competitive lead (Lin et al., 2018; Martins & Terblanche, 2003). This is particularly true for the financial sector in Nigeria, where the level of innovation is considered low due to the number of Nigerians who do not have their own bank accounts (Akinwunmi et al., 2017). Data from Nigeria 2021 indices shows that 36% of Nigeria's 106 million adults (citizens 18 years of

age and over) were still completely financially excluded, a figure which captures some 38.1 million people. With a financial inclusion target of 80% by the year 2020, this implies that Nigeria has not met the target set in the Nigerian Financial Inclusion Strategy (NFIS). These low levels of financial inclusion have highlighted the importance of innovation in nourishing a thriving banking sector.

According to Oluwatolani et al. (2011) and Okoye et al. (2019), financial institutions in Nigeria have therefore implemented financial technological innovation policies to encourage financial inclusion and expand the economy. Due to a lack of innovation in the previous banking era, banking services in Nigeria have remained behind. However, various factors have been identified as vital precursors to employee innovation namely, organisational aspects such as the organisation's culture and climate, and more personal aspects such as employee engagement and psychological capital. This present study remains distinctive, as it focuses on the drivers (organisational/personal) of innovative work behaviour in the marketing division of financial institutions in Ibadan, Nigeria. These drivers of employee innovative work behaviours are important aspects addressed in this study, and will be briefly outlined below.

Organisational drivers of innovative work behaviour

Organisations tend to focus on those initiatives which bring about greater levels of creative accomplishment (Caniels & Veld, 2019). This presents a challenge for researchers attempting to examine performance at both the organisational and process levels, specifically in terms of organisational structure, managerial assistance, and work systems (Hugel and Kreutzer, 2019; Wynen et al., 2019). Earlier research by Eskiler et al. (2016); Faraz et al. (2017); Lukoto and Chan (2017); Stoffers et al. (2015) and Li et al. (2017) as well as recent research by Jankelova et al. (2021) and Khan et al. (2020) all reported a number of key elements influencing innovative work behaviour. Among these identified elements, organisational factors play a clear role. Of these organisational factors and their vital contributions to the innovation process, the current study will focus on organisational culture and climate.

Organisational culture is defined as the beliefs and expectations commonly shared among an organisation's employees (Kava et al., 2018). Similarly, Scammon et al. (2014) define organisational culture as the shared norms, values, and beliefs of individuals within a group. Fehr and Gelfand (2012) state that an organisation's culture includes the fundamental principles and beliefs of its leader and an organisation's observed norms. In the early work of Wagner (2005), organisational culture is defined as a shared perception of the happenings within an organisation, and the bond these perceptions creates between its members. This, in turn, influences members' perceptions of themselves and of their work.

According to Andrés et al. (2019), organisational culture has the potential to provide personnel with a sense of purpose, aiding teams as they navigate challenging changes. Stewart (2010) points out that the organisation's norms and values strongly influence all workers involved with the organisation, and maintains that these norms are largely unseen. Still, if organisations seek to improve their profitability and enhance the performance of their employees, norms are the first factor to be considered (Shahzad et al. 2012). Organisational culture is essential for fostering a positive work environment, which increases an organisation's effectiveness (Kalaiarasi & Sethuram, 2017). Innovation within organisations is determined by employees who move the organisation ahead, and they do this where the organisational culture is openly supportive (Davies & Buisine, 2018).

As stated, different organisations have their own unique cultures, and these can be powerful or passive, positive or negative (Fehr & Gelfand, 2012). It is essential to understand how an organisation's founders and its management contribute to the formation of organisational culture, as it is a crucial influencing factor in the organisation's capacity for long-term success as already argued some time ago (Yang et al., 2004). A strong organisational culture can also promote viable conditions at work and foster ongoing development (Morgeson et al., 2013). As a result, management should support a positive and productive organisational culture, and encourage developmental opportunities for both themselves and their teams.

While researchers have identified organisational culture as having significant influence in innovative work behaviour, another cogent factor they have recognised is organisational climate, which will be discussed below. The term 'organisational climate' was first used by Litwin and Tagiuri (1968) to describe a relatively consistent aspect of an organisation's environment which affects employee behaviour. Further defined as a measure or group of specific features (qualities) within a setting or organisation, organisational climate refers to how employees feel about various organisational characteristics, including work relationships, and managerial practices and procedures (Tokarski & Oleksa-Marewska, 2019). According to Cherly et al. (2022), organisational climate is derived from the social climate, and reflects the social system of an organisation.

Following from above, the climate of an organisation comprises those work environment features that are consciously perceived by its members (Armstrong, 2003). Simply put, organisational climate is how employees perceive their working environment. Employee behaviours and attitudes are influenced by the workplace culture, and these behaviours and attitudes eventually translate into results, benefits, products, and organisational traits (Cherly et al., 2022). It is essential to recognise organisational climate as a crucial factor because it affects employee behaviour and organisational effectiveness, including the extent and efficacy of work innovation (Sokol et al., 2015). Ghasemi and Keshavarzi (2014) are of the opinion that organisational climate has a greater potential to support individual employee innovation if it promotes the emergence of risk-taking behaviour, encourages the development of ideas, encourages teamwork and involvement in decision making, as well as recognises and acknowledges innovation.

A favourable organisational climate spurs creativity and innovation, and in this way aids in the accomplishment of organisational objectives (Ghasemi & Keshavarzi, 2014). The climate of an organisation can therefore impact its innovation, expansion, and efficiency, as well as affect its financial capability (Fainshmidt & Frazier, 2017; Izzati, 2018; Zuraik & Kelly, 2019). The critical role of organisation climate to innovation has been reported on in earlier studies by Patterson et al., (2005) and Jung et al., (2008). Tidd and Bessant (2014) stated that the process

of innovation in organisations requires management to operate in either a systematic or an integrated way that entails strategic leadership and direction (e.g. an innovation strategy), building an innovative organisation (e.g. a structure and climate that enable people to be innovative), and networking capabilities (e.g. both internal and external collaboration).

In earlier work of Ekvall (1996), the climate of an organisation was viewed to impact organisational processes like decision-making, communications, coordination, and problem-solving, as well as psychological processes like motivation, commitment, learning, and the ability to create. From the above definitions of organisational climate and culture, it can be deduced that organisational climate is an employee's perception of the work environment and its influence on the person, while organisational culture represents shared expectations and norms in the workplace. Both the organisational culture and organisational climate have been found to influence innovative work behaviour.

Personal drivers of innovative work behaviour

While organisational climate and culture have been discussed above as organisational drivers of innovative work behaviour, this study will also look at some of the personal drivers that bring about innovative work behaviour (i.e. psychological capital, and employee engagement). The first personal driver that this study will explore is psychological capital. Psychological capital is also regarded as a person's elated state of mind when addressing the underlying causes and consequences of a given problem (Busser & Kang, 2018). An employee's psychological capital is a beneficial and positive power in the continuous growth and progress of an organisation over a long period of time (Gupta et al., 2017). According to research by Lorenz et al. (2016), an employee's performance outcomes in an organisation are influenced by their psychological capital. Psychological capital, as an higher order construct, refers to an individual's ability to perform and succeed at completing difficult tasks (Luthans & Morgan, 2017). This strength can be seen in a person's stable mental state which includes characteristics such as employee self-efficacy, hope, optimism and resilience implying the ability to survive when faced with a challenge and bounce back even stronger than before (Luthans & Morgan, 2017).

Self-efficacy is one's belief in one's own capacity to influence decisions (Bandura, 1997). This is the most important component of individual agency (Bandura, 2001). Luthans et al. (2010) is of the opinion that those who have higher levels of self-efficacy, that is, those who have confidence in themselves and their abilities, tend to be more eager in selecting challenging occupations. Additionally, self-efficacy or self-confidence and beliefs in their ability to succeed in their tasks and goals at work, equip employees with the necessary mental motivation and energy for creativity (Malik et al., 2015).

According to Seligman (1995; 2006), optimism is defined as an explanatory or attributional process in which an optimistic individual views occurrences in the context of pervasive universal causes, seeing them as personal, permanent, and positive. More simply, an optimist is someone who expects positive and pleasing outcomes, while a pessimist is someone who anticipates unfavourable results (Luthans et al., 2007; Scheier & Carver, 1985). According to Hmieleski and Baron (2009), optimism allows people to maintain their enthusiasm for life and work, that motivates them to embark on difficult tasks and equips them with the motivation to engage in innovative behaviours and take advantage of potential markets for improved outcomes (Fang et al., 2012). Optimism and hope are related, according to Zimbardo and Boyd (2008), considering that hope is the expectation that current actions will lead to favourable outcomes. Hope is a type of belief connected to the achievement of any given task, similar to optimism. Hope is emphasised by Zimbarbo and Boyd (2008) as one of the elements of a future orientation. The individual's main source of motivation is the future, and having an eye on the future allows for both optimism and hope. However, when faced with crises, setbacks, or challenges, psychological resilience is required to persist and to bounce back and regain equilibrium (Luthans et al., 2007a). Psychological resilience enables individuals to manage stressors while maintaining a high level of performance. Thus, when challenges occur, being resilient ensures that insufficiencies in individual operations are reduced or eliminated, and allows individuals to regain their focus on goal-driven activities (Avey et al., 2010). Reaching out to resources to assist the individual is also linked to an individual's resilience.

According to Miller (2005), in difficult circumstances, people have the innate capacity to bounce back and even strengthen their adaptive abilities. As identified by Luthans et al. (2008) and Näswall et al. (2019), resilience includes one of the most significant factors influencing a person's development and progress, and is evidence of an adaptive behaviour capability. In order to attain better growth and development, people must have the ability to recover swiftly from challenges in life, failures at work, and other unfavourable developments (Bardoel et al., 2014; Britt et al., 2016; Linnenluecke, 2017). In the ever-evolving workplace, a greater level of psychological capital is required for employees to continue to innovate, and this capability ultimately translates into a successful organisation (Kirrane et al., 2017).

Psychological capital has been found to significantly impact innovative work behaviour (Hsu & Chen, 2015; Miao et al., 2018). Psychological capital is also said to mediate the influence of empowerment and affects the ability of employees to generate new ideas and ways of doing things (Slatten et al., 2019). In Asih and Indriati's (2020) research, psychological capital is said to have a positive and significant effect on innovative work behaviour.

Another important personal driver of innovative work behaviour that will be considered is employee engagement. Lopez (2009) defines employee engagement as "engagement and enthusiasm for work". Employee engagement is the extent of commitment an employee offers to their job (Rich et al., 2010). High employee engagement, or total workplace participation, is required for innovative work behaviour (Agarwal 2012). High levels of employee engagement have a significant and positive influence on innovative work behaviour (Agarwal, 2014; Jung & Yoon, 2018). Employee engagement can be explored on multiple levels e.g. employees who are engaged are cognitively, emotionally, and physically dedicated to their everyday duties (Eldor & Harpaz, 2015). Menguc et al. (2013), state that familiarising organisational members with the organisational goals, and going beyond what is anticipated, is the main motivation behind employee engagement. Employee engagement, according to Anitha (2014), reflects two important elements: firstly, an eager and optimistic employee who is in an inspired state; and secondly, an employee who feels driven to contribute to the success of their organisation (Eldor & Harpaz, 2015). Employee engagement is important to many organisations, and efforts to

increase employee engagement continues to be important (Wang & Chia-Chun, 2013). An organisation has the responsibility to meet the needs of its employees by providing adequate training and creating a favourable work environment which in turn obligates employees to make a significant contribution and become more deeply involved in their organisation.

Employee engagement has become one of the most difficult challenges in the current workplace, as complicated and stringent regulations mean it will continue to be a challenge in the future for many organisations (Mishra et al., 2014). This is because engagement is critical in maintaining the survival and vitality of an organisation, and securing its profitability (Albercht et al., 2015; Breevaart et al., 2013; Farndale & Murrer, 2015). Organisations with more engaged employees often outperform those organisations with disengaged employees (Society for Human Resource Management [SHRM], 2014). Profits, customer satisfaction, and efficient outcomes are more apparent in organisations with highly engaged employees (Ahmetoglu et al., 2015; Carter, 2015; Cooper et al., 2014; Vandenabeele, 2014).

Nadeem et al. (2018) explained how the organisation can create a favourable environment to enable employees to enjoy their jobs and in turn fully engage in the process of innovation. Favourable work environments motivate employees, and motivated employees utilise all of their inner potential and resources as well as making better use of the resources available to them, in their organisation. This illustrates the role of the organisation in effecting employee engagement and thus employee innovative behaviour at work.

Against this background it is clear that the drivers of innovative work behaviours i.e. organisational culture and organisational climate, employee engagement, and psychological capital are all relevant factors to investigate.

1.2 Problem statement

Globally, achieving financial inclusion has proven to be a difficult task, especially in Africa where there are many opportunities for microfinance services. According Ozili (2018), financial inclusion refers to the general public's ability to access fundamental financial services such as insurance, credit, and savings accounts. To make these opportunities a reality, it is first necessary to establish a practical framework through regulations, implement an innovative strategy that meets and exceeds marketplace expectations, and gain motivation from all stakeholders. According to Nigeria's 2021 indices, 36% of the nation's 106 million adults are still completely financially excluded (a figure which reflects some 38.1 million people). This falls short of the desired target of a 20% exclusion rate by 16%. It is important to know that higher rates of exclusion could lead to a poorer populace in Nigeria, since people will not be able access insurance and credit facilities in the face of economic drawbacks (Ozili, 2020b).

As outlined above, financial inclusion in Nigeria appears low, with a significant percentage of the Nigerian population still unbanked (Akinwunmi et al., 2017). This put Nigeria behind schedule in meeting the Nigeria Financial Inclusion Strategy (NFIS) target of 80% adult financial inclusion by 2020. According to Ozili (2020a), a nation's level of financial inclusion is influenced by financial innovation, poverty, financial literacy, and regulation. The Nigerian financial sector's low levels of financial inclusion have emphasised the importance of encouraging greater workplace innovation for the sector's long-term survival. However, marketing employees are expected to be optimally innovative in order to build their clientele through novel strategies and services. Despite the growth in research studies in innovative work behaviour at a global level, including Nigeria, little focus has been given to the drivers of innovative work behaviour, specifically within Nigeria's financial sector.

1.3 Broad aim of the study

This study's broad goal is to investigate both organisational as well as personal drivers of innovative work behaviour among employees in the marketing divisions of financial institutions in Ibadan, Nigeria and to develop guidelines for interventions to enhance innovative work behaviours. The study aims to fill gaps in the existing literature regarding innovative

work behaviour among employees in Nigeria's financial sector with possible implications to those in Africa. This study will provide guidelines for the financial institutions to encourage and promote innovative work behaviours among their employees. It will also add to the limited available literature on organisational climate, organisational culture, psychological capital, innovative work behaviour, and employee engagement, particularly where these factors pertain to organisations in Nigeria specifically.

A logic model involving three key phases will be used in this study. The first phase (the qualitative study) will be carried out among managers and marketers working in the marketing departments of financial institutions. The second phase of this study (the quantitative study) will use a cross-sectional survey conducted among financial institutions marketers to determine the influence of organisational factors (organisation culture and organisation climate) and personal factors (employee engagement and psychological capital) on innovative work behaviour. The last phase will integrate the results from the qualitative and quantitative studies, and provide recommendations and guidelines for interventions based on the findings of both studies. The research designs for each of these phases are further elaborated upon in the methodology section (Chapter 3).

Phase One – Qualitative study

1.3.1 Objectives for qualitative study among marketers

- To gain insights into marketers' perceptions of innovative work behaviour.
- To explore marketers' views about the organisational factors that enhance or hinder innovative work behaviour.
- To explore marketers' views about personal factors that may support or impede innovative work behaviour.
- To explore the reward system available for marketers who bring innovative ideas.
- To describe how innovative ideas are managed in their organisation.

1.3.2 Research questions for qualitative study among marketers

- What are marketers' perceptions of innovation/ innovative work behaviour?
- What are the organisational factors that enhance or pose barriers to innovative work behaviour?
- What are the marketers' views about personal factors that may support or impede innovative work behaviour? What do you understand by innovation/innovative work behaviour?
- What are the reward systems put in place for any employee who brings innovative ideas or suggestions to the workplace?
- How are innovative ideas managed in your organisation?

1.3.3 Objectives for qualitative study among marketing managers

- To explore managers' perceptions of innovation/innovative work behaviour.
- To explore marketers' views about the organisational factors that enhance or hinder innovative work behaviour.
- Explore marketers' views about personal factors that may support or impede innovative work behaviour.
- To explore the reward system available for marketers who bring innovative ideas forward.
- To gain insight into how innovative ideas are managed in the organisation.

1.3.4 Research questions for qualitative study among marketing managers

- What are marketing managers' perceptions of innovation/innovative work behaviour?
- What are the personal factors that influence marketing managers' innovative work behaviour?
- What are the organisational factors that influence marketing managers' innovative work behaviour?
- What reward systems are in place for employees who bring new, innovative ideas or suggestions to the workplace?

- How are innovative ideas managed in your organisation?

Phase Two – Quantitative Cross-Sectional Survey

1.3.5 Objectives for cross-sectional survey among marketers

- To investigate the demographic differences pertaining to innovative work behaviour.
- To determine the associations between organisational factors, i.e. organisational culture, organisational climate, and personal factors, i.e. psychological capital and engagement with innovative work behaviour.
- To investigate the best predictors of both organisational and personal factors of innovative work behaviour.
- To investigate the mediating role of employee engagement and psychological capital in the relationship between organisational culture and innovative work behaviour.
- To investigate the mediating role of employee engagement and psychological capital in the relationship between organisational climate and innovative work behaviour.
- To offer guidelines for relevant intervention and recommendations to support innovative work behaviour

1.3.6 Research questions for cross-sectional survey among marketers

- What are the demographic differences pertaining to innovative work behaviour?
- What is the association between organisational culture, organisational climate, and innovative work behaviour?
- What is the association between employee engagement, psychological capital, and innovative work behaviour?
- What are the best predictors of both organisational and personal factors for innovative work behaviour?
- What is the mediating role of employee engagement and psychological capital in the relationship between organisational culture and innovative work behaviour?
- What is the mediating role of employee engagement and psychological capital in the relationship between organisational climate and innovative work behaviour?

- What suitable guidelines for interventions and recommendations will support innovative work behaviour among employees in the marketing division of financial institutions in Ibadan, Nigeria?

1.4 Ethical considerations

Ethical clearance was obtained from the HSSRC College of Humanities, University of KwaZulu Natal Research Ethics Committee in South Africa, before commencing with data collection (REF NO: HSSREC/0003483/2021). Permission was given by the management of financial institutions, the gatekeepers for the study, and for selecting marketers and managers from their institutions (see Appendixes 5-10 for letters of approval). The participants (both marketing managers and marketers) were informed of the objective as well as the aims of this study before commencing with data collection. On the day of interviews and distribution of questionnaires, selected participants were reminded of the objectives of this study, and further reminded that participation was voluntary, that the data would be anonymous and confidential, that reporting would be at group level only, and the participants had the freedom to exit the study at their own discretion. Permission was also requested to audiotape the interviews. A written declaration of informed consent was approved by each person who agreed to part of the study. The people taking part in the study were also told that the study was only for academic reasons, and that its goal was to encourage innovative work behaviours in the marketing departments of financial institutions in Nigeria.

1.5 Outline of the thesis

This segment of the thesis provides an overview of the planned chapters, explaining their respective objectives and content.

1.5.1 Chapter 1: Introduction

The introduction section emphasised the study background and problem statement, followed by the study aims, objectives, as well as the research questions. The chapter is concluded with ethical considerations and an outline of each of the chapters.

1.5.2 Chapter 2: Literature review

Chapter 2 of this study presents relevant literature on innovative work behaviour, the organisational drivers behind innovative work behaviour, and the personal drivers of innovative work behaviour, followed by a literature review of the organisational and personal drivers of innovative work behaviour. Furthermore, this chapter discusses the theories that are used as a basis for understanding the study which guided the development of guidelines for interventions within financial institutions.

1.5.3 Chapter 3: Research methodology

Chapter 3 of this study presents the methods used for this research. The study used a mixed method approach, which entails the use of both qualitative and quantitative studies. Additionally, the overall research paradigm and research designs, followed by study setting, a detailed presentation of the respective phases (phase one and phase two) and their objectives, the sampling procedure, the instruments used for the study, the data collection procedure and data analysis, and lastly the statistical test used for the respective analysis.

1.5.4 Chapter 4: Findings and discussion on the qualitative study

Chapter 4 presents qualitative findings regarding organisational and personal drivers of innovative work behaviour, introducing the various themes which emerged from the interviews (both marketers and marketing managers) in relation to organisational and personal drivers. The study's findings and conclusion are then presented.

1.5.5 Chapter 5: Data analysis and discussion of quantitative findings

Chapter 5 presents the empirical findings of organisational and personal drivers for innovative work behaviour in the marketing division of financial institutions in Ibadan, Nigeria. The key areas addressed include an overview of the respondents' socio-demographic characteristics, after that, details about the variables using descriptive statistics were presented. The chapter then presents the frequencies of the items of all the measures. The outcome of the t-test, one way ANOVA, multiple regression, and Hayes PROCESS model 4 analyses are all presented.

Lastly, detailed discussion in relation to relevant literatures is provided, followed by the conclusion.

1.5.6 Chapter 6: Summary, integrative discussion, guidelines for interventions recommendations, limitations and conclusions

Chapter 6 of the thesis provides an integrative discussion on the results and findings from both the quantitative and qualitative studies undertaken in this research. This is followed by the development of guidelines using intervention mapping, and a discussion on the suggested interventions which primarily target the marketing division of financial institutions in Nigeria. Study limitations, and contributions to new knowledge are outlined and insights are given in the chapter's conclusion.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter reviews the current literature on innovative work behaviour, and the identified personal and organisational drivers of innovative work behaviour. The aim of this chapter is to provide an overview of current research on this topic and to identify the relationships between the variables used in the study. The review commences with an overview of the current understanding as it pertains to innovative work behaviour. This section concluded with relevant theoretical perspectives i.e. the social cognitive model described by Albert Bandura (1986; 2001; 2006) with specific reference to notions about the reciprocal determination between the individual, behaviour and the environment/context in which it occurs as it relates to the individual and organisation regarding innovative work behaviour. Linked further to the agentic perspective of Bandura (2001, 2006) is the Self-determination theory (Deci and Ryan, 1985; 2000) which will also be discussed in this chapter. Lastly, the Job Demands-Resource model (Demerouti and Bakker, 2000; 2001; 2006; 2011) will then presented followed by Intervention Mapping Framework (Bartholomew et al., 2016) for the development of guidelines for workplace interventions to support and improve innovative work behaviour.

2.2 Understanding Innovative Work Behaviour (IWB)

This section presents and reviews the studies conducted by various researchers in relation to the role of organisation and personal factors that impact innovative work behaviours. Firstly, the definition of innovative work behaviour will be discussed.

Definitions of Innovative Work Behaviour

As stated earlier, innovative work behaviour has shown to be critical in helping organisations secure a competitive advantage. There are various descriptions of innovation and innovative work behaviour, as outlined earlier. These definitions all include the necessity to develop new knowledge and develop something new but to also exploit this advantage (Tidd & Bessant, 2009). Other scholars who defined innovative work behaviour include Dhar (2015), who states that innovative work behaviour is the capability to actively work to create new products,

identify novel markets, pioneer innovative processes, and discover creative combinations. Innovative work behaviour includes an employee's conscious production and use of creative ideas, either designed in the organisation or from personal sources, to promote their work productivity or organisational operations as a whole. These behaviours include finding solutions to problems, convincing people to embrace new ideas, identifying creative approaches to work, and exploring new technologies and approaches. Thurlings et al. (2015) state that innovative work behaviour is the process by which innovations are broadened, produced, implemented, espoused, and modified by employees to improve their output and their roles within organisations. According to Escriba-Carda et al. (2017) innovative work behaviour is an employee's ability to be creative and implement new viewpoints and ideas, which are then converted into innovation. Bawuro et al. (2019) define innovative work behaviour as an employee's deliberate efforts to realise organisational objectives and goals through the development, management, and application of innovative ideas, which will in turn promote the organisation's competitive edge and ensure renewability. Innovative work behaviour is also seen as a person's deliberate introduction of novel and practical concepts, methods, goods, and practices into the establishment and the context of contemporary work (Siregar et al., 2019). Based on the above definitions, it is evident that to bring significant change to an organisation, new ideas are required. Some examples include developing novel practices, restructuring work routines, utilising new work devices, and fostering both internal and external cooperation. Hence, it is crucial to discover the factors that promote employees' innovative work behaviours (Carmeli et al., 2006; Scott et al., 1994).

An individual's innovative work behaviour is expected to yield some practicable ideas or desirable results (Tuominen & Toivonen, 2011). However, these results may appear in the form of new outcomes or practices, or in improvements to organisational roles and processes (Hyrup, 2010). In addition, innovative work behaviour is essential for the organisational performance and accomplishment (Gao & Zhang, 2011). Cavus and Akgemci (2008), propose that organisations need to be innovative if they are to survive. Innovative work behaviour is observed by paying close attention to operations which are important in unique business

activities, such as employee behaviours that aim to identify the implementation of concepts, procedures products, or methods, that are in line with their work (Pandiangan et al., 2018).

This study adopts Janssen's (2008) definition of innovative work behaviour as the deliberate passion an employee shows to work productively, improve procedures, relate with colleagues, use advanced technology, and offer new and improved services and products. This definition refers to an employee's behaviour with regard to the creation, the application of ideas and productivity.

The rise of innovations and technological processes in the financial sector, as well as an increase in internet use, has shaped the emergence of digital banks and modified Nigeria's banking ecosystem (Olachi et al., 2020). The Nigerian financial sector is vital to the activities of individuals, businesses, and to the country's economy. The sector acts as a vital engine room in the nation's economy, providing direct and indirect jobs, as well as financing investments that help in overall economic growth (Olachi et al., 2020). The effect of digitalisation and the internet economy in the financial arm could be likened to an improved trend toward small banking and the use of e-banking networks, resulting in improved financial inclusion. Thirty years ago, financial operations in Nigeria remained so traditional as to be antiquated. Citizens could dedicate an entire day to making withdrawals or deposits, and in some instances had to return to the same bank the next day to complete their transactions, due to the high number of people who likewise were making use of the bank's services. At the time, financial activities were designed in such a way that people found it hard to carry out financial transactions in different branches of the same bank. In the past decades, financial activities were primarily done manually, and the service rendered was often poor due to a lack of technological capability (Oluwatolani et al., 2011; Okoye et al., 2019). Advancements in technological processes have modified the ways in which organisations run, by creating avenues for new ideas, adding value to new and existing markets, and designing processes that can extend the arm of organisations beyond their known boundaries (Zott et al., 2011). Technology has altered financial services, translating to an improved sales returns for financial institutions in Nigeria and around the world (Oira & Kibati, 2016). However, the present study argues that managers

and experts should not focus only on the benefits of adopting new process and practices, they should likewise be concerned with whether employees will find it easy to embrace the technology and its related processes. The task of persuasion is more applicable to marketers who work in the field, bringing in customers and improving their organisation's client base. As established, employees' innovative work behaviours form a solid foundation for any highly efficient organisation. Consequently, it becomes clear that it is important to identify the organisational and personal factors which influence and encourage innovative work behaviour in employees (Carmeli et al., 2006; Scott et al., 1994).

2.3 Factors that influence innovative work behaviour

It is generally accepted that innovative work behaviour enhances work outcomes. Studies on innovative work behaviour have therefore mainly concentrated on identifying its antecedents. There are several factors which are found to affect innovative work behaviour. These factors influence an individual's degree of innovation at different levels. The organisational and personal drivers of innovative work behaviour will be further discussed below.

2.3.1 Organisational drivers of innovative work behaviour

Organisational factors are those drivers which are within the control and domain of the organisation, i.e. organisational culture and climate (Scott & Bruce, 1994). This section will begin by explaining organisational culture and organisational climate and then discuss the links between organisational culture and innovative work behaviour, and how organisational climate influences innovative work behaviour. As Pandiangan (2018) states, those assumptions, beliefs and values which are common among an organisation's members should underpin innovative work behaviour. According to McLaughlin (2018), an organisation's culture reflects its values, including things like quality, security, efficiency, survivability, authority, secrecy, justice, humanity, and more. Schein (2016) is of the opinion that organisational culture is the culmination of all the accepted norms that a group has acquired over the span of its existence. According to Burnes (2017), organisational culture is a framework and a system of management in an organisation which produces behavioural standards. Therefore, it allows a

person to know the specific behaviours which they are expected espouse, display, and share with their peers, educating them in what manner they too should act. Invariably, organisational culture represents the beliefs and principles that shape the behaviours of people in that organisation (Guclu, 2003). For this reason, it is important for managers to seek ways of fostering an environment that encourages innovative activities that will eventually result in the development of novel and impactful ideas (Sarooghi et al., 2015; Rampa and Agogue, 2021).

Organisation culture has been considered as an important factor contributing to innovative work behaviour of employees (Hafit et al., 2015; Eskiler et al., 2016; Jankelova et al., 2021). This is because the behaviour and activities of employee are influenced by the organisational culture as values that support innovation may facilitate greater creativity as it may be viewed as an essential part of the organisation's process (Eskiler et al., 2016; Hartmann, 2006). In addition, Hafit et al. (2015) argues that organisations must focus on creating a organisational culture that supports an open and encouraging workplace where innovation are valued and is able to grow.

A number of studies have pointed out the important relationship between innovation and organisational culture (Chang & Lee, 2007; Maher (2014; Tellis et al., 2009). According to Hermida et al. (2019), an organisational culture promotes employees' inspirations and inventive mindsets by cultivating a habit of knowledge-sharing among employees, thereby encouraging innovation and increasing overall efficiency (AlMulhim, 2020; Oyemomi et al., 2019). The study by Morgeson et al. (2013), adds that a positive organisational culture could encourage competitive work environments and allow for constant development. As a result, managers who promote a positive organisational culture foster growth and advancement both for themselves and their employees.

Based on findings by Lukoto and Chan (2017), employees are more likely to engage in certain stages of innovative work behaviour when they perceive a positive organisational culture. Similar to an earlier study of Ahmed (1998), organisational culture is seen as one of the key factors influencing innovation, with significant implications for both facilitating and restricting

the successful adoption and maintenance of innovation. In a more recent study, Khan et al. (2020) find that organisational culture mediates the relationship between innovative work behaviour and leadership, and even has a direct and positive impact on innovative work behaviour. Some earlier studies (Amabile et al., 1996; Hartmann, 2006; Hivner et al., 2003; Steele & Murray, 2004) emphasised the significance of those defining elements in organisational culture which foster creativity, motivate innovative behaviour, and facilitate the diffusion process thereof. Kaasa and Vadi (2010) point out that organisational culture could influence innovation by shaping the model for understanding and behaviour regarding risk, individual initiatives, and collective actions. In the recent study of Azeem et al. (2021) an organisation's acceptance of change, encouragement of open communication regarding novel or unconventional ideas, tolerance of errors made in the course of testing, and instillation of intrinsic motivation, are seen as key aspects of organisational culture, all of which impact innovative behaviour.

It is important to note that apart from organisational culture contributing immensely to innovative work behaviour, several studies have found organisational culture to be crucial for an organisation's positive performance. Marcoulides and Heck (2013) find that organisational culture has a significant and direct influence on organisational performance. Opanma (2010) finds that organisational culture is a crucial factor to consider when evaluating ways to improve company results. Vincent et al. (2009) claim that the role of the environment, organisational capabilities, organisation demographics, and organisational structure variables can all significantly affect innovation in firms. Notably, organisational capabilities and structure account for the highest level of unique variance in innovation.

According to Nabil et al. (2017), if an organisation wishes to foster a creative atmosphere, it needs a flexible structure to create a culture that encourages radical innovation. McLean (2012) discusses how organisational culture either supports or impedes creativity and innovation. While encouragement from the organisation, supervisors, and workgroups; the existence of freedom or autonomy; and the availability of resources all support the ability to innovate, a lack of control ultimately reduces the creative and innovative ability of the organisation.

Audretsch et al. (2013) offer no consensus regarding what type of organisational culture promotes innovation. They argue that the features of innovating firms, such as open-minded thinking and an open and rule-free environment, were not present in their study. Rather, features that are assumed to negatively affect innovation were found to be present in innovating organisations.

Another driver of innovative work behaviour is organisational climate. Organisational climate is the perception employees about the features of their work environment (Kuenzi & Schminke, 2009). Similarly, Tokarski and Oleksa-Marewska (2019) define organisational climate as how employees feel about various organisational characteristics, including work relationships, and managerial practices and procedures. For any organisation to acquire strength and success, building a climate that encourages and supports creativity is important. Employee attitudes, values, motivations, commitment, and innovative behaviours are thought to be influenced by organisational climate, which in turn influences the organisation's innovation capabilities and outcomes (Newman et al., 2020; Madrid et al., 2014; Montani et al., 2014)

In earlier research, Solomon et al. (2004) conceptualise the association between organisational climate and innovative work behaviour. Solomon et al. (2004) and Fernandez (2004) both find that a supportive organisational climate generally enhances the perceptions of support for innovation and innovative work behaviour. Contrary to these findings, De-Jong and Den-Hartog (2005) found a non-significant relationship between organisational climate and innovative work behaviour. On the other hand, Axtell et al. (2000; 2006) establish a significant positive relationship between innovation and organisational climate. Pakistan et al. (2011) state that organisational climate affects the demonstration of employees' innovative work behaviour.

In more recent studies, a positive organisational climate has been found to promote innovative work behaviour in employees (Awang et al., 2019; Lee et al., 2011; Purwanto et al., 2020; Shanker et al., 2017), which is strongly linked to organisational philosophy, team support, leadership support, job flexibility, and resource availability (Luo et al., 2018; Madrid et al., 2014; Wallace et al., 2016). Establishing a positive workplace that encourages communication

and collaboration between employees and human resources is crucial to a company's organisational climate. These factors will in turn lead to the organisation's improved innovation, expansion, productivity, and financial performance (Fainshmidt & Frazier, 2017).

According to Purwanto et al. (2020), the organisational climate significantly influences employee performance through its mediating influence on innovative behaviour. To encourage innovative work behaviour, an organisation's climate must acknowledge and value innovation (Cherly et al., 2022). Employees tend to show higher levels of innovative behaviour when they know that their organisation has a favourable climate in which innovation is encouraged (Hartje, 2010). A work context characterised with a constructive organisational climate that encourages the development of new ideas and fosters high expectations among employee will improve innovative work behaviour (Messmann & Mulder, 2011).

2.3.2 Personal drivers of innovative work behaviour

Personal factors affecting innovative work behaviour which have been studied include attitudes (engagement and commitment), personality (proactive personality), and employee competency (emotional intelligence skills) (Al-Omari et al., 2019). As previously mentioned, the personal drivers of innovative work behaviour that will be investigated include psychological capital and employee engagement. This section will discuss these factors.

According to Luthans et al. (2007), psychological capital refers to a person's 'positive psychological state of development' and argue it consists of four factors: (1) self-efficacy, which implies the confidence in one's own capability to undertake and succeed at difficult tasks; (2) optimism, which is the belief that one will succeed both currently and in the times to come; (3) hope implies having a strong determination to achieve your goals. Sometimes, it may be necessary to change your plan in order to reach those goals and be successful; and (4) resilience to problems and adversity, which is the ability to maintain and even overcome. Based on Luthans et al.'s (2007) review, Psychological capital is made up of belief in oneself, having positive expectations for the future, and the ability to bounce back from challenges. Psychological capital helps people be more creative and innovative in what they do.

Self-efficacy originated from the work of Bandura (as cited by Avey et al., 2010). It is an important factor when talking about motivation. It determines our course of action, our persistence, how much effort we put into any given activity, which emotions accompany our efforts, and our resilience to difficulties and failures (Bandura, 2001). Confidence in one's self-efficacy can influence our willingness to take those initiatives associated with innovative activity. As Bandura (1997) points out, when an individual has high self-efficacy, they show a tendency to put more effort into a given job, even when the activity has clear obstacles. Here, innovative work behaviour is worth mentioning as the term creative self-efficacy means believing in your own ability to be creative and produce unique outcomes. Employees who receive enough support from their organisation are likely to formulate innovative goals, mobilise direct force attention, and develop tactical and operational plans. It is therefore believed that self-efficacy contributes to employee performance (Bandura, 1997).

In their study, Yuan and Woodman (2010) analysed the connection between an individual possessing self-efficacy and performance outcomes concerning innovative work behaviour. Their findings reveal that positive performance outcomes are the result of employees believing that their work efficacy is expected, and that innovative work behaviour improves performance or effectiveness and benefits the employee in their individual role or within their work unit. At the personal level, researchers have looked at factors like how a person thinks and feels to see how they relate to being innovative at work. One of the prevalent factors examined in this regard likewise includes self-efficacy (Dörner, 2012).

Optimism is an employee's belief or confidence that 'good things rather than bad things will happen to them' (Luthans et al., 2010, p.36). Optimism is another positive element of psychological capital. Individuals who are optimistic see negative situations as external, unstable, and specific, while those who are pessimistic see the same situation as internal, stable, and global (Peterson, 2000; Seligman, 1998). When innovative behaviours are channelled toward creation (that is, identifying problems and creating ideas) and oriented towards the realisation of those ideas (that is, promoting ideas and performance), optimism is essential.

According to Peterson (2000), optimistic individuals ensure continuous effort when faced with challenges to achieve their goals.

Many similarities exist between optimism and hope. Hope is referred to as the anticipation that a present action will produce a decisive result at some point in times to come (Zimbardo & Boyd, 2008). Therefore, regarding optimism, hope represents a belief that is associated with accomplishing desired outcomes. People who hold high hopes channel their strength towards achieving their goals, and direct their abilities towards overcoming the obstacles in the way of their success. People who are future oriented i.e. people who think about the future are good at waiting for something good to happen later. They consider future advantages to be more lucrative for financial profitability than present advantages. This mindset motivates them to persist in their actions, regardless of the difficulties they encounter. Hope tends to create a sense of emotional safety, and enhances an individual's engagement in attaining their set goals. An earlier study by Reichard et al. (2013) established a strong association between having a positive workplace and hope. Further, Clapp-Smith et al. (2007) find that hope through autonomy could aid in the achievement of set goals and novel ideas.

When facing challenges during the process of coming up with new ideas or being innovative, having strong psychological resilience becomes especially crucial. Psychological resilience is the ability to bounce back after adversity (i.e. to regain balance) especially after an individual has been assaulted by several crises, life problems, failures, and negative events (Luthans et al., 2007). It also allows us to deal with stressors, for instance, when at work, while simultaneously maintaining a high level of performance. It is connected to traits like being strong and adaptable. Endurance helps us work well in tough, hard, or even risky situations. Being flexible allows us to adapt to situations necessitating adaptive behaviours, for example, when adapting to change. When employees face challenges, endurance helps them find ways to overcome their weaknesses and improve their performance, enabling employees to return to goal-directed activities (Avey et al., 2010). Luthans et al. (2007) find that performance and work routine can be enhanced by employee resilience, and this is because resilience promotes assertiveness in difficult contexts and times.

In their study, Chen and Lim (2012) point to the role of psychological capital in assisting employees to thrive psychologically, and in maintaining their engagement and optimism within their workplace. However, when it comes to the working environment, psychological capital improves employee work performance by enabling employees to put in the required effort, which in turn helps them overcome challenges and stay positive during adversity (Sweetman & Luthans, 2010). This is similar to the findings of Sweetman et al. (2011). Adding to this, Luthans et al. (2007) find that positive psychological capital has a greater effect on performance when likened to the effect of the individual capacities of psychological capital. That is, an employee who possesses positive psychological capital has a greater probability of performing well than an employee who possesses a lower level of psychological capital. Sridevi and Srinivasan (2012) also specify that developing an employee's psychological capital can improve their work performance.

Psychological capital has been confirmed to be of great importance in organisations, substantially enhancing the creation of novel ideas (Abbas & Raja, 2011; Jafri, 2012; Luthans & Avey, 2011; Rego et al., 2012). Tang et al. (2019) points out that organisations which are interested in innovating as well as providing new goods and services must invest in their staff's positive psychological capital. Psychological capital has further shown favourable impacts on a variety of employee-related factors, including commitment and job satisfaction. Jafri (2012) posits that psychological capital greatly affects innovative work behaviour among employees; therefore, innovative work behaviour is often regarded as a cogent variable in an organisation. Abbas and Raja (2011) find that individuals with higher psychological capital are more innovative than those with lower psychological capital. Luthans and Avey (2011) point out that the resilience or optimism needed for creativity and innovation could be attained through psychological capital. Against the above background, it is clear that identifying the psychological capital of an employee is important when considering the promotion of innovation (Jafri, 2012).

Employee engagement is the second personal driver of innovative work behaviour discussed in this section of the present study. Kahn (1990) introduced the concept employee, and defines employee engagement as the harnessing of an organisation members' selves to their work roles. When engaged, people employ and express themselves physically, cognitively, and emotionally in their performance. The above definition is built on three pillars which relate to the employee's work experience. The cognitive pillar is concerned with the employee's perceptions of the organisation, its working conditions, and its leadership. The emotional pillar is determined by how employees feel about each of these three factors (organisation, management, and working conditions). The third and final pillar, physical aspect, refers to the physical energy expended by individuals in order to complete the necessary tasks required of them in their roles. In other words, engagement entails the physical and psychological presence while performing an organisational role (Kahn, 1990).

Engagement in a role refers to one's psychological presence in or concentration on the activities the role requires, and may be an important element for effective role performance (Kahn, 1990; 1992). Employee engagement has also been defined as "the emotional and intellectual commitment to the organisation", in addition to Kahn's three-pillar (cognitive, physical and emotional pillar) definition (Baumruk, 2004). Similar to Kahn's definition, employee engagement was also defined by Cha (2007) as the active participation of the employee in their work, as well as the full physiological, cognitive, and emotional state that goes along with it. Karanges et al. (2015) define employee engagement as the degree to which employees are prepared to give their organisation both emotional and rational commitment, the length of time they are prepared to stay as a result of that commitment, and their level of dedication to their work. According to Liu (2016), employee engagement comprises five components, namely organisational identity, commitment, absorption, vigour, and harmony.

It is important to know how crucial employee engagement is to an organisation. Musgrove et al. (2014) state that employees' efforts and engagement are a determinant in organisational productivity. Also, employee engagement affects an organisation's longevity, which in turn affects its financial performance (Bersin, 2014). Some of the research conducted on employee

engagement and innovative work behaviour includes a study by Sundaray (2011), who finds that an engaged employee is enthusiastic about their work and willing to use creativity and innovation in their job. The findings of the research, using both qualitative and quantitative methods, demonstrate that the degree of employee engagement has a substantial impact on their innovative behaviour at work (Yuan & Woodman, 2010). Also, an empirical study by Aryee et al. (2012) confirms that innovative work behaviour is significant among engaged employees.

According to Albrecht et al. (2015), employee engagement creates specific results related to attitudes, job fulfilment, dedication, and loyalty (reducing employee intentions to leave the job/organisation), as well as other outcomes that include in-role behaviour (behaviour that is in line with its role), additional-role behaviour (behaviour that exceeds its role), and other positive behaviours. This creates outcomes in teams, work units, and organisations. Together, all of these factors ultimately contribute to the organisation's competitive advantage. An empirical study by Hosseini and Shirazi (2021) and Park et al. (2014) reveals that employee engagement has a significant effect on innovative work behaviour, demonstrating the essential part this factor plays in mediating the relationship between learning culture and innovative work behaviour. According to research by Nadeem et al. (2018), innovative work behaviour directly impacts employee engagement. In their study, Karkoulian et al. (2020) demonstrate in great detail how employee engagement is directly related to innovative work behaviour, specifically at the idea generation phase, during idea implementation, and in the creative use of company assets.

Level of Education: Several studies have also looked into the effect employees' level of education has on innovative work behaviour. For example, Hartjes (2010) and Janssen (2000) investigated the effect of educational level on individuals' innovative behaviour, finding that employees with higher education tended to be more innovative. Also, problem-solving is regarded as a cognitive ability which influences employees' innovative behaviours (Scott & Bruce, 1998). Employees, especially those who believe their supervisors will support their innovative work behaviour, are often dedicated to their organisation (Janssen, 2005)

Personality Attributes: Numerous scholars have found a link between proactive character dimensions such as self-efficacy, taking responsibility, role breadth, assertiveness, and personal initiative, and innovative work behaviour (Axtell et al., 2000; Bouwhuis, 2008; Hartjes, 2010; Seibert et al., 2001). According to Taştan (2013), employees who are assertive in nature are more likely to demonstrate innovative work behaviour.

2.4 Theoretical perspectives of the study

This section of the study explains the theoretical framework adopted for this research. The study adopted three major theories: social cognitive theory (Albert Bandura, 1986), self-determination theory (Deci & Ryan, 1985) and the job demand resource model (Demerouti and Bakker, 2007). The first theory to be looked at in this study is social cognitive theory. This study is basically grounded in the broad social cognitive model of Albert Bandura (1986; 2001; 2006), and is considered useful in understanding the factors that influence innovative work behaviour, be they personal or organisational. The second theory applied in this study, self-determination theory, focuses on intrinsic and extrinsic motivation, exploring the crucial role they play in our self-determination and the accomplishment of the three basic psychological needs (autonomy, competence, and relatedness). This theory creates an association between an individual's psychological realities and social realities. Self-determination theory explains the role psychological needs play when it involves achieving our aims, large or small. The theory is also useful in understanding the personal and organisational drivers of innovative work behaviour among marketers in financial institutions in Ibadan, Nigeria. The third theory applied in this study is the job resource demand model (Demerouti and Bakker, 2007). The job demand resource model emphasises the link between available resources and job demands and how these aspects interplay to influence employee wellbeing, thus engagement and innovation. These three theories indicate that the personal and organisational drivers behind innovative work behaviour in marketers are built upon the interrelationship between personal and organisational factors. To provide a broad understanding of how personal and organisational factors impact the levels of marketers' innovative work behaviour, the theories are reviewed below.

2.4.1 Social cognitive model

The social cognitive model is a framework described by Albert Bandura (1986; 2001; 2006). Bandura's social cognitive theory (Bandura, 1986) states that, through the idea of triadic reciprocal causality, interactions lie between personal factors (such as cognitions, feelings, and skills), behavioural factors (such as strategy use, help-seeking behaviours), and environmental factors (such as classrooms, homes, and work environments), which individually and collectively affect how well a person behave. According to social cognitive theory, environment factors, and behavioural, cognitive, and personal factors all function as determinants of/causal influences on one another. Although controlling one's own processes is fundamentally an individual endeavour, the development and goal-directed operation of the self and others requires cooperative mediational efforts between individuals, and is also influenced by elements in the sociocultural environment. The relevance of Bandura's theory for this study underpins the reciprocal deterministic relationship of the employee and personal characteristics and inner resources in interaction with the organisation i.e. the culture and climate with important influence of managers in this regard.

The triadic reciprocal causality perspective

According to Bandura (2001) people's actions and behaviour are usually believed to be caused by either their own personality or the world around them. The way we perceive and experience things, our actions, and the environment we find ourselves in all contribute to how we think and feel. Each of these factors influences and is influenced by the others. For example, our thoughts and feelings can affect how we behave, and our behaviour can in turn impact our thoughts and feelings. Additionally, the environment we are in can also have an effect on our thoughts, feelings, and behaviour, and we can also have an impact on the environment. It's a continuous cycle where all these factors play a role in shaping each other. Within oneself, there are various factors that can have an impact on a person. These factors can be related to emotions and physical well-being. The way we act and the things around us that influence our behaviour.

Additionally Bandura (1997) stated that the environment is not a fixed entity, but rather a mutable and ever-changing reality. These environmental structures are categorised into three

different types. They include the natural environment, the selected or chosen environment, and artificial environment. Different environments display varying degrees of change and necessitate distinct levels of personal effort for adjustment. People are inevitably subjected to the imposed physical and cultural setting surrounding them, regardless of their personal preferences. Even though they cannot fully control it, they have some freedom in how they understand and respond to it. The environment only becomes good or bad depending on how we interact with it. The chosen environment is made up of the people, things we do, and places we are in. The places we create don't just sit and wait to be chosen and used. People create social environments and systems by their own efforts. How we perceive, select, and shape our environment determines how personal, behavioural, and environmental factors influence each other (Bandura , 2001).

The human agency perspective

Apart from the fact that we create social environment through the interaction between personal, environment and behavioural factor, social cognitive theory is also based on the notion that people believe they can influence events through their actions, a concept which is based on an autonomous belief or the perception of agency (Bandura, 2001). People use their own actions, that is, agentic action to find ways to adapt to different places, weather, and social situations. They come up with ways to get around physical obstacles and change their surroundings to suit their preferences. They also develop behaviours that help them achieve their goals and teach others to do the same through examples and personal experiences. As a result, individuals are expected to have a durable agentic sense or the desire to purposefully bring about change (Bandura, 2001). Agency is defined by Bandura (2001, p. 3) as “the ability to initiate action”. According to social cognitive theory (Bandura, 1986), agency is defined as people’s ability to control and regulate their behaviour, cognition, and motivation as a result of pre-existing and prevailing personal views. In this way, agency can also be regarded as self-efficacy. According to social cognitive theory, the self-as-agent concept consists of the following four fundamental aspects of human agency: forethought, self-reactivity (*self-regulation*), intentionality, and self-reflection (*self-efficacy*).

Forethought

The ability to foresee the results of actions is an indication of forethought. Employees can be inspired, and direct their thoughts in advance of upcoming occurrences by engaging in the exercise of forethought. Based on various goals, the theory of self-determination establishes three categories of ‘intentionality’ and ‘motivation’ (Deci & Ryan, 2000). Employees are extrinsically motivated when they are propelled to action by factors outside of themselves, and they are intrinsically motivated when they engage in activities which they find interesting or enjoyable. They become a-motivated when they have no interest in the endeavour. Employees control their behaviour once they are motivated to act, in order to accomplish their predetermined goals (Brady & Gilligan, 2019; Garcia-Martin & Garca-Sánchez, 2020).

Intentionality

According to Brownell (2013), Lewis (1990), Noctor (2017), and Owen (2009), intentionality is a conscious decision and desire to conduct oneself in a specific manner, in accordance with a particular thought or state of mind. Through goal setting and preparation, intentions turn into reality. According to Hitlin and Elder (2007), the degree to which people claim to make deliberate decisions as opposed to snap judgements is known as ‘planfulness’. An employee’s ability to choose social situations which most accurately demonstrate their goals, standard of conduct, and abilities indicates that the employee is competent in planning (Shanahan, 2000; Brady & Gilligan, 2019). The capacity to act autonomously or systematically and continuously is made possible by this competence. However, planned actions control the projection of agency.

Self-regulation

Self-regulation is defined by Pintrich (2000, p. 453) as “an active, constructive process in which an individual set goals and then attempt to monitor, regulate, and control their cognition, motivation, and behaviour, guided and constrained by their goals and environmental features”. This process is known as self-regulation. If employees are to develop their competence, the approaches they choose and apply are crucial to achieving their goals. For this reason, if one must accomplish explicitly or implicitly set objectives, suitable approaches must be chosen and

used, which requires self-regulation (Jansen et al., 2019; Jain & Dowson, 2009). Agency grows as a result of ongoing reflection and task progress evaluation.

Self-reflectiveness

As mentioned earlier, agency is the capacity to make decisions, create plans, and act. It also includes the ability to determine and encourage the right actions, and to control and supervise their implementation. Our ability to navigate ourselves relies on intricate processes that link our thoughts with our actions (Bandura, 2001). According to Bandura (2001) people think about why they do things, what is important to them, and what gives their life purpose which could also be referred to as self-reflection. When we reach a more advanced stage of self-reflection, we confront internal conflicts regarding our motivations and the decisions we make. Ensuring the logical and accurate nature of your thoughts greatly hinges on introspection and self-reflection. One important way that people have control over their own actions and the things that happen around them is by believing in their own ability to make things happen. This belief system is the foundation of human agency. It involves people taking control of their actions through “personal efficacy” or “self-efficacy”. This way of thinking is what makes humans in control of their own actions. People need to believe that they can achieve something by doing certain things in order to feel motivated and keep trying, especially when faced with challenges. The way we see ourselves and how capable we think we are at doing things affects our actions. It also affects other factors that influence our behaviour. The ability to motivate yourself and set goals, as well as evaluate your own performance, helps you take control of your actions and thoughts. This is a way for individuals to challenge themselves and be self-directed (Bandura 1999). Believing in one's abilities is also important in determining the path one's life takes since it influences the choices of activities and the environments one chooses to be in. How a person develops as an individual can be greatly impacted by any factor that has the ability to shape their decision-making process (Bandura, 2001).

According to the social cognitive theory, an individual's level of confidence in their own ability or self-efficacy is a crucial factor in determining how well they are able to effectively build reality in the direction they desire. Beliefs in one's capacity to plan and carry out the actions

necessary to handle likely occurrences and influence courses of action are referred to as 'self-efficacy' (Bandura, 1995; 1997). Also, according to Hughes et al. (2011), it is a positive assessment of one's chances of success as well as one's perception of competence and ability to carry out the necessary action to accomplish a goal. Self-efficacy is the most important component of motivation because it determines courses of action, persistence, how much effort is required in any given activities, what emotions accompany them, and resilience to obstacles and failures (Bandura, 2001). It also influences the utilisation of the cognitive resources needed to carry out given tasks. Therefore, it plays a self-regulative role, which is crucial in all the stages of innovative behaviour. Conviction about one's self-efficacy may have a general character, but it applies to a particular range of activities, situations, or even tasks when it has a specific character.

It seems important to mention the 'sense of creative self-efficacy' in the context of innovative work behaviour, because this factor reflects an individual's confidence in their capacity to generate creative results (Tierney & Farmer, 2002). An employee may develop creative goals based on this conviction. Anticipating organisational support further allows them to focus their attention, mobilise resources, and create an operational strategy. Self-efficacy is also crucial during the later stages of the process of innovation, specifically during the idea implementation stage. Self-efficacy is likewise important in stages of the innovative process, specifically in the idea implementation phase. This phase refers to the cost of implementing one's own ideas in the context of adequate competencies, while considering the aspect of authority over whether and which ideas are chosen for implementation, as well as the methods and resources employed. Employee motivation, acquired interest, and productivity are all thought to be influenced by self-efficacy (Garcia-Martin & Garca-Sánchez, 2018; Panadero et al., 2017).

Based on the agentic perspective, the social cognitive model suggests that people embrace self-efficacy and the belief that they can influence events through their actions (Bandura, 2001). People form outcome expectations from observed conditional relationships between environmental events. The capacity to apply an expected outcome to current endeavours promote anticipatory behaviour. It enables individuals to transcend the limitations imposed by

their immediate surroundings, and to regulate and shape the present in order to fit the desired future. According to Bandura (2012), self-efficacy beliefs are not consistent across contexts, and differ across activity domains and situational conditions. High self-efficacy beliefs are linked to various domains of an individual's capacity for innovation, and this individual is more likely to engage in innovative behaviour. The presuppositions behind agentic behaviour are addressed by social cognitive theory (Bandura, 1977; 1997; 2001).

From the detailed discussion above, it is evident that social cognitive theory argues that people act is influenced by a combination of their thoughts and feelings, their actions, and their surroundings. The basic tenant of social cognitive theory can be view from triadic "causality" and "the agency" perspective (Bandura, 2001). As highlighted by Bandura (2001) these factors all influence each other in a continuous cycle. Also, individual cognitive aspects influence their perception of the significance of environmental incidents, their interpretation of their meaning, the lasting impacts they have on them, as well as the emotions and motivation to act in certain ways. Cognitive factors also determine how we remember and use the information from these events in the future. Symbols help people organise, understand, and make sense of their experiences. Social cognitive theory therefore provides a particularly useful perspective for examining innovative work behaviour, which also encompasses deliberate alterations to the environment around them.

Additionally, Chan and Amran (2013) pointed out in their study that acquiring skill by observing what is going on around in the place of work in order to know what ought to be done, forms another important way we can understand the social cognitive theory. By so doing, employees will be able to acquire knowledge, and skills by themselves. This process is made possible by the belief in one own ability (self-efficacy) to accomplish any given activities as well as setting goals. As highlighted by Jansen (2004), the deliberate introduction, development, and implementation of new ideas are all components of innovative behaviour. Jansen's definition of innovative work behaviour further highlights the compatibility of the innovative work behaviour and the social cognitive theory. Lastly, Bandura (2005) pointed out

that people can be described as always wanting change, anticipatory, open to progress or growth as well as making adjustment when required (Bandura, 2005).

2.4.2 Self-determination theory

Deci and Ryan (1985) formally introduced self-determination theory in the mid-1980s to investigate employee motivational factors. A macro-theory of individual emotional behaviour, Vansteenkiste et al. (2010) regard self-determination as a motivational state with an empirical foundation. It includes elements of intrinsic motivation (i.e. autonomy, relatedness, and competence) as well as extrinsic motivation (i.e. internalisation and integration), which support behaviour modification inclusive of personality development to improve one's own state of mind and performance in organisations and society (Coccai, 2019). This study adopted this theory because of the importance of motivation on employees commitment and involvement in innovative behaviours.

Self-determination theory holds that humans are anything but passive agents driven by natural impetuses; instead, we are autonomous beings who make decisions based on alternatives posed by factors outside our control to satisfy our individual requirements (Deci & Ryan, 1985, 2000; Ryan & Niemiec, 2009).

The premise of self-determination theory is that humans have a natural tendency towards psychological development, internalisation, and wellbeing, and that when people interact with their environment, this either facilitates or impedes them in realising this tendency (Deci & Ryan, 2000). Psychological development, internalisation, and wellbeing are sometimes the factors which attract researchers' interest in self-determination theory. However, self-determination theory examines how and why intrinsic and extrinsic motivation become key to our ability to meet the three basic psychological needs of autonomy, competence, and relatedness. When these three basic needs are met, we enjoy psychological growth and wellbeing. According to self-determination theory, these innate psychological needs determine how often we act on intrinsic motivation and achieve psychological growth.

Relatedness

Feeling a sense of relatedness first entails a longing for social acceptance and significance. It is important for each of us to experience a sense of connection with others, as this gives us a feeling of support. At the same time, it is important that we recognise and appreciate when others also need and value our support. If we feel alone and unimportant to the people around us, it means our need to connect with others is not being fulfilled. In a work setting, people feel that their need to connect with others is met when they are treated well, appreciated, and included by everyone in the company, such as their supervisors, colleagues, and leaders. Relatedness is our basic need to feel we belong and that we ‘matter’ to others (Rigby & Ryan, 2018).

Competence

Competence “is our basic need to feel effective, to be successful, and to grow in an organisation, where mastery need to express themselves constantly” (Rigby & Ryan, 2018, p. 139). Having a belief in one’s own potential increases the likelihood of exerting the effort required to bring about success. Furthermore, individuals strive to enhance their abilities at a pace and in a manner which they can manage, thereby giving themselves a sense of advancement towards their professional goals. To fully involve employees, it is not sufficient to only make sure they understand and handle their present tasks. Including new things to do and more duties to carry out creates the space for them to think about improving at their job (Rigby & Ryan, 2018).

Autonomy

Autonomy means being in charge of your own decisions and actions. This feeling of independence fosters a perception of increased personal autonomy and influence over future outcomes. Wanting to handle tasks independently and feeling accountable for our choices is indicative of the desire for personal autonomy. Support for autonomy entails providing individuals with opportunities to satisfy their basic necessities needs, whereas control represents the opposite approach. When you are autonomous, you feel more in control of yourself and your own future (Rigby & Ryan, 2018).

Motivation

To better understand self-determination theory, it is crucial to define motivation. Motivation is defined as feeling inspired or compelled to engage in action. A person's reasons for accomplishing set objectives is the focus of motivation research. Numerous approaches have been devised by academics to both examine and promote motivation in organisations (Mullins, 1999). Pinder (2018) further defines motivation as the driving force that gets people to start working and decides how they do it, where they focus their efforts, how hard they work, and how long they keep going. Motivation is an important topic for organisations and their employees. Findings from research by Steers et al. (2004) link motivation to increased or improved employee output inclusive of organisational returns, employees' wellbeing, and ability to thrive. In order to support motivation, performance, and the wellbeing of individuals in organisations, competition, and society, self-determination theory begins with an analysis of the determinants of intrinsic motivation and the human tendency toward learning and creativity (Coccia, 2019). Although some research has explored the level of motivation among employees and the factors that influence their motivation. (Latham & Pinder, 2005; Diefendorff & Chandler, 2011), there are two types of motivation: extrinsic and intrinsic. According to Coccia (2019), intrinsic motivation refers to a person's predisposition for learning, mastery, impulsive interest, and exploration, all of which are vital components of social and cognitive growth for happiness and vivacity. Intrinsic motivation is inherent in the work itself, and provides people with personal fulfilment in the form of autonomy, recognition, expense preference (i.e. freedom to invest financial resources), empowerment and trust (Benati & Coccia, 2018; Coccia, 2001, 2019.). Intrinsic or internally sourced motivation is about growth and development, and it comes from within; these are the things we do because we enjoy doing them. Internally sourced motivation in employees is significantly related to their personal involvement in and commitment to their job (O'Reilly et al., 1991). Extrinsic motivation occurs when individuals are compelled to perform actions due to outside forces, with the understanding that there will be rewards upon completion.

Although self-determination theory follows that intrinsic and extrinsic motivation exist, self-determined people are more likely to be motivated by intrinsic motivation than those who are not self-determined (Theodore, 2021). According to Deci (1975), the theory presupposes that people might find value in their varying routines, and that intrinsic motivation is experienced by employees when they carry out duties out of devotion and commitment, internalised duty, or enjoyment. Along with relatedness, competency and autonomy represent the three key components of motivation which are sourced internally. These three components support behavioural self-regulation and personality development, enhancing individual wellbeing and social and professional performance. Coccia (2019) added that self-determination theory believes that individuals experience personal growth and development when they feel empowered and competent. On the other hand, when people's actions are controlled by others, it can hinder them from expressing themselves fully. Baard et al. (2004), study revealed that employees have different needs and expectations in the workplace. When employees have control over their work (“autonomy”), when they are good at what they do (“competence”) and have positive relationships with others (“relatedness”), they are more likely to perform well. For this reason, finding a balance between giving employees autonomy and providing necessary guidance is crucial for a productive work environment.

The implication of self-determination theory for management in the development of employees’ innovative work behaviour is to allow employee to be more autonomous, feel related and encourage activities that can build their competency. When employees are given the freedom to make decisions for themselves, feel capable in what they do, and have strong connections with others, it helps them become more confident and happy, and perform better in various aspects of their lives. These three components (“autonomy, relatedness and competence”) help shape employee, improve how they behave and regulate themselves, which can help them do better personally and at their place of work (Coccia 2019). Another important implication of self-determination theory for management is the reward aspect. Doing something with the expectation of getting a reward, while being watched or having a time limit will make an employee less interested in the activity. Giving monetary rewards in this instance will only increase external motivation and decrease internal motivation. This is because

rewards from outside sources can make people feel they have less control over their own choices. Extrinsic motivation helps to meet personal desires in an indirect way (Coccia, 2019). Alternatively, when an individual feel motivated from within, it can enhance their happiness by fulfilling their personal desires. In other words, intrinsic motivation makes us feel good by satisfying our personal needs and people are naturally motivated to do things because they enjoy them or find them interesting. Furthermore, according to Deci et al. (1999), self-determination theory suggests that receiving praise, being paid, getting a surprise bonus, feeling capable at something, and experiencing personal improvement do not weaken intrinsic motivation. However, when rewards are given to employees only based on how well they perform, it can affect their intrinsic motivation (Deci et al., 1999). Self-determination theory appears to be a useful theoretical framework for describing and defending human motivation and satisfaction as well as for developing practices aimed at enhancing behaviour (most especially innovative work behaviour) and performance among individuals in both organisations and society.

2.4.3 The Job Demand Resources (JD-R) Model

Another important theory utilized in this study to clarify personal and organisational determinants of innovative work behaviour is the Job Demands-Resources (JD-R) Model developed by Demerouti and Bakker (2006). This model explains the impact of job characteristics on employee well-being in that it may either hinder or enhance employees' well-being, consequently influencing their engagement and innovative work behaviour. The JD-R model posits that job demands comprise specific physical and emotional factors that induce stress, while job resources are the physical, social and or organisational aspects that assist you in reaching your goals and reduce your stress i.e. autonomy, positive and supportive relationships at work, opportunities and support to grow and progress. As the model focus on the interplay between job demands and available resources, it proves to be a versatile framework applicable across various professions, irrespective of their specific demands and resources (Demerouti and Bakker, 2011).

Aligned to the above, in the later research of Demerouti and Bakker (2011), job demands typically involve tasks and responsibilities essential for meeting job requirements. Examples of common job demands include meeting deadlines, effective time management, teamwork, problem-solving, decision-making, and adapting to changes in the work environment. While these demands may vary among jobs, they are generally indispensable for success in most careers. Excessive workload and inadequate rest can lead to job stress and ultimate burnout among employees. On the other hand, job resources encompass elements that facilitate work performance, such as skills, tools, positive relationships with colleagues, and managerial or leadership support. These organisational components aid in effective task execution, goal attainment, and personal growth, thereby mitigating adverse effects on employees' physical and mental well-being and fostering learning and development. Consequently, resources not only enable job fulfilment but also hold intrinsic value (Demerouti & Bakker, 2011).

The Dual Processes of Job Demand Resources Model

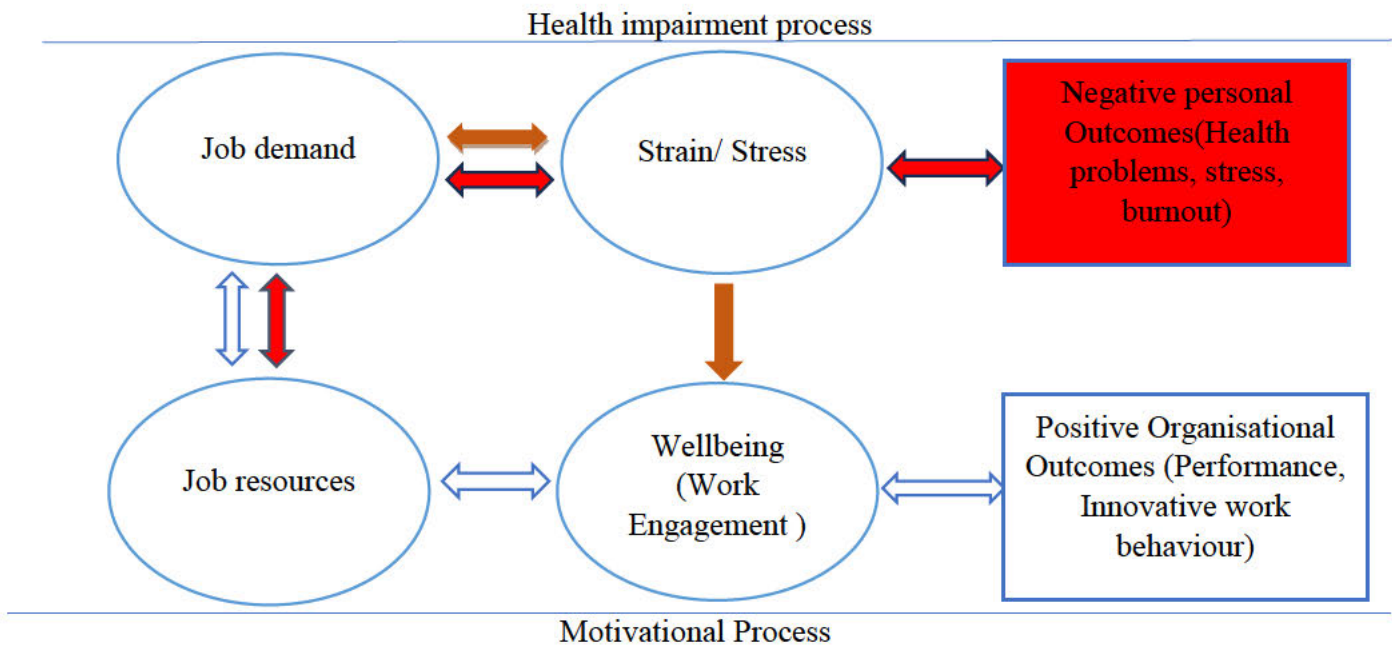
As highlighted by Demerouti (2000, 2001) and Leiter (1993), the dual-process concept suggests that human cognition and decision-making involve two distinct modes: one fast, automatic, and instinctive, and the other slow, deliberate, and reflective. These processes may either collaborate or conflict, depending on various factors, including job demands and resources, ultimately influencing an individual's well-being and motivation at work. Moreover, these processes can reciprocally affect each other, collectively shaping an individual's emotional state and job performance. Notably, these processes play a crucial role in the development of job stress and motivation. The first process pertains to health impairment and stress caused by poorly designed jobs or prolonged demanding tasks, such as working extended hours without breaks. Excessive workload and emotional pressure can result in mental and physical fatigue, leading to energy depletion, burnout and other health issues (Demerouti, 2000, 2001; Leiter, 1993).

The second pivotal aspect of the job demands-resources model is motivation, which posits that job resources can foster employee engagement, reduce cynicism, and enhance performance. In line with this perspective, job resources can facilitate employee growth, goal attainment, and

fulfillment of fundamental human needs, such as autonomy, competence, and relatedness, as proposed by Deci and Ryan (1985). Access to resources like colleague support, performance feedback, and autonomy can bolster motivation, promote organizational learning, increase work engagement, and foster organizational commitment (Demerouti et al., 2001; Salanova et al., 2005; Taris and Feij, 2004). De Braine and Roodt (2010) found that improving the management of job demands and resources correlates with stronger identification with work and heightened levels of engagement. Their findings underscore the JD-R Model's predictive ability concerning work-related identity. It can be argued that the Job Demands Resources (JD-R) Model has significant implications for the management of financial institutions, emphasising the importance of effectively managing both job demands and resources. For instance, Fernández-Muñiz et al. (2017) underscored in their study that managers exert control over defining the tasks and resources essential for a job. This underscores the critical role of management in balancing job demands and resources effectively with emphasis on ensuring ample resources as it is likely to foster employee innovativeness, even in roles requiring substantial workload (Boada et al., 2005; Martins et al., 2007). As highlighted in Kwon and Kim's (2022) research, a positive motivational process occurs when resources are provided as these aid individuals in maintaining focus and productivity, thereby enhancing engagement. Moreover, the availability of resources enables individuals to conserve energy and remain committed to their tasks, stimulates idea generation and bolster employees' mental well-being to positively influence innovative work behaviour (Kwon & Kim, 2020).

Figure 1

Job Demands-Resources Model



****Note:** Shapes in brown denotes coping strategy
Shapes in red denote negative outcomes

The implication of the Job Demands Resources Model for management of financial institutions is that managing both job resources and demands are important factors that can improve engagement in work and motivation which are also important predictors of innovative work behaviour. In line with this, Fernández-Muñiz et al. (2017) for instance in their study highlighted that managers have control over the tasks and resources required for a job, as they have the authority to define these requirements. That point highlight the importance of management in the process of job demands and resources. As pointed out in Kwon and Kim’s (2022) study, a positive motivating process happens when resources help people stay focused and avoid unproductive times in their work. It also helps when resources increase, so people can preserve energy and stay engaged in their tasks. Similar to this assumption, an earlier study by De Braine and Roodt (2010), found that improving how resources and job demands are managed can lead to better identification with the work and higher levels of engagement. Their

findings shows that job demand resource model can be used to predict identity based on work. Financial institutions should see as important to provide required resources for marketers to be able to meet their job demands particularly regarding innovative work behaviour. Because innovative behaviour is an important and unique way of working that employees show when they are fully involved in their job. This behaviour is different from others and is connected to various factors that can influence it, one of which is having needed resources to carry out given tasks (Kwon & Kim, 2020). In line with this, Martins et al. (2007) in their study found that when there are plenty of resources available for employee to work, they tend to be more innovative at work, even when the job requires a lot from them. Their study result shows that employee will handle a lot of work by making changes to their job duties if they have the necessary resources. Also, Boada et al. (2005) stated that in order to encourage people to come up with new ideas and boosts their mental health, organisations need to provide more resources and support for their work.

2.5 Intervention Mapping Framework to develop guidelines for innovative work behaviour interventions

In order to adhere to an organised process of developing interventions, and to ensure it relevancy for marketers in financial institutions, Bartholomew et al.'s (2016) proposed Intervention Mapping Framework (IMF) was adopted. Intervention Mapping (IM) is an approach based on scientific evidence and theories for behaviour modification programmes in health promotion (Bartholomew et al., 2016). However, it can be argued that the systematic process of IMF can be adapted for different kinds of interventions within the workplace. Kok et al. (2017) argue that completing these processes will result in the creation of a general plan which can be used to develop, evaluate, and implement an intervention process according to practical and theoretical foundations. The IM approach works iteratively by identifying and solving problems. There are six steps to IM. These include an assessment of needs, comprehensive planning of programme goals and their environmental and behavioural elements, choice of theory and methods for changing the environmental and behavioural elements, creation of intervention components and materials, creating interventions, execution, and verification (Eldredge et al., 2016). While IM was initially developed for setting

community health promotion interventions, its relevance for workplace interventions has been predominantly in the areas of occupational health and safety (Ammendolia et al., 2016, McEachan et al., 2008; Roozeboom et al., 2021) and more recently in the development of an intervention to improve sustainable employability of low-educated employees in the Netherlands (Hazelzet et al., 2021). It should be noted that this study only deems steps 1-3 significant, because the implementing, evaluating of the additional interventions does not include the purview of this study. The IM steps relevant to this study are detailed below.

2.5.1 Step 1 of IM: Needs assessment

The assessment of needs entails evaluating the environment and behavioural drivers of individual and workplace related problems. The determining factors may be connected to social, psychological, and biological aspects, which in turn affect individual actions (Green & Kreuter, 2005; Bartholomew et al., 2016). According Hazelzet et al., (2021) the first step of IM should consider both management and human resources, in order to enhance the consideration and implementation of this process. An assessment of needs assists those planning IM in identifying and comprehending the issues at hand, as well as comparing the existing situation to a better, in terms of the overall well-being, actions, and environs. (Bartholomew et al., 2016). The identification of obstacles and the implementation of enabling factors, which may include everyone responsible for fostering interventions based on empirical evidence, is another vital goal of a needs assessment (Fernandez et al., 2019). A sequential, exploratory, mixed method approach was used to investigate both personal as well organisational drivers of innovative work behaviour among marketers in financial institutions in Ibadan, Nigeria, as detailed in Chapter 4, Chapter 5, and Chapter 6. As interventions must be founded on empirical evidence, the results of this study will be pertinent in developing interventions which may be effective in addressing issues related to being innovative as a marketer in financial institutions.

2.5.2 Step 2 of IM: Programme objectives and outcomes

The IM process begins by identifying changes in individuals (behavioural outcomes) and environmental modifications (environmental outcomes), with the goal of enhancing

behavioural change and increasing the overall wellbeing of the IM beneficiaries. To accomplish this goal, health promotion planners must specify actions and tasks to be undertaken by programme beneficiaries and environmental agents at all levels (Sabater-Hernández et al., 2016). According to Bartholomew et al. (2016), the programme outcomes and objectives specify the changes that will be implemented as a result of the IM process. Kok et al. (2011) add that this is the point where problematic behaviours and conditions in the environment are changed to behaviours that solve problems and improve conditions in the environment. The goals and achievements of the programme were determined based on evaluations from the findings as described in Chapter 4, Chapter 5, and Chapter 6 of this thesis. Environmental agents responsible for establishing the necessary environmental conditions for transformation will be identified. Details on the programme outcomes and objectives will be discussed in Chapter 6 of this study.

2.5.3 Step 3 of IM: Programme design

In step of 3 of IM, ideas are arranged into tangible results according to the fundamental programme design. In this phase, methods for changing behaviour are identified, and ideas are implemented. Due to the development of performance and change objectives done in Step 2, it is now possible to identify pertinent theory-based methodologies and strategies. Theory-based methodologies are the techniques and procedures which project implementers should use to exact the desired changes in people's behaviour and in the target environment (Kok, 2018). Theoretical techniques which aim to support transformation at the personal level need to be implemented when attempting to bring about change at an environmental level. The desired transformation may be achieved using different theoretical approaches or delivery styles, even though the determinants may be the same. Theory-based methodologies are also used to guide the intervention programmes intervention actions (Kok, 2018). The recommended intervention guidelines will therefore be founded on particular theories that are successful at promoting organisational related behaviours.

2.5.4 Step 4 of IM: Programme invention or development

In the fourth step of IM, the programme design involves the process of organising and producing the numerous approaches outlined in Step 3 of the IM (Bartholomew et al., 2016). As stated by Fernandez et al. (2019), the third step of IM requires those planning the programme to collaborate with other important stakeholders in designing and delivering appealing, culturally appropriate materials. Once this has been accomplished, the structure of the programme is developed through the established information. Materials are conscripted, pretested, and produced. Fernandez et al. (2019) highlight that planning IM requires the use of parameters associated with methods to ensure that theoretical approaches are transformed into actual implementations. Kok et al. (2018) emphasis that continuous information sharing and contact between those planning the IM and the programme beneficiaries will ensure the programme's success.

2.5.5 Step 5 of IM: Programme execution or implementation

The implementation plan for the IM programme is explained in the fifth step of the IM. According to Fernandez et al. (2019) the IM offers a methodical procedure for creating implementation strategies based on empirical data, and on previously created and tried programmes. As a result, the execution plan makes it possible for programme implementers to anticipate difficulties early on, such as issues related to programme uptake, execution, as well as its feasibility (Elsman et al., 2014). To ensure IM affects a change in people's behaviour, the programmes must be effectively implemented (Kok et al., 2011).

2.5.6 Step 6 of IM: Evaluation plan

The sixth step of IM involves creating an assessment plan to examine the effectiveness of an IM programme, (Bartholomew et al., 2006; Fernandez et al., 2019). The research used in the study must be connected with the intervention's assessment goals. Highlighted goals in Step 2 of the IM will point out the need for any individual or behavioural changes, as well as identify the underlying factors (Kok et al., 2011). In a study by Ammendolia et al. (2016), IM was used to support workplace-healthy behaviours, such as staff members taking frequent exercise, following a healthy diet, getting quality sleep, handling addiction, managing their work-life

balance, and socialising. Similarly, IM developed and devised by Bartholomew et al. (2006) has been successfully utilised in a variety of studies. The IM programme can also improve participants' health through physical activity and maintaining a healthy routine, by focusing on participants' attitude, understanding, and individual beliefs, and their ability to control their own perceived behaviour. Furthermore, Haselzet et al. (2021) successfully used IM to influence the behaviour of people with low education by enhancing their employability. Only Step 1 to Step 3 are considered important in developing an IM for innovative work behaviour in this study. Details of the IM used in this study is further elaborated on in Chapter 6.

CHAPTER THREE

RESEARCH METHODS

3.1 Introduction

In chapter three of this study, the research methodology followed for the study will be presented. The section will begin by presenting the background on the study's research paradigm, explaining the reasons for the selection of this paradigm followed by the research design i.e. "the sequential exploratory mixed method design". The study setting and detailed methodology for the respective study phases will then be presented. The first phase entails a qualitative study, conducted through in-depth interviews with financial institution managers and marketers to explore their understanding and perceptions of innovative work behaviour, and to have a better insight into their views on the organisational and personal factors that may influence or impact innovative work behaviour among employees in the marketing divisions of financial institutions, in Ibadan. This is followed by the second phase, which involve a quantitative study using a cross-sectional survey. The quantitative study investigated the personal and organisational drivers of innovative work behaviour among marketers in financial institutions, Ibadan, Nigeria. The last phase in an integration of the two studies and guidelines for interventions to support and improve innovative work behaviour.

This chapter will provide an overview of the research paradigm and design, sampling process, recruitment procedure, research instruments and related reliability and validity aspects, data collection, and procedures of ethical considerations. It will also explain the procedures followed in the analyses and for the quantitative phase, the statistical tests used for data analysis. Finally, the chapter will be concluded with guidelines for interventions recommendations based on the research findings as well as limitations of the thesis and contributions of the study.

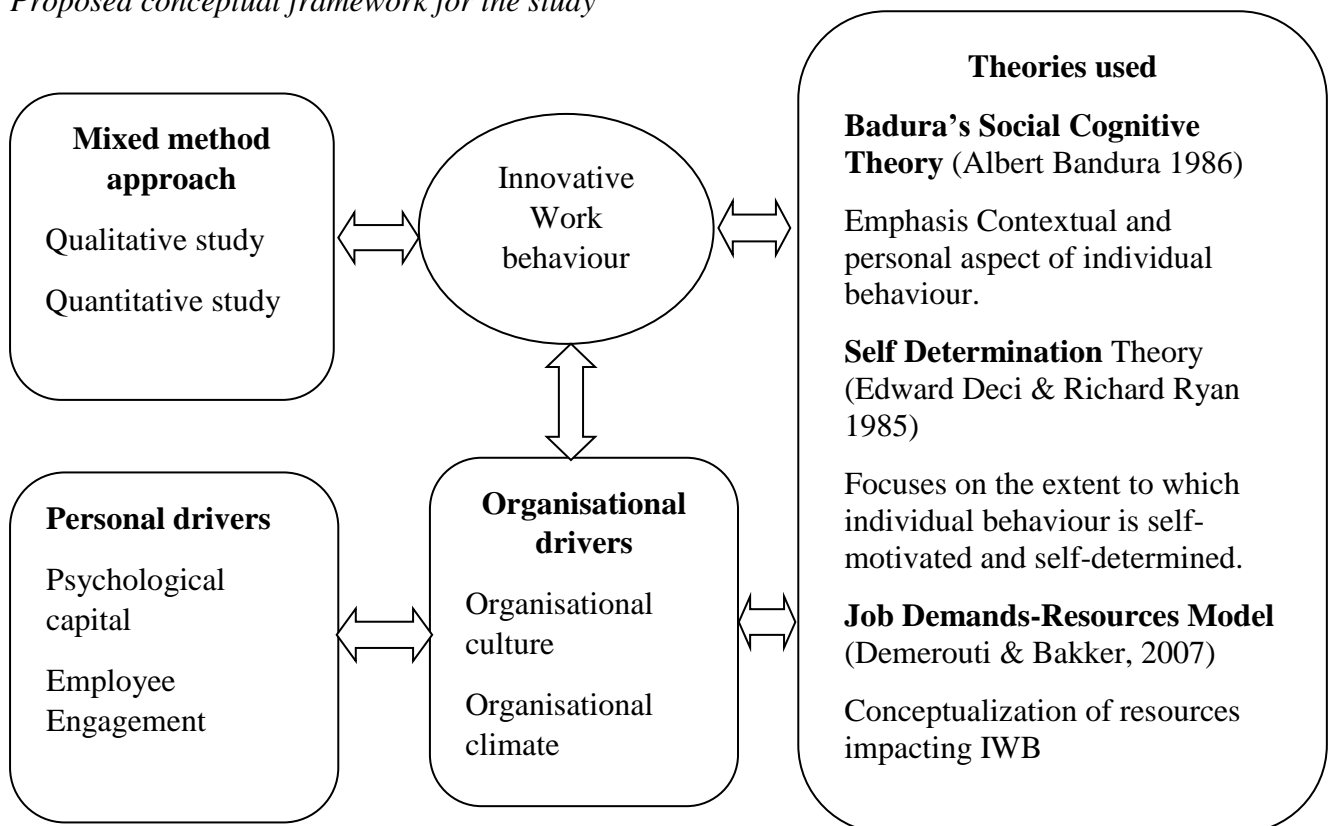
3.2 Proposed conceptual framework

The proposed conceptual framework depicts the constructs measured and empirically tested in this study. These constructs include innovative work behaviour (dependent variable),

organisational culture and organisational climate as organisational factors (independent variables), and psychological capital and employee engagement as personal factors (independent variables). Empirical studies have revealed that several factors drive innovative work behaviour. These factors include both personal and organisational factors (Damanpour, 1991, De Jong, 2006). As discussed earlier, the study is informed by Bandura’s social cognitive model (Bandura, 1986; 2001; 2006). The social cognitive model addresses the reciprocal determination between the personal and contextual aspect impacting individual behaviours, and therefore makes it necessary to include intervening organisational and personal variables. Consistent with the social cognitive model, this study examines the organisational and personal drivers of innovative work behaviours of employees in the marketing division of financial institutions of Ibadan, Nigeria. Figure 2 depicts the proposed conceptual framework for the study.

Figure 2

Proposed conceptual framework for the study



3.3 Methodological approach to the entire study

In this section the research paradigm and the overall study design is presented. The research paradigm and the research design namely a sequential exploratory mixed methods approach, whereby qualitative data was gathered first and interpreted, followed by the quantitative data collection and analysis. The two sets of data were then merged to provide an integrated interpretation of the results (Creswell, 2013).

3.3.1 Paradigm of the overall study and subsequent studies

The study paradigm is set by the research philosophy and a comprehensive approach to the research. This study was nested in pragmatism. According to Sekaran and Bougie (2016) and Creswell (2014), research on observable phenomena using set objectives and subjective meanings can result in knowledge that is relevant to the research questions. There are many ways to interpret the world, claim pragmatism researchers, and no one way can give the full picture of a specific phenomenon under study (Dudovskiy, 2016; Saunders et al., 2016). According to Bishop (2015), pragmatists in academia today find inspiration in the writings of well-known philosophers like Charles Sanders Peirce, John Dewey, Richard Rorty and William James.

The emergence of the pragmatic paradigm is fundamentally rooted in the philosophical approach of utilising strategies that yield positive outcomes, thereby leading to the use of both objective and subjective, deductive and inductive forms of knowledge (Creswell, 2003; 2005; 2011). Parvaiz et al. (2016) posit that the approach promotes problem-solving abilities, as opposed to inquiries regarding the nature of reality or the laws governing it (ontology) and theories pertaining to knowledge acquisition (epistemology). Pragmatic researchers use a combination of methods in their investigations. In other words, the foundation of the mixed methods approach in research is essentially rooted in the philosophy of pragmatism.

According to Sanders et al. (2012), the selection of a research philosophy should primarily be based on the research question at hand, as different approaches may be better suited for

addressing specific research questions. Utilising various research strategies is regarded as mixed methods research. The mixed methods approach in research validates the utilisation of diverse research strategies, which can be helpful in minimising favouritism in a study (Bishop, 2015). This is largely the reason why pragmatism was considered a suitable research philosophy for this particular study. In research, pragmatism favours the integration of both interpretivism and positivism. The use of both philosophies indicates that any bias which may surface during that process is minimised or eliminated.

The interpretative paradigm follows a qualitative research approach that is founded on 'subjectivism' and 'interpretivism'. According to researchers who use qualitative approach, there are multiple realities based on how one has constructed reality. According to Johnson and Onwuegbuzie (2004) and Sale et al. (2002), research that is value-bound implies that reality does not exist prior to the research process, and once it is no longer the focus of attention, the reality in question will likely cease to exist. For this reason, the person conducting the research and the phenomenon at hand cannot be separated, and outcomes are conjointly generated within the context in which they occur.

'Scientific research' is the term used to refer to the positivistic paradigm using a quantitative research approach which relies on objectivism (Jonker & Pennink, 2010; Ma, 2012; Creswell, 2014). It is argued that, there exists a genuine fact which varies from the researcher's belief and set goals, which is to evaluate causes and effects using a framework free of principles. However, the phenomenon that is the focus of the study has no negative effects or influences on the researchers themselves (Johnson & Onwuegbuzie, 2004; Sale et al., 2002).

In this study, the pragmatic paradigm was found to be appropriate for the overall study that entail an investigation into the organisational and personal drivers of innovative work behaviour in financial institutions in Ibadan, Nigeria. This enabled the researcher to conduct in-depth interviews with 12 marketers and six managers in financial institutions in Ibadan, with follow-up quantitative data gathered through a structured questionnaire shared among marketers (N=330) in financial institutions in Ibadan, Nigeria as outlined below in more detail.

3.3.2 Research design: Sequential exploratory mixed method design

Every piece of scientific research is aimed at gaining insight and answering questions (Marczyk et al., 2005). However, all research has a unique approach in their methodology which is built on the objectives of the particular study. A study's research method provides a unique framework for compiling, analysing, rating, and summarising research findings (Marczyk et al., 2005). A sequential exploratory mixed method design was used in this study. This design first uses qualitative research to examine individuals' subjective interpretations of concepts, then moves on to quantitative research to determine the degree and frequency of these concepts (Creswell et al., 2011). In mixed methods research, emphasis is on the research problem. This method uses every approach available, or employs pluralistic approaches to understand the problems and extract knowledge (Creswell, 2009).

According to Wilson (2014), Creswell (2014), and Saunders et al. (2016), the mixed methods research design utilises both qualitative and quantitative method of data gathering. According to some studies, good research frequently employs both qualitative and quantitative techniques for data collection and analysis because of their compatibility (Creswell, 2014; Saunders et al., 2012; Wilson 2014). The sequential exploratory mixed methods design utilised in this study enabled the use of both quantitative and qualitative methods of data gathering, analysis, and interpretation. For this reason, any shortcomings found in just one method were lessened or mitigated by the use of the other, and sufficient data on the phenomenon was provided by meshing both the qualitative and quantitative data together in the final analysis.

The use of mixed methods has become prevalent in social science research. According to Teye (2012), it is a research methodology in which researchers gather both qualitative and quantitative data, analyse it, and combine it with other studies to answer their research questions. The mixed methods research aims to combine qualitative and quantitative research components to strengthen the validity of the study's conclusions, and subsequently contribute to academic literature (Johnson & Christensen, 2017; Schoonenboom & Johnson, 2017; Onwuegbuzie & Johnson, 2006). Mixed methods research can be divided into four categories:

exploratory design, explanatory design, triangulation design, and embedded design. Triangulation design aims at obtaining various and complementary data on the topic of interest (Morse, 1991). In contrast, embedded design uses mixed methods in which the initial data collected serves as the secondary data for another data type (Creswell et al., 2003). Explanatory design, according to Creswell et al. (2003), is a two-phase design that begins with the gathering and analysis of quantitative data, and then moves on to the collection and analysis of qualitative data. According to Berman (2017, p. 1), “an exploratory sequential mixed methods design is characterised by an initial qualitative phase of data collection and analysis, followed by a phase of quantitative data collection and analysis, with a final phase of integration or linking of data from the two separate strands of data”. As highlighted by Creswell (2013), depending on the priority objective, both quantitative data and qualitative data can be gathered sequentially or concurrently, and consequently merged together or are integrated into the research process. Sequential exploratory mixed method research was used in this study, combining qualitative and quantitative methods.

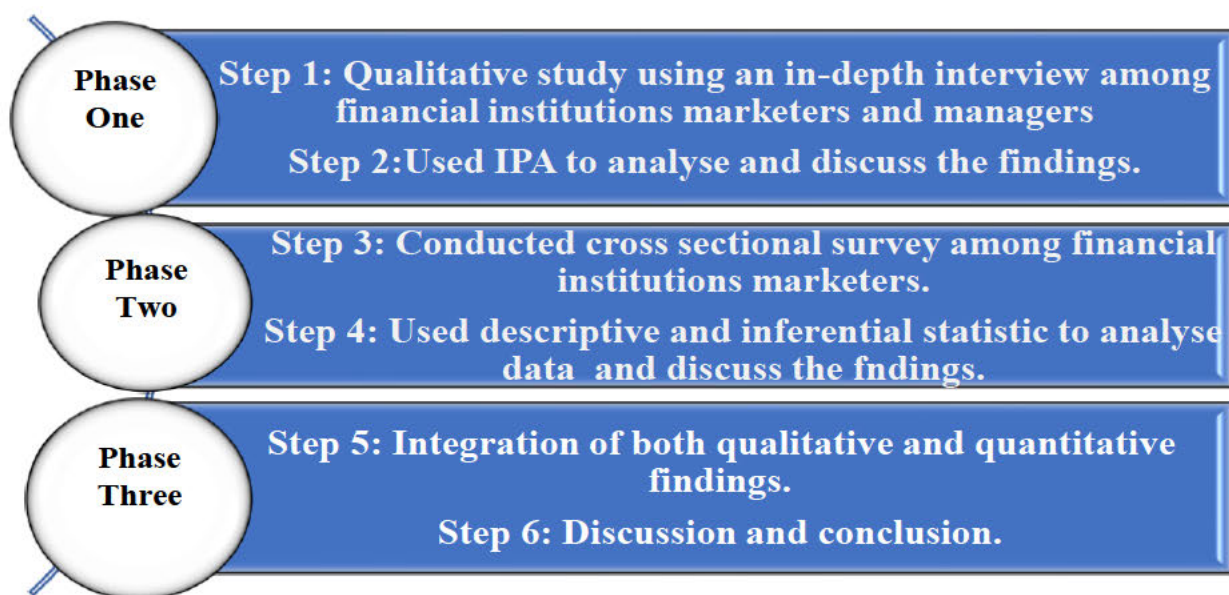
Qualitative research focuses on understanding phenomena which is taking place naturally in specific contexts, without researchers manipulating the phenomena of interest (Patton, 2002). On the other hand, the purpose of quantitative research is to measure data relevant for generalising the researcher’s findings. It is also useful in reducing or even eliminating bias in those findings (Kealey & Protheroe, 1996; Matveev, 2002). Additionally, quantitative research can be used to establish relationships between various variables, such as the ones under study (organisational and personal drivers of innovative work behaviour), thereby providing the researcher with quantitative insight.

According to Hanson et al (2005), a phased method which combines a qualitative and a quantitative approach is expected to enable the researchers examine theoretical models and revise them in response to participant feedback through each of these phases, which will in turn help researchers have a detailed insight of the issues being studied or investigated. Therefore, the sequential exploratory mixed methods design was deemed suitable for investigating the participants’ experiences regarding innovative work behaviour, as well as the organisational

and personal factors that drive it, in the marketing division of a financial institution in Ibadan, Nigeria. As suggested by Johnson et al. (2007), to determine both the depth and breadth of a phenomenon, this present study merged the basics of both the quantitative and qualitative approaches. A qualitative study was first conducted, after which a cross-sectional survey using a qualitative method was carried out. Figure 3 describes the steps taken in the present study.

Figure 3

Description of the sequential exploratory mixed methods approach



3.4 Summarised aims and objectives of the phases of the study

The primary aim of this study, as pointed out in Chapter One, was to investigate the personal and organisational drivers of innovative work behaviour in the marketing division of financial institutions in Ibadan, Nigeria. The objectives of the various phases of this study are outlined below to address the aim of this study.

Phase one: Conducting a qualitative study using in-depth interviews

A qualitative study using in-depth interviews was conducted to explore the views of the managers and marketers, and ascertain their perceptions of innovative work behaviour and its impacting factors. The key objectives are stated below.

Objectives of the qualitative study among marketers:

- Explore marketers' perceptions of innovative work behaviour.
- Explore marketers' views about the organisational factors that pose barriers or enhance innovative work behaviour.
- Explore marketers' views about personal factors that may support or impede innovative work behaviour.
- Explore the reward system available for marketers who bring innovative ideas.
- Explore how innovative ideas are managed in their organisation.

Objectives of the qualitative study among marketing managers:

- Explore managers' understanding of innovative work behaviour.
- Explore managers' views about the organisation and how these views impact innovative work behaviours among employees in their organisation.
- Explore managers' views about the personal factors which impact innovative work behaviour among employees in their organisation.
- Explore the rewards given to marketers who bring innovative ideas.
- Explore how innovative ideas are managed in their organisation

Phase 2: Conducting a quantitative study using a cross-sectional survey

To investigate the personal and organisational drivers of innovative work behaviour in the marketing division of financial institutions in Ibadan, the main objectives are outlined below.

- Investigate the demographic variables pertaining to innovative work behaviour.
- Investigate the relationships between organisational culture, organisational climate, and innovative work behaviour.
- Investigate the relationships between employee engagement, psychological capital, and innovative work behaviour.

- Investigate the organisational and personal factors impacting innovative work behaviour.
- Investigate the mediating effect of employee engagement and psychological capital in the relationship between organisational culture and innovative work behaviour.
- Investigate the mediating role of employee engagement and psychological capital in the relationship between organisational climate and innovative work behaviour.

Phase 3: Integration of both Qualitative and Quantitative study

- The third phase compared, combined, and then interpreted the data from both the qualitative and quantitative studies. Chapter 6 of the study will address in detail the integrated discussion, and conclusions.
 - Offer guidelines and recommendations for relevant interventions grounded in both studies to support innovative work behaviour.
 - Highlight study contributions to knowledge development and recommendations for future research.

3.5 Study setting

Nigeria is a west African country with a projected population of 206.7 million. Ibadan is located in south-west Nigeria. It is the capital city of Oyo State, and is the most populated city in that state. It is situated on seven hills with an average altitude of 700 feet (200 metres), about 100 miles (160 km) away from the Atlantic coast. It has a population of over 6 million people, and is known for various economic activities such as agriculture, tourism, manufacturing, ministries, handicrafts, and service industries. Data for this study was gathered in financial institutions in Ibadan, Oyo State, Nigeria. The research setting was chosen to provide broad information on the prevailing concept of innovative work behaviour and the personal and organisational drivers of innovative work behaviour amongst managers and marketers in financial institutions in Ibadan, Nigeria, based on the purpose of this study.

United Bank for Africa (UBA) is one of the biggest financial services organisations in Nigeria as well as Africa at large. It was founded in 1949, and has its headquarters in Lagos, Nigeria.

In December 2021, UBA's financial assets were valued at 8.5 trillion Nigerian naira (NGN), equivalent to US\$20.1 billion, with shareholders' equity of NGN 24.1 billion (US\$1.8 billion). The UBA group is considered successful, maintaining companies in various countries including Nigeria, Tanzania, Guinea, Burkina Faso, Ivory Coast, Chad, Kenya, Cameroon, Gabon, Sierra Leone, Zambia, Uganda, Mozambique, Senegal, the Democratic Republic of the Congo, to mention but few. (UBA, 2 July 2020).

First Bank is Nigeria's oldest bank. Originally named The Bank of British West Africa, it was established in 1894. The corporate offices are located in Marina Lagos. The four strategic business divisions that make up First Bank Nigeria are retail banking, corporate banking, commercial banking, and public sector banking. The bank had US\$5.9 trillion worth of assets as of December 2019.

Polaris Bank Limited is one of the renowned financial institutions in Nigeria, as accredited by the Central Bank of Nigeria. It was founded in 2018, and has headquarters in Victoria Island, Lagos, Nigeria. As of September 2010, Polaris Bank had total assets of US\$3.9 billion (Unaudited financial report, September 2010). So far, the bank is known for its banking services which include, corporate banking, retail banking, commercial banking, and public sector banking.

Access Bank is multinational bank created by the Access Bank Group, a financial services conglomerate. It was established in 1989, and was given permission to operate by the Central Bank of Nigeria (Central Bank of Nigeria, 15 April 2016). The headquarters are situated in Access Tower, Oniru, Lagos, Nigeria. Access Bank is known for personal and business banking.

Wema Bank plc was founded May 1945, and was previously known as Agbonmagbe Bank Limited. Wema Bank was licensed by the Central Bank to operate as a financial institution. It is known for retail banking, commercial banking, and corporate banking. Its headquarters are located in Marina Lagos, Nigeria.

AB Microfinance Bank is an internationally owned financial institution established in 2008, with headquarters in Lagos, Nigeria. AB Bank offers a number of financial services to both small and medium enterprises.

3.6 Phase 1: Qualitative study

The qualitative research methods capture participants' perspective on their experiences and perceptions says Hammarberg et al. (2016). The qualitative study offers explanations about certain phenomena occurrence (i.e. the why and how), as well as the extent of such phenomena impact (Pasick et al., 2009). It also allows for the exploration of previously unknown or unfamiliar procedures. According to Nieuwenhuis (2007), qualitative research seeks to assemble comprehensive descriptive data to better comprehend a particular phenomenon, or the setting in which that phenomena takes place. To learn more about how managers and marketers at financial institutions perceive innovative work behaviour, an interpretive phenomenological approach was used in this study. The determining factors of innovative work behaviour and the strategies adopted to manage innovative ideas, including rewards in this regard, were explored. According to Groenewald (2004), this method accurately describes experiences. The experience of managers and marketers with regard to innovative work behaviour without any predetermined framework were therefore explored using this method. It was therefore possible to choose the right instruments for the quantitative study with the help of the qualitative study's findings.

3.6.1 Research paradigm and design

The purpose of this study was to undertake an in-depth exploration of how marketers and managers in financial institutions in Ibadan Nigeria understand innovative work behaviour and which factors they believe impact their innovative work behaviours. In this regard an Interpretative Phenomenological Analysis (IPA) method (Smith & Shinebourne, 2012) was adopted for the study. The principal objective of IPA researchers is to explore the process by which individuals interpret and give meaning to their personal experiences. According to

Taylor (1985), individuals are perceived as inherent - self-interpreting beings - thereby implicating an active involvement in the interpretation of occurrences, entities, and individuals within their immediate environment. The examination of this process is facilitated by the utilisation of the basic tenets of phenomenology, hermeneutics, and idiography within the framework of IPA.

The phenomenology IPA aims to comprehend the phenomenological antecedents which underlie the significance that individuals confer upon various aspects of their personal experiences. Its fundamental concern is vested in illuminating the nuances of individual subjective experiences (Smith et al., 2009). IPA focuses on both people and their environment, not only the things that happen to them (Quest, 2014). It is important to know that the IPA is not just about describing things. Researchers need to present an interpretative account of certain experiences based on specific situation (Noon 2017), and this makes the phenomenology tenet of IPA a very important step. Hermeneutics is also fundamentally rooted in the art of interpretation (Dallmayr, 2009), which entails “the restoration of meaning” (Ricoeur, 1970, p. 8). IPA affirms that analysis always requires interpretation, which is closely related to hermeneutics, and stresses the importance of researchers in the analysis and research process (Brocki & Wearden, 2006).

The study of idiography focuses on a person’s individuality, taking a careful look at their unique and often unpredictable situations. Most of the time, idiography concerns subjective phenomena (Moses & Knutsen, 2012). IPA idiography focuses on studying things in great detail to understand them better. The goal is to hear and study each participant’s unique story, to gain a better understanding of their thoughts, beliefs, and actions. In summary, IPA combines thoughts from the study of how things appear and how they are understood, resulting in a research method which pays attention to what something looks like and lets it speak for itself. It also considers that nothing can be looked at without any interpretation. The combination of these tenets makes IPA. In other words, IPA combines a study of participants’ thoughts, situations, and reactions, while also carefully interpreting their stories (Smith & Osborn, 2008).

The IPA approach was thought to be suitable for this stage of the current study. IPA (Interpretative phenomenological analysis) is a method used to deeply study someone's personal experiences in details. (Smith and Osborn, 2015). It does not create narratives according to established theoretical concepts, but rather relies on actual experiences told in the subjects' own words. Neuman (2011) is of the opinion that using IPA enables a person to derive meaning from events around them. Associations are formed through interactions with others in the workplace, which helps them feel connected and that their time there is meaningful. Though IPA focuses on how people interpret their words, the use of IPA in research is quite dynamic in nature and directly involves the researcher. As a result, the researcher can use interpretive techniques to create meaning from participants' comments (Smith & Osborn, 2007). In this study, the researcher was able to examine how managers' and marketers' daily experiences differed from their respective points of view through the use of IPA.

The use of IPA enables the researcher to pose important questions to the participants with regard to their personal, lived experiences. The participant's emotions, cognition, and linguistic and emotional states are consequently linked by IPA. As a result, the use of interviews (i.e. an in-depth interview approach) was useful in the current study in helping clarify what innovative work behaviour entails among financial institutions, as viewed and experienced by marketers and managers, and further helped establish which factors the participants felt have played a role in supporting and managing innovation in their workplace.

3.6.2 Population, sampling strategy, and sample size

Financial institutions in Ibadan, Nigeria, were chosen as the study's location, as this is where Nigeria's most accessible financial institutions are located. A letter was written to each of the selected financial institutions to ask for their permission in order to conduct the study using their organisation, and consent was approved (refer to appendixes 5-10).

The research population is defined as the people, things or the situation which the researcher is interested in studying (Sekaran & Bougie, 2016). The group of people (target population) being studied in this research was Ibadan financial institutions marketers and managers.

Sampling techniques are the methods used in selecting study participants (Sekaran & Bougie, 2016). As mentioned earlier, the initial phase of the study was qualitative (first phase), and a non-probability sampling technique was considered. A non-probability sampling method is a research procedure used to select the sample at random (Battaglia 2011). Non-probability sampling uses a number of methods, including judgment, convenience, snowball, and purposive sampling. However, the study's sample in this case was chosen using a purposive sampling technique. According to Mack et al. (2005), the most frequent use of the purposive sampling approach is to choose those participating in a study based on pre-determined characteristics identified as useful in examining the specific topic. Additionally, according to Maxwell (1997), purposive sampling is utilised when specific people, occasions, or places are chosen, because they are able to supply crucial evidence and information which cannot be assessed using other sampling designs (Maxwell, 1997). Consequently, samples for the qualitative data were purposefully selected as a non-probability form of sampling. The study purposively selected 12 marketers (two marketers from each financial institution) and six managers (one manager from each financial institution) for the qualitative study, to offer a precise viewpoint of the phenomenon being examined. Participants in the qualitative study (first phase) had to be managers and marketers from the chosen financial institutions operating in Ibadan, Nigeria. Additionally, these individuals had to have been working in the bank for at least six months. All managers and marketers were allowed to take part in the research to whichever extent they were willing.

3.6.3 Interview guide

The goal of qualitative research using IPA is to examine and analyse research participants' actual experiences (Alase, 2017). The researcher must pay close attention to the participants' accounts of their experiences during the interview, and probe where required to draw out sufficient details regarding the subject under study (Giorgi, 2010). The content of the interview schedule for both managers and marketers was the same. This was to ensure a detailed view of both marketers' and managers' perceptions of innovative work behaviour, as well as to garner an understanding of the factors which influence or hinder innovative work behaviour. The outline was developed based on the literature review and aligned to the study aims. Firstly, the

participants' demographic information was collected. Key questions regarding the managers' and marketers' knowledge of innovative work behaviour in financial institutions, as well as the factors which encourage and inhibit it, were then presented, in keeping with the aforementioned objectives. The interview schedule was provided in English, which is widely used as a standard language in Nigeria's financial institutions. The interview schedule used for both marketers and manager can be found in Appendix 2 and 3.

The interview guide comprised of two sections. The first section consisted of the bio-demographic characteristics, and general information about the marketers' and managers' work experience. This included the participant's age, gender, marital status, religion, level of education, and the name of bank employing them. The second section comprised of open-ended questions which were used to interview the participants. These questions are listed below.

Open-ended questions for marketers:

1. What do you understand by innovation/innovative work behaviour?
2. What is your view pertaining the factors that influence innovative work behaviour?
3. Can you specify any factors that affect your level of innovation? If yes, kindly throw more light on it.
4. Are there any rewards for employees who bring new innovative ideas or suggestions to the table?
5. How are innovative ideas managed in your organisation?

Open-ended questions for managers:

1. What do you understand by innovation/innovative work behaviour?
2. What is your view pertaining to the factors that influence innovative work behaviour?
3. Can you specify any factors that affect your level of innovation? If yes, kindly throw more light on it.
4. Are there any rewards for employees who bring new innovative ideas or suggestions to the table?
5. How are innovative ideas managed in your organisation?

3.6.4 Data collection and procedures

After receiving approval from South Africa's University of KwaZulu-Natal's ethics committee (Ref.: HSSREC/00003483/2021), the researcher commenced with the data collection procedure. To this end, permission was first obtained from each of the management divisions of the financial institutions focused on in this study, and consent forms for the interviews were signed by the financial institution's managers and marketers. The managers and marketers agreed to participate in the research, and they chose a suitable and convenient date and time for the interviews which worked for both groups. To avoid interrupting the managers' and marketers' work schedules, the interviews were held during their lunch breaks. After the informed consent was obtained, before the interview commenced, the aims and objectives of the study was explained to the participants. Also confidentiality was ensured, this included things like keeping their information private, as well as anonymity i.e. voluntary participation and rights to withdraw from the interview process without any negative consequences. Permission was gained to audio tape the interview.

While interviewing the participants, the researcher ensure that quality time was spent with every participant to thoroughly examine their responses. According to Harding (2013) and McMillan and Schumacher (2010), this use of time aids researchers in asking more questions and helping them understand whichever concepts were not entirely clear. The interviews lasted between forty and sixty minutes. Participants' audio recording files were created, and all interview content was given to the researcher's supervisor for safekeeping in a secure area at the School of Applied Human Sciences, Discipline of Psychology, Howard College Campus, University of KwaZulu-Natal, Durban, South Africa. To maintain confidentiality, all the data is securely stored on electronic devices and could only be accessed by the researcher and her supervisor. The transcriptions files will be kept for five years before being destroyed.

3.6.5 Data analysis

According to Smith and Shinebourne (2012), IPA enables the researcher to understand study participants' psychological worlds. Smith et. al. (2009) add that IPA enable researchers to

examine participants' experiences according to their own views. Because IPA makes it possible to evaluate participants' lived experiences through their own narratives, this method was considered to be an appropriate method for analysing participant's data (Smith et al., 2009). The purpose of the IPA approach is to comprehend and more fully account for the participants' lived experiences and how they make sense of these experiences (Alase, 2017). The role of the IPA researcher involves examining and utilizing the potential and alternatives offered by the methodology (Alase, 2017). As a result, the researcher is free to concentrate on context, and can investigate the underlying reasons of the phenomena (in this case, innovative work behaviour), and provide explanations for what has occurred (Peat et al., 2019). The audiotapes collected from the study participants' were transcribed verbatim, including every nuance of voice intonation. The coding of the transcripts was discussed with my supervisor, and uncertain codes were deliberated upon and amended. To ensure that nothing was overlooked during the transcription of the English-language interviews, the audio recordings were played repeatedly. Data was analysed following the six stages of thematic analysis as explained according to Braun and Clarke (2013), combined with NVivo 12 analysis as well.

Thematic analysis, according to Braun and Clarke (2006) is compatible with IPA and, entails sourcing, evaluating, and reporting the sequences of generated sets of data. The ultimate objective of thematic analysis is to find relevant themes in the stories and information shared in the interviews. This requires thorough understanding, and entails rereading all the notes and transcripts which have been captured (Rice & Ezzy, 1999; King, 2004). Braun and Clarke (2006) identified six important steps required in the analysis. This includes first becoming familiar with the data, followed by creating the preliminary codes, and then attempting to identify, review, define, and name the themes. Following this, the report is written (Braun & Clarke, 2006).

Familiarisation with data: As its name implies, the first step of thematic analysis is when the researcher wants to get to know the data they have. The different kinds and number of themes that will likely appear in the data are decided during the first step of thematic analysis according to Braun and Clarke (2006). This step is important because it tells us what other things we

might need to do to learn from the information we have gathered. In this study, all interviews were properly transcribed to maintain a clear view of how the participants reacted to each question related to the topic under study. The researcher read each entire transcription, gaining a firm grasp of the participants' narratives. Once all the transcriptions were well understood, they were further transferred into NVivo 12 software for further analysis.

Generating initial codes: Once the researcher is familiar with the transcriptions, the transcripts need to be reread before generating codes. After carefully rereading each transcript in this study, all the information gleaned was then coded. Apart from carefully reading each transcript several times before coding, the use of NVivo 12 coding features made it possible to apply numerous codes by choosing phrases, sentences, or paragraphs that were relevant in the context of this study.

Searching for themes: As explained in stage 2, the third phase begins after the information has been collated and coded. According to Braun and Clarke (2006), in this stage, the researcher makes long lists of the codes they found in the data. The main objective of this stage is to discover relationships and similarities within and among all the data collected (Chamberlain, 2015). In this study, once all the codes had been generated, the links and patterns identified across the data sets were generated into codes. In the course of this theme development, some and more thoughts and problems that had been identified in the previous research were revealed, and they were found to be important, as a result some of these, codes were also incorporated.

Reviewing themes: The fourth phase begins after a set of themes has been developed and refined (Braun & Clarke, 2006). During this stage, the researcher is expected to examine the coded data sets for each theme to ascertain if they form a coherent pattern. Each individual theme's validity will be assessed to determine the degree to which it accurately captures the meanings demonstrated in the data set as a whole (Braun & Clarke, 2006). In this study, all the generated themes (main themes and sub-themes) were purposefully grouped together in order to improve upon the themes that had previously been placed with each other, and present them

in a more organised manner. They were also properly checked, to verify if each of these themes and subthemes had enough supporting data. In some cases, the researcher had to check the raw data to refine the themes as originally identified.

Defining and naming themes: The main aim of this phase is to further define and refine the themes. This involve figuring out the core ideas behind each theme as well as the themes as a whole, and identifying which aspect of the data illustrates what theme (Braun & Clarke, 2006). In order to accomplish this stage of thematic analysis in this study, a table was made to depict the “main themes”, “subthemes”, as well as the codes discovered, using quotes to substantiate the issues as indicated by Clarke and Braun (2013). Creating a table made it possible to capture and convey the main themes, subthemes, and codes in a detailed and comprehensible format.

Writing the report: Writing up the findings report represents the final step in the thematic analysis process. According to Braun and Clarke (2006), a thematic analysis report needs to persuade those reading it and also portray to them that the analysis is worthwhile and reliable. As a result, great effort was made to provide a concise, comprehensive, and logical account of the narratives that the data represented within and across themes, by providing evidence supported by specific illustrations to capture the essence of the points described in the present study. Comprehensive details of the qualitative outcomes are discussed in Chapter 4 of this study.

3.6.6 Qualitive data quality control, reliability and trustworthiness

According to Clarke and Braun (2013), validity and reliability in research come from a positivist paradigm. However, people have changed how they understand and use these concepts based on a more natural perspective. Validity of a study determines whether a study in fact does measure what it was intended to measure (Joppe, 2000). On the other hand, the term ‘reliability’ is used for quality testing in quantitative research, and it helps generate understanding in qualitative research (Winter, 2000; Clarke & Braun, 2013). The validity of qualitative research signals the adequacy of such tool, the procedures followed, as well as the quality of the data gathered or collected (Leung, 2015). In qualitative research, credibility is

used instead of reliability or validity. Reliability means how closely an explanation matches what actually happens in real life. The extent to which researchers and participants comprehend and concur with each other directly impacts their interpretation of observations and information. (McMillan & Schumacher, 2010).

Trustworthiness: One of the ways a researcher can convince themselves and readers that their research findings are of significance is through its trustworthiness. Adding the criteria of dependability, credibility, confirmability inclusive of transferability to the quantitative assessment criteria is trustworthiness, which is synonymous to validity and reliability in quantitative research (Lincoln and Guba, 1985). McMillan and Schumacher (2010) and Hennink et al. (2020) further add that trustworthiness entails credibility, transferability, dependability, and confirmability.

Credibility: Credibility is simply put as the ‘fit’ between respondents’ views and how the researcher represented those opinions (Tobin & Begley, 2004). In order to address credibility, Lincoln and Guba (1985) propose a number of approaches, including prolonged engagement. Persistent observation, among others, is related to the true value, and is measured using methods such as triangulation. In the current study, credibility was ensured by prolonged engagement with each participant during the interview process. This in turn allowed for probing, and gave an opportunity for the presentation of the researcher’s opinions.

Transferability: The capacity to generalise a finding is referred to as transferability. According to Tobin and Begley (2004), this only applies to case-to-case transfer in qualitative research. Transferability is associated with detailed descriptions, not only of the actual experiences and behaviours of study participants, but also of the context in which the research was conducted (Korstjens & Moser, 2018). In the current study, this was ensured by describing the study setting, specifying the sample size and sampling method used, and describing the socio-demographic features of the study participants. In addition, transferability was ensured in the present study by providing a coded framework, and employing templates for the interview guidelines used to collect participants’ data.

Dependability: To achieve dependability, researchers can ensure that the research process is rational, traceable, and extensively reported (Tobin & Begley, 2004). Readers are better able to assess the dependability of the research when they have access to how the research was conducted (Lincoln & Guba, 1985). The auditing of a research study's process is one way it provides evidence of dependability (Koch, 1994). This was ensured in this study by documenting the entire research process, from context to completion.

Confirmability: Confirmability assures that conclusions from the outcomes of the study findings comes from what the participants said, and they don't show the researcher's own preferences (Treharne & Riggs, 2014). As highlighted by Baksh (2018) and Creswell (2009) to achieve confirmability in a study, researchers need to separate their own ideas and knowledge from the findings they gather during their research. This is called 'bracketing'. They further added that in qualitative research, where reflexivity is encouraged, bracketing could be difficult, requiring researchers to be aware of their own ontologies and how these may affect their work. In this study, the researcher was switching between two different ways of thinking: bracketing and reflexivity. The researcher knew what she believed in and understood her own thoughts and preferences. She made it possible to avoid letting her beliefs affect the results of her study, ensuring confirmability. This helped to make the findings as objective as possible.

In qualitative research, field notes are a crucial component of extensive study. Their use helps to improve data and provides better ways for analysing data collected (Creswell, 2013; Phillippi & Lauderdale, 2018). Field notes have several uses, say Phillippi and Lauderdale (2018). Primarily they assist in creating detailed, comprehensive descriptions of the research context, encounters, and interviews, as well as in recording important contextual information. In this study, a field logbook was utilised to methodically document interviews and other field activities. The time and date spent with each participant, as well as the time spent at each location, was always recorded. Additionally, the rationale for the decisions taken during the emergent design process were documented. The codes utilised for the study, the categories and

themes used in the description and interpretation, as well as the drafts and preliminary schematics retained throughout the investigation, were all recorded.

3.7 Phase 2: Quantitative phase

3.7.1 Research paradigm and design

The main objective in this research was to examine personal drivers of innovative work behaviour, and organisational drivers of innovative work behaviour. A positivist paradigm was found to be the appropriate research philosophy. According to positivists Sekaran and Bougie, (2016) everything in existence operates according to a law of cause and effect, and can be identified using scientific methods. Thus a logical approach was used that involve formulation of hypotheses and statistical analysis to test the validity of a pre-existing theory (Sekaran & Bougie, 2016; Wilson, 2014). Quantitative observation is a key component of the positivistic approach to data collection and analysis. This idea is based on the belief that we gain knowledge by using our own experiences, and through logical thinking.

With regards to the research design, Creswell (2002), argued that, quantitative research methods are most appropriate when the researcher's objective is to determine the factors influencing or predicting the outcome. The researcher employs a cross-sectional survey design in this study to acquire insights into participant's awareness, sentiments, and actions at a given point in time. The use of a cross-sectional survey in this study allows the researcher to learn about the way participants act, what they have gone through, and what they believe. It also helps us understand the associations connections between different variable being studied (Gray, 2009; Myers & Hansen, 2006; Neuman, 2006). In this study the cross-sectional survey design was used to determine the personal and organisational drivers of innovative work behaviour in the marketing division of financial institutions in Ibadan, Nigeria.

Despite the benefits associated with cross-sectional survey design, the method may produce varied results at different times due to the consideration it gives to a specific population group,

making it hard to measure cause-effect. This design does not allow for comments on causality per se. However, the addition of qualitative data provided greater insight into the responses.

3.7.2 Population, sampling strategy, and sample size

All financial institutions (First Bank, Polaris Bank, Wema Bank, Zenith Bank, GTB Bank, Access Bank, AB Microfinance Bank, Union Bank, First City Momentum Bank, Sterling Bank, Heritage Bank and United Bank of Africa [UBA]) in Ibadan, Nigeria, were eligible to take part in this study. It is however important to know that not all the banks were willing to take part in the study, and as such the researcher only worked with those banks which signified their interest by approving the study among marketers in their respective institutions. These banks were First Bank, United Bank Of Africa, Access Bank, Wema Bank, Polaris Bank, and AB Microfinance Bank. All marketers in these respective institutions were eligible to participate in the study.

The sampling technique refers to the procedure used to choose the participants for a study. There are two ways to choose samples for a study. One is based on probability and while the other is not i.e. nonprobability method (Sekaran & Bougie, 2016). As defined by Wilson (2014) sampling implies selecting a small group of people or things from a bigger group of people to generate information about the bigger group of people (population). Probability sampling is when each person or thing in a group has a chance of being chosen as part of a study while a nonprobability sampling elements have no known chance of being chosen. Probability sampling simply means that each member of a population has an equal chance of being chosen for a study, while in non-probability sampling, the element in a population has no known chance of being chosen in a study (Sekaran & Bougie, 2016). In simpler terms, a non-probability sampling technique means that researchers can choose samples based on their own opinions rather than through a random process (Saunders et al., 2012).

3.7.3 Recruitment of participants and data collection procedure

As mentioned earlier, after obtaining ethical clearance from the Humanities and Social Sciences Research Ethics Committee of South Africa's University of KwaZulu-Natal, College of Humanities (Ref: HSSREC/00003483/2021) for the study, and gaining permission from the

management of each of the named financial institutions, data collection for the survey commenced. The different bank managers were aware of the study, and they were committed to supporting and encouraging their marketers' participation. In addition, the marketers in financial institutions were made aware of the study in terms of its aims, objectives, and ethical procedures. In other words, the confidentiality and anonymity of the data to be collected was assured, and the voluntary nature of participation was made clear. Participants were also reminded that they could withdraw from participation in the study at any point of data collection, without any adverse consequences. The marketers were also made aware that the study was for academic purposes only, and that there would be no reward for participation. This study was not considered to be psychologically harmful to participants. In order to secure a wide range of marketers to participate in the study, all marketers from all the financial institutions which indicated interest were given the opportunity to participate in the study by completing the self-administered questionnaire.

The financial institutions which agreed to be part of the study subsequently signed a printed informed consent form (refer to Appendixes 5-10) based on the procedures and policies of the Humanities and Social Sciences Research Ethics Committee of the University of KwaZulu-Natal, College of Humanities. Copies of informed consent letters were attached to the approved questionnaire completed by each marketer.

Data was collected throughout the working days of the week (Monday to Friday). On the day of data collection, the marketers were reminded of the aims and objectives of the study, the importance of honest reporting, and the ethical aspects of their involvement, such as voluntary participation, anonymity, confidentiality, and the right to withdraw from the study at any stage without any negative consequences. The questionnaires were given to participants during their break and collected on the spot, or in some cases it was collected two days later. The data collection process was completed within two months.

A total of 330 questionnaires were administered. From First Bank, 59 questionnaires were filled and returned. From United Bank of Africa, 52 questionnaires were completed and returned.

Access Bank returned 51 questionnaires, Wema Bank returned 50, Polaris Bank returned 50, and lastly, 38 questionnaires were returned by AB Microfinance Bank. In all, a total of 305 questionnaires were completed and returned of which 5 were discarded due to significant amount of missing data. The 300 questionnaires completely filled were used for analysis.

The final 300 responses represent a 91% usable response rate, and these questionnaires went on to be coded and analysed. This response rate is considered acceptable, as it exceeds the Johnson and Wislar (2021) acceptable response rate threshold of 60%. The high response rate was most likely due to adequate notice given to firm management prior to the start of data collection, and the interest shown by management and employees in the outcome of the research findings. Electronic files were created for the questionnaire participants, and all the content from the survey was submitted to the supervisor of the researcher for safe keeping, to be held in a secure compartment at the Discipline of Psychology, School of Applied Human Sciences, Howard College Campus, University of KwaZulu-Natal, Durban, South Africa. To ensure confidentiality up the thesis, all electronic copies of the data were safely stored by the supervisor in the Discipline of Psychology and are only available to the researcher and her supervisor for a minimum of five years before being destroyed.

3.7.4 Research instrument

The questionnaire comprised of several sections. In the first section, the bio-demographic characteristics and general information about the marketers' work experience, age, gender, level of education, and marital status were obtained as well as whether they experience stress in the workplace. In the second section of the questionnaire, five validated instruments/scales were selected from the literature that aligned to the objectives of the study. The construct innovative work behaviour (Dependent Variable) was measured with the Innovative Work Behaviours Scale (Janssen, 2000), and the personal factors (i.e. psychological capital and employee engagement [Independent Variables]) were measured with Psychological Capital Scale (Luthans et al., 2007) and the Intellectual Social Affective (ISA) Engagement Scale (Soane et al., 2012) respectively. The organisational factors (i.e. organisational climate and

organisational culture [Independent Variables]) were measured with CLIOR Scale (Elsa et. al., 2013) and the Organisational Culture Scale (Tang et al., 2000) respectively.

It is important to note that the above scales were selected for use particularly as the researcher wanted to make use of shorter scales in financial institutions because of their known busy schedules and high demands that precludes the use of lengthy questionnaires, Below is a detail of the research instruments including the demographic background information collected from the participants (refer to Appendix 1 for the questionnaire used in this study).

Demographic background information

This information was collected to understand the features of marketers in financial institutions, Ibadan. The questions asked related to participants' age, gender, level of education, and marital status.

Innovative Work Behaviour Scale (IWBS)

The Innovative Work Behaviour Scale is a 9 item scale developed by Janssen (2000) and it measures participants' innovative work behaviour. This scale provides a one-dimensional indication of the extent to which an employee engages in innovative work behaviour. It consists of nine questions, rated on a five-point Likert scale ranging from lowest to highest in degrees of frequency or significance. One denotes 'never', two 'a little', three denotes 'moderately', four denotes 'quite a bit', and five denotes 'always'. It has a Cronbach coefficient alpha of 0.94 (Ramamoorthy et al., 2005). A high score on the scale indicates a high level of innovative work behaviour. The instrument was used among Lesotho employees in Southern Africa (Peter et. al., 2013), where the Cronbach alpha was reported to be 0.98. In an earlier study by Hebenstreit (2003), innovative work behaviour was found to have an alpha of 0.95.

Psychological Capital Scale (PCS)

The Psychological Capital Scale, developed by Luthans et al. (2007), applies the subscales of 'optimism', 'resilience', 'hope', and 'self-efficacy', and this was used in this study. The scale consists of a total of 24 items, and 4 subscales. Each of the subscales consists of six items. The

subscale 'optimism' is measured by items 1*, 9, 11*, 14, 18, 19; the 'resilience' dimension by items 5, 7, 8*, 10, 13, 22. The 'hope' subscale is measured by items 2, 6, 12, 17, 20, and 24. The 'self-efficacy' dimension is measured by items 3, 4, 15, 16, 21, and 23. Items were rated on a 6-point Likert scale, with one denoting 'strongly disagree', two denoting 'disagree', three denoting 'somewhat disagree', four denoting 'somewhat agree', five 'agree', and six denoting 'strongly agree'. The Cronbach's alpha coefficients of the subscales were reported to be 0.79 for optimism, 0.87 for hope, 0.83 for psychological resilience, and 0.84 for self-efficacy. A total Cronbach alpha of the total scale was reported as 0.91 (Luthan et. al., 2007). In prior research, the psychological capital scale had acceptable Cronbach alphas of 0.88 to 0.89 (see Luthans et al., 2007: 209). Also, in a study among South African employees, Görgens-Ekermans and Herbert (2013) reported the Cronbach's alpha coefficient for the subscales as 0.81 for hope, 0.83 for self-efficacy, 0.69 for resilience, and 0.67 for optimism. The Cronbach's alpha coefficient for the total scale was found to be 0.85. Additionally, the study carried out in South Africa by Barkhuizen and Du Plessis (2012) reported the reliability coefficients for the four subscales as 0.86, 0.86, 0.77, and 0.81 respectively. It should be noted that Psychological Capital is viewed as a higher order, multidimensional construct and it is argued that the full scale i.e. the combined sub-scales have a higher predictive power and the individual sub-scales (Carter & Youssef-Morgan, 2022; Luthans et al., 2007). Therefore, for the purpose of this study it was used as a higher order construct and the sub-scales were not used .

The Intellectual-Social-Affective (ISA) Engagement Scale

The Intellectual Social Affective (ISA) Engagement Scale was developed by Soane et al. (2012). This instrument has nine items and three subscales, namely intellectual, social, and affective. Each of these subscales has three items. The respondents were required to complete the 5-point Likert, with one representing 'strongly disagree', two representing 'disagree', three representing 'neutral', four representing 'agree', and five representing 'strongly agree'. The reported inter-item reliability coefficients were reported to be satisfactory, with a Cronbach's alpha of 0.897 for social engagement, 0.817 for intellectual engagement, and 0.896 for affective

* Denotes reverse-scored items.

engagement reported by the authors (Soane et al., 2012). The ISA Engagement Scale was chosen from among other scales because it is powerful in predicting employee performance, which is relevant for this research. The scale was used among employees in Suphanburi, Thailand (Passanan Phuangthuean, et al., 2018), with a reported Cronbach's alpha of 0.80 for social engagement, 0.82 for intellectual engagement, and 0.86 for affective engagement. It seems that this instrument was however not previously used in an African context, but due to the fact that it was a relatively short instrument a decision was made to use it.

Organisational Climate (CLIOR) Scale

Organisational climate among employees was assessed using the CLIOR Scale, developed by Elsa et al. (2013). The original scale has 50 items with a reliability coefficient of 0.97, and it is one-dimensional in structure. The discrimination indexes of the items are greater than 0.40, and there is no evidence of differential item functioning based on the gender of the participants. However, the shorter, 15-item version was utilised in this study. It has a reliability coefficient of 0.94, and is also one-dimensional in structure. Items on the scale are rated on a 5-point Likert-type scale, ranging from one as 'strongly disagree', two as 'disagree', three as 'neutral', four as 'agree' and five as 'strongly agree'. The instrument has been used among employees in Spain (Elsa et al., 2013), and Prieto-Díez et al. (2022) also utilised the CLIOR Scale in their study, reporting a reliability coefficient of $\alpha = .94$. This scale was also not used in an African context.

Organisational Culture Scale

Organisational culture was assessed using the scale developed by Tang et al. (2000). The scale comprised of 15 items with four subscales: family orientation/loyalty, open communication, team approach, and knowledge of managers. Items on the scale were rated on a 5-point Likert scale, ranging from one as 'strongly disagree', two as 'disagree', three as 'neutral', four as 'agree', and five as 'strongly agree'. The Organisational Culture Scale was developed and used among Japanese and US employees. The psychometric properties using Cronbach's alphas reported in this study for the total scale were at 0.92, with 0.87 for the family orientation/loyalty subscale, 0.88 for the open communication subscale, 0.78 for the team approach subscale, and

0.80 for knowledge of managers. While it seems that it was also not used in an African context, this 15 item scale was nevertheless use.

It should be noted that a small pilot study was conducted among 30 marketers in a financial institution that did not participate in the study prior to the data collection to pre-test the research instruments used. The main aim was to ensure that the questions were appropriate and easy to understand. It was clear that the questions posed no challenges for the participants as the marketers were fairly well educated. The overall inter-item reliability coefficients i.e. Cronbach's alphas were found to be satisfactory.

3.7.5 Factor structure and psychometric properties of the scales used in this study

In the endeavour to ensure validity and reliability of the measures used the factor structure and psychometric properties of the scales were explored as outlined below. This was considered an important first step to ensure the validity and reliability of the measures, as most of the measures had not previously been used in the African context.

Validity

Validity refers to the degree of accuracy in the research results. Checking validity determines if the researcher has measured what they intended to measure for a particular study (Korkmaz et al., 2017). There are five ways to check if the research tool is valid: face, concurrent, predictive construct, and content validity. Face validity checks if each question makes sense, content validity checks if all relevant topics are covered, predictive validity checks if the test can predict future outcomes, concurrent validity compares the test to others, and construct validity measures how much each idea contributes to the overall result (Korkmaz et al., 2017). Building on the above, the assessment of construct and content validities was undertaken in this study. Construct validity was demonstrated by the manner in which the items were observed to be loaded in accordance with their association to the previously mentioned constructs by the respective authors.

To explore the factor structure of the above measures, Principal Component Analysis (PCA) were used to determine the factor structure of the measures. According to Tabaschnik and Fidell (2001), confirmatory factor analysis (CFA) and exploratory factor analysis (i.e. PCA is the default EFA method) are similar techniques and yield similar results. However, as Pallant (2011) states, in exploratory factor analysis (EFA) data is simply explored and provides information about the numbers of factors required to represent the data. In exploratory factor analysis, all measured variables are related to every latent (factor) variable. But in confirmatory factor analysis (CFA), researchers can specify the number of factors required in the data and which measured variable is related to which latent (factor) variable (Pallant, 2011).

The conducting PCA, the results of Kaiser-Meyer-Olkin (KMO) values of each of the scale were satisfactory as all the values were more than the value recommended (0.6) by Kaiser (1978) and all the Bartlett's tests of Sphericity were significant ($p \leq 0.05$) indicating the adequacy of data factorability. With regards to communalities, all items exceeded a coefficient of 0.3 as suggested by Pallant (2010) and therefore no item was dropped from any of the scales. The outcome of the PCA conducted on the scales are presented below.

Reliability

The concept of reliability is a critical aspect in research. It implies how reliable and consistent the measurements or results that are obtained through research (Korkmaz et al., 2017). When the results of a study are reliable, they can be replicated under similar conditions at different times, by different researchers, and with different participants. In contrast, unreliable results may be influenced by factors such as errors in measurement, inconsistencies in data collection, or extraneous variables which were not controlled for. Therefore, ensuring the reliability of research findings is essential for establishing valid conclusions and making informed decisions based on research evidence (Korkmaz et al., 2017). According to Cooper and Schindler (2013), reliability pertains to the level of consistency exhibited by a measure, in terms of the extent to which its outcomes remain constant over a given period of time. Korkmaz et. al. (2017) assert that research instruments which attain standards of consistency, stability, predictability, and accuracy can be deemed reliable.

Cronbach's inter-item reliability coefficients were calculated as suggested by Pallant (2011). This test was developed by Cronbach (1951) to assess the internal consistency of a scale i.e. whether all items of the scale measure a similar construct (Pallant, 2011). All the scales had a satisfactory Cronbach alpha coefficient. The Cronbach's alpha coefficients for all the scales were greater than 0.7. According to Horodnic et. al. (2015), a scale is considered internally consistent when the reliability coefficients is greater than 0.70. After obtaining satisfactory Cronbach's alphas for the scales, the items in the relevant scales were summated in accordance with the author's suggestions. More information on the scales are presented in Chapter 5 of this study i.e. the descriptive statistics i.e. skewness, and kurtosis values of all the scales used.

Innovative Work Behaviour Scale (IWBS)

The 9 items of innovative work behaviour scale measure participants innovative work behaviour and was developed by Janssen (2000). For the Innovative Work Behaviour Scale a one factor solution was clear from the scree plot in figure 4. The KMO of .757 was found and the Bartlett's test of sphericity $p < 0.001$. The Cronbach's alpha of the measure was $\alpha = .737$, mean inter-item correlation coefficient was $r = .204$, both considered to be satisfactory as outlined above. The scale item loadings per PCA on the factor is depicted in table 1

Figure 4

Innovative Work Behaviour scale scree plot

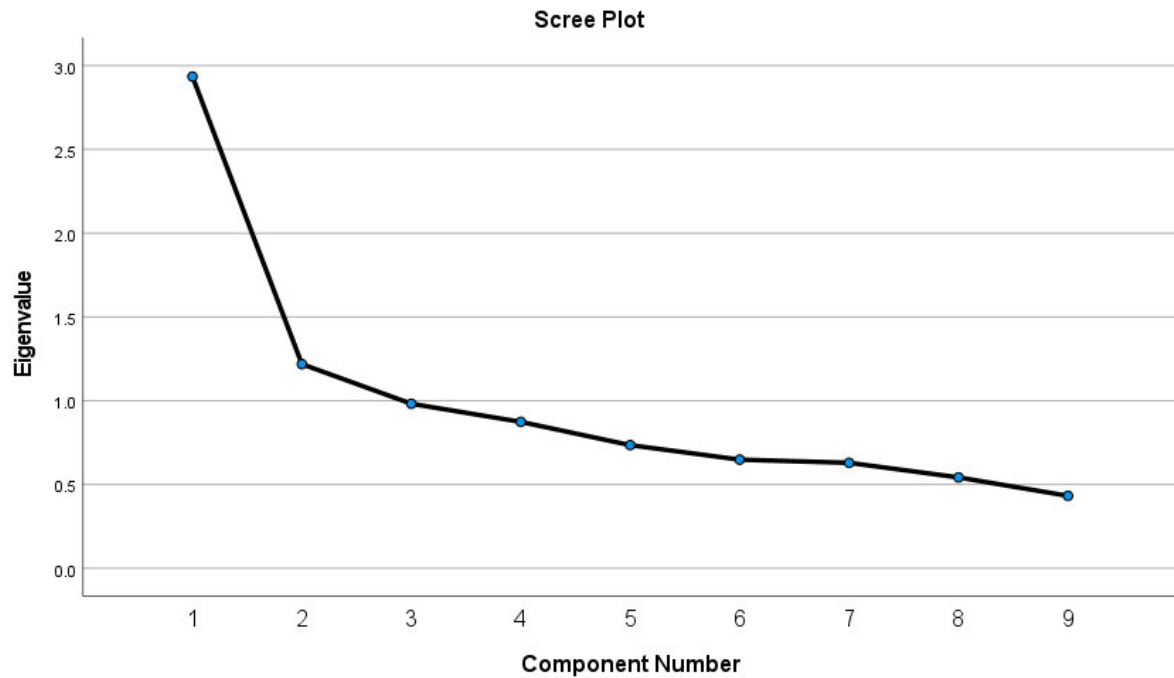


Table 1

Innovative Work Behaviour scale factor loading

	Items	Loading
1	Creating new ideas for difficult issues	.555
2	Searching out new work methods, techniques, or instruments	.668
3	Generating original solutions for problems	.619
4	Mobilising support for innovative ideas	.601
5	Acquiring approval for innovative ideas	.521
6	Making important company members enthusiastic for innovative ideas	.505
7	Transforming innovative ideas into useful applications	.529
8	Introducing innovative ideas into the work environment in a systematic way	.582
9	Evaluating the utility of innovative ideas	.540

Psychological Capital Scale

The Psychological Capital Scale developed by Luthan et al (2007), with 24 items designed to evaluate self-efficacy, optimism, level of hope, and resilience. Psychological capital, as a higher order construct, was also supported by the scree plot. Furthermore, complex factor loadings were noted across the components, further supporting a one factor solution. The KMO value of psychological capital scale reported in this study was 0.868 and the Bartlett’s test of sphericity was $p < .001$. A Cronbach’s alpha of .878 was found. The factor loading of the items on the full scale are presented in table 2.

Figure 5

Psychological Capital Scale scree plot

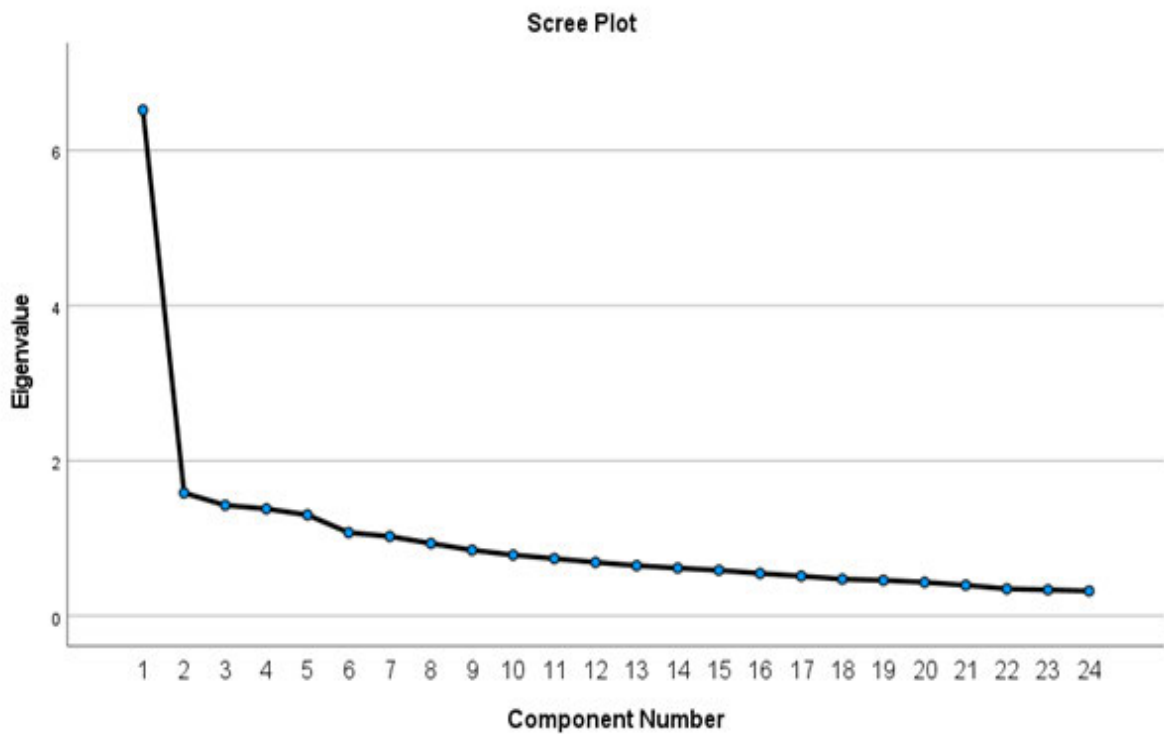


Table 2*Psychological Capital Scale factor loading*

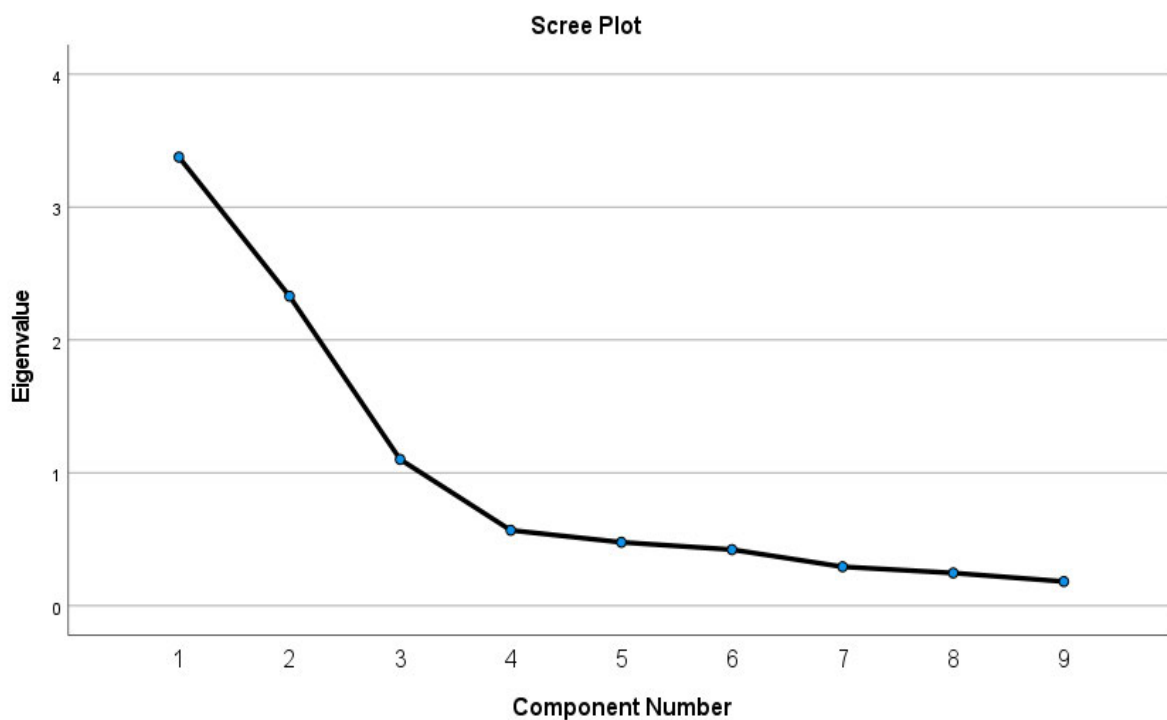
	Items	Loading
1	In this job, things never work out the way I want them to	.685
2	At this time, I am meeting the goals that I have set for myself	.690
3	I feel confident presenting information to a group of colleagues	.509
4	I feel confident helping to set targets/goals in my work area	.538
5	I can get through difficult times at work because I have experience difficulty before	.562
6	There are lots of ways around any problem	.585
7	I usually take stressful things at work in stride	.679
8	When I have a setback at work, I have trouble recovering from it and moving on	.669
9	When things are uncertain for me at work, I usually expect the best	.589
10	I can be "on my own" so to speak at work if I have too	.601
11	If something can go wrong for me work-wise it will	.619
12	If I should find myself in a jam, I could think of ways to get out of it	.635
13	I feel I can handle many things at a time at this job	.499
14	I always look on the bright side of things regarding my job	.592
15	I feel confident contributing to discussions about the company's strategy	.577
16	I feel confident analysing a long-term problem to find a solution	.662
17	Right now, I see myself as being pretty successful at work	.667
18	I am always optimistic about my future	.627
19	I approach this job as if every cloud has a silver lining	.595
20	At the present time, I am energetically pursuing my work goals	.512
21	I feel confident contributing to discussions about the company's strategy	.579
22	I usually manage difficulty one way or another at work	.462
23	I feel confident contacting people outside the company (e.g., suppliers, customers) to discuss problems	.600
24	I can think of many ways to reach my current work goal	.583

The Intellectual-Social-Affective (ISA) Engagement Scale

The Intellectual Social Affective (ISA) Engagement Scale was developed by Soane et al. (2012), comprised of 9 items which was used to understand employees intellectual, social and affective engagement (three items per sub-scale). While a three-factor construct was identified, the factors strongly loaded across the components and it was decided to retain only one factor that explained 38% of the variance. The Intellectual-Social-Affective (ISA) Engagement Scale has a KMO value of 0.741, the Barlett’s test of sphericity was $p < .001$. The factor loading items on the scale are depicted in table 3.

Figure 6

The Intellectual-Social-Affective Engagement scale scree plot



The PCA factor loadings of the scale items for a one factor solution can be viewed in table 3. The Cronbach’s alpha was $\alpha = .774$ and the mean inter-item correlation coefficient was $r = .290$

Table 3*Intellectual-Social-Affective Engagement scale factor loading*

	Items	Loading
1	I focus hard on my work	.780
2	I concentrate on my work	.729
3	I pay a lot of attention to my work	.699
4	I share the same work values as my colleagues	.820
5	I share the same work goals as my colleagues	.856
6	I share the same work attitudes as my colleagues	.813
7	I feel positive about my work	.773
8	I feel energetic in my work	.681
9	I am enthusiastic in my work	.658

Organisational Climate Scale (CLior scale)

CLior scale was used to measure the organisational climate of employee. It was developed by Elsa et al (2013) and it comprised of 15 items. The outcome of the PCA revealed a KMO value of 0.774 and the Barlett's test of sphericity was $p < .001$. The scree plot supports the one dimensional scale as it is clear that one factor fits the data. The factor loading of the scale items are shown in table 4.

Figure 7

Organisational Climate Scale (CLior scale) scree plot

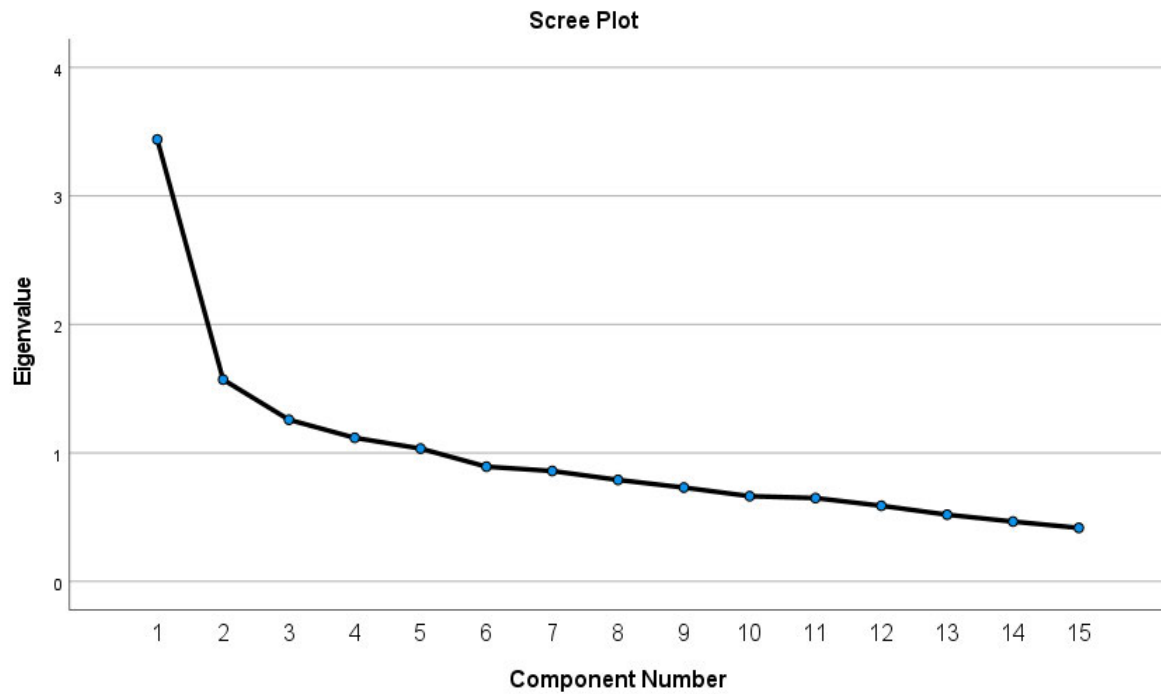


Table 4

Organisational Climate Scale (CLior scale) factor loading

Items	Loading
1 The relationships with my bosses are good	.568
2 My bosses encourage me when I have problems so that I can solve them	.426
3 My suggestion about the work is listening	.684
4 Opportunities for training are offered	.543
5 If I need help because of a heavy workload, I am given the necessary means	.489
6 The goal of my work is clearly defined	.553
7 The bosses are willing to listen to their employees	.526
8 Socially, my work has the prestige it deserves	.477
9 In my job, innovate contributions are appreciated	.474
10 When I do something well, my superiors congratulate	.481

11	My work is adequately defined	.554
12	Deadlines are adequately met	.514
13	My bosses watch me closely	.578
14	My work is inadequately supervised	.838
15	Everything is decided from above	.717

Organisation Culture Scale

The Organisational Culture Scale developed by Tang et al (2000) consist of 15 items. The KMO value of organisational culture scale was quite satisfactory with value of 0.780, the Bartlett’s test of sphericity $p \leq .001$. The scree plot suggested a one factor solution. The Cronbach’s alpha of the scale was $\alpha = .797$. The one factor loadings on the scale items are presented in table 5.

Figure 8

Organisational Culture Scale scree plot

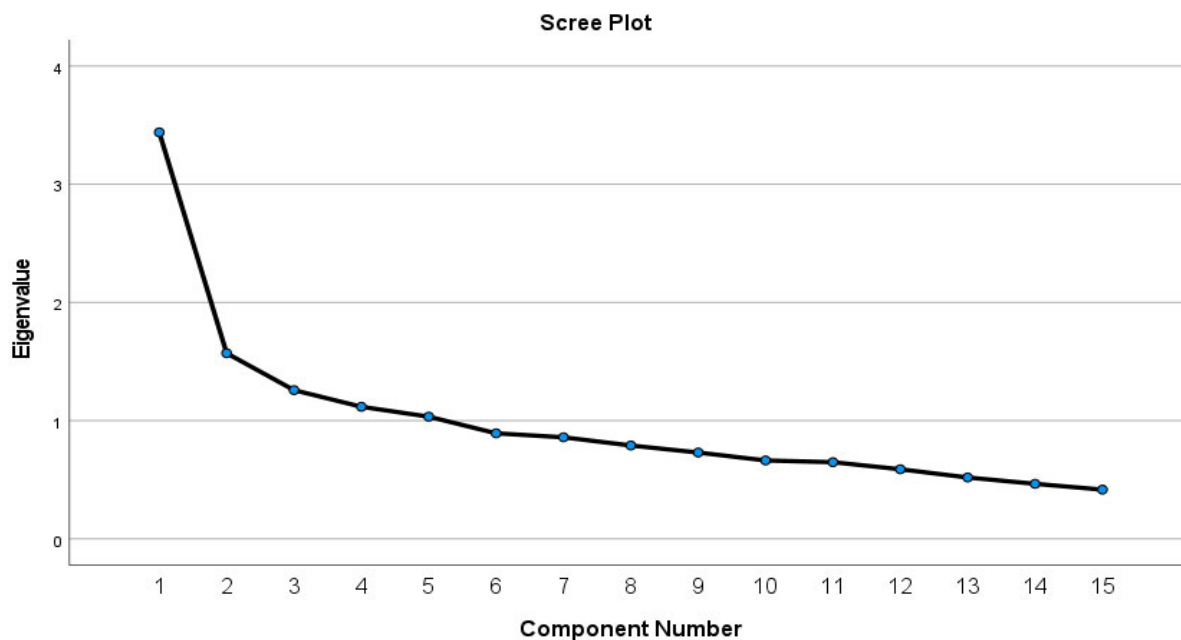


Table 5*Organisation Culture Scale factor loading*

Items	Loading
1 My company tries to create a unique family atmosphere	.580
2 My company emphasises strong loyalty and dedication	.489
3 My company emphasises open communication	.667
4 My company treats each employee as a total person	.612
5 I feel that my organisation has a real interest in the welfare and overall satisfaction of those who work	.525
6 My manager/supervisor encourages people to speak up when they disagree with a decision	.706
7 My manager gives me the freedom to express idea	.572
8 I feel that my manager values my ideas and Inputs	.574
9 My manager is open to all questions Team approach	.602
10 I have a chance to meet with my manager one-to- one at least twice a year to discuss performance and goals	.636
11 My manager encourages people to work as a team	.488
12 My manager encourages people who work in my group to exchange opinions and ideas	.611
13 My manager often communicates the overall organisational goals to us	.559
14 I feel that my manager has the knowledge and training to be a good	.755
15 My manager provides help, training, and guidance so that I can improve my performance	.484

3.7.6 Data analysis

For the final analysis of this study, 300 questionnaires were used. The collected data was entered into a Microsoft Excel Sheet and formatted for analysis using IBM Statistical Package for the Social Sciences version (SPSS) version 26. As a first step, the acquired data in this study was subjected to a rigorous quality control process to ensure that it was accurately processed.

To remedy any inconsistencies, descriptive analysis (frequency distributions) for credibility tests was undertaken. The minimum and maximum scores of each scale item were obtained to ensure that all measurements were within the predicted range of potential scores as proposed by Pallant (2015). To gain a useful understanding of the data set, frequencies for all the items and the central tendency of data were explored.

Recoding of variables

In order to improve the response options for analysis, some demographic variables were recorded in the following format:

1. Participants' ages were recoded to ensure a better distribution between the ages with cognisance of lifespan development. The ages were recorded as 1=18-24 years of age, 2 = 25-34 years of age, 3= 35-44 years of age, 4= 44 years old and older.
2. Gender was recoded as Male =1, and Female =2.
3. Marital Status was recoded as Married =1, and Unmarried =2.
4. Level of education was recoded as follows 1= OND is 'lower-level diploma', 2= HND, and B.Sc. is 'basic degree', and 3= M.Sc. and PhD is 'postgraduate'.

3.7.6.1 Statistical test used

In this study, **frequency distributions and descriptive statistics** were used to analyse the demographic data collected in the first section (Section A) of the study questionnaire. This helped in sorting the pattern of responses in relation to participant gender, their age, as well as their educational qualification. Inferential statistics were conducted to help the researcher make conclusions about a population based on a sample (Sekaran & Bougie, 2016). Using inferential statistics is more helpful in studying large populations because it helps researchers make predictions about the whole population based on a smaller sample. Parametric tests were also used in this study. Wilson (2014) defines a parametric test as a test in which assumptions are made based on the parameters of the population under study, i.e. the normality of the distribution, whereas a non-parametric test makes no assumptions. The normality of the measures were investigated using the EXPLORE function of SPSS and outliers were removed where necessary. The different statistical tests used are depicted in table 6.

Based on the distribution of the responses, parametric analyses (**one-way ANOVA**) and t-test were used to explore the mean differences among demographic groups on the marketers score on innovative work behaviour, organisational climate, organisational culture, employee engagement, and psychological capital.

Pearson's Product-Moment Correlation Coefficient (PPMC) was used to determine relationships between independent variables and the dependent variable. PPMC is a popular statistical tool for analysing and exploring the strength of a relationship between two variables (Puth et al., 2014). PPMC is defined by Chok (2010, p.4) as “the ratio of the covariance of the two variables to the product of their respective standard deviations, regularly known by the Greek letter (ρ)”. According to Pallant (2013), PPMC outcomes can either show a positive or negative correlation. A positive correlation occurs when an increase in one variable causes an increase in another, while a negative correlation occurs when an increase in one variable causes a decrease in another (Pallant, 2013). Pearson's Product-Moment Correlation Coefficient was used to determine the relationship between the scales i.e., independent variables (personal drivers [psychological capital and employee engagement] and organisational drivers [organisational culture and organisational climate]), and dependent variables (innovative work behaviour).

In contrast, multiple regression is the process of calculating a regression equation with two or more independent variables (Saunders et al., 2016). A multiple regression analysis was used to predict and establish the relationship between independent and dependent variables. Hypotheses one and two were tested in this study, using multiple regression analysis. Hypotheses three to six were analysed using Hayes (2013) Process Model 4.

Multiple regression Based Saunders et al., (2016) regression analysis is a method used to make predictions about one variable based on the known values of one or more other variables i.e. the dependent and independent variables. Multiple regression was used to test hypotheses one and two in this study. Multiple linear regression analysis examines how much variance in

a dependant variable is explained by multiple predictor variables (Ross & Wilson, 2017). Multiple regression, for example, was useful in determining the predictors of innovative work behaviour.

Hypotheses one and two were tested in this study using multiple regression analysis. In the first hypothesis, the personal factors (i.e. psychological capital and employee engagement [independent variables]) were used as predictors of IWB (dependent variable). For the second hypothesis, the organisational factors (i.e. organisational culture and organisational climate [independent variables]) were also used in predicting IWB (dependent variables). Significant predictors ($p < .01$) were considered as distinctive and significant contributors to the variance in the dependent variable. Hierarchical multiple regression was used to estimate organisational and personal predictors of innovative work behaviour.

In testing hypotheses three and four, **Hayes (2013) Process Model 4** was utilised. Hypothesis three states that employee engagement and psychological capital will mediate the relationship between organisational culture and innovative work behaviour. Hypothesis four states that employee engagement and psychological capital will mediate the relationship between organisational climate and innovative work behaviour. Hypothesis five states that employee engagement will mediate the relationship between organisational culture and innovative work behaviour, and lastly, hypothesis six investigates the mediating role of employee engagement between organisational climate and innovative work behaviour.

The PROCESS model is a statistical framework that systematically integrates both mediation and moderation analysis, as compared to the typical approach. In moderation analysis, the contingencies of an effect are investigated, while mediation analysis examines the mechanism by which an effect operates. By unifying these methods, PROCESS aims to provide a more comprehensive and precise analytical tool (Hayes, 2016). According to Hayes (2013), “PROCESS uses an ordinary least squares or logistic regression-based path analytic framework to evaluate causal relationships between variables in both single and multiple-mediator models. It also considers interactions between variables, including moderation effects, and it can

analyse conditional indirect effects as well as direct effect with one or more mediators and moderators. When seeking to perform inference on indirect effects, various metrics of effect magnitude can be evaluated using Bootstrap and Monte Carlo confidence interval. Some of the subcommands used in PROCESS include Y: outcome variable (it can be either continuous or binary); X: predictor variable (may be continuous, binary or multi categorical); M: mediator(s) (should be continuous); W: first moderator; and Z: second moderator. Analysis outputs of the model are provided using R-Square, F-Statistics, and P-Value for the overall model.”

Table 6

Study objectives and the statistical test used

Objectives/Socio-demographic characteristics	Statistical test used
✚ Socio-demographic characteristics of participants.	✚ Descriptive statistics (frequencies and percentages).
✚ Investigate the organisational predictors of innovative work behaviour.	✚ Inferential statistics (Multiple linear regression). To check effect size, Cramer’s V was used.
✚ Investigate the personal predictors of innovative work behaviour.	✚ Inferential statistics (Multiple linear regression). To check effect size, Cramer’s V was use.
✚ Investigate the mediating role of employee engagement and psychological capital in the relationship between organisational culture and innovative work behaviour.	✚ Inferential statistics (Hayes Process Model 4). The model provides the P-Value, R-Square as well as the entire model.
✚ Investigate the mediating role of employee engagement and psychological capital in the relationship between organisational climate and innovative work behaviour.	✚ Inferential statistics (Hayes Process Model 4). The model provides the P-Value, R-Square as well as the entire model.

CHAPTER FOUR

FINDINGS AND DISCUSSION OF QUALITATIVE STUDY

4.1 Introduction

Innovative work behaviour is critical to the competitive advantage of any organisation, as outlined previously. However, there have been relatively few studies on innovative work behaviour in the marketing division of financial institutions in Nigeria. Exploring the experience of both marketers and marketing managers using a qualitative approach will foster a better understanding of marketers' and managers' understanding of innovative work behaviour, and the factors that influence it. Both of these groups were asked similar key questions. Twelve marketers and six marketing managers were interviewed to provide insight into what innovative work behaviour is, what factors influence it, what rewards are offered for innovative work behaviour, and how innovative ideas are managed. Marketers and marketing managers were referred to as 'participants' in this study. An exact transcription of the transcripts was created, while thematic analysis using version 12 of NVivo to analyse data gathered qualitatively. In this chapter, the social-demographic information of participants will be presented, followed by the results aligned to the themes and subthemes.

4.2 Socio-demographic characteristics of participants

Table 7 presents the socio-demographic characteristic of the participants in the qualitative study, with marketers denoted as MT, and managers as MG. For the marketers, the results showed that 66.7% of the participants were female (n=8) and 33.3% were male (n=4). Within the group of participants, the age of the oldest participant was 35, while the youngest participant was 26 years old. It was further indicated in the findings that the 58.3% (n=7) of the participants had completed a Higher Ordinary Diploma (HND), two participants (16.7%) had completed an Ordinary National Diploma (OND), two participants (16.7%) had completed Bachelor of Science degree, and just one of the participants (8.3%) had a Master of Science degree. More than half of the participants (n=8, 66.7%) were married, while the remaining (n=4, 33.3%) were single. The findings further revealed that two (16.7%) of the participants were from First Bank (FB), two (16.7%) from United Bank of Africa (UBA), two (16.7%) from Polaris Bank (POL),

two (16.7%) from Access Bank (ACs), two (16.7%) from Wema Bank (WB), and two (16.7%) from AB Microfinance Bank (ABMB).

All six of the managers reported that they had a Master of Science degree (MSc.). Most of these participants were male (n=5, 83.3 %), and only one was female. More than half of the managers (n=4; 75%) were married while the rest (n=2; 25%) were separated. One manager each was selected from the respective banks involved in the study.

Table 7

Demographic characteristics of the participants

Characteristic	Frequency (n)		Percentage (%)	
	Managers	Marketers	Managers	Marketers
Age				
20-29		6		50
30-39		6		50
40-49	4		63.7	
50-59	2		33.3	
Gender				
Male	1	8	16.7	66.7
Female	5	4	83.3	33.3
Education				
OND (Lower-Level Diploma		2		16.7
HND (Basic degree)		7		58.2
B.Sc. (Basic degree)		2		16.7
M.Sc. (Post graduate degree)	6	1	100	8.3
Name of Banks				
UBA	1	2	16.7	16.7
Acs	1	2	16.7	16.7
FB	1	2	16.7	16.7
WB	1	2	16.7	16.7
ABmb	1	2	16.7	16.7

POL	1	2	16.7	16.7
Religion				
Christianity	4	7	66.7	58.3
Islam	2	5	33.3	41.7
Marital status				
Married	4	8	33.3	66.7
Single		4		33.3
Separated	2		33.3	
Marketers (n=12)				
Managers (n=6)				

4.3 Findings

The themes and sub-themes of this study are depicted in Table 8. The main themes were coined from the interview guide of the study, and aligned to harness the objectives of thesis. They include ‘perceptions of innovative work behaviour’, ‘reward for innovative work behaviour’, ‘factors influencing innovative work behaviour’, and ‘innovative idea management in the organisation’. The sub-themes were identified further within each of these themes.

Table 8

Generated themes and sub-themes from the qualitative study (marketers and managers)

Theme	Sub-theme	Code	Sub-theme	Code
	Marketers (MT)		Managers (MG)	
Perception of innovative work behaviour	Development of new ideas	Service delivery Work process Creativity	Development of new ideas	Promoting new brand Creating new product
	Improvement of existing ideas	Solution to problems	Improvement of existing ideas	Solution to problems

Factors influencing innovative work behaviour	Enabling environment	Human Relations organisational practices Legal regulatory competitors Customers	Enabling environment	Organisational Climate Availability of basic resources
	Leadership	Positive Relationships Supportive leaders	Leadership	Positive relationships Supportive leaders
	Personal factors	Passion for work Creativity Commitment to organisational growth Empathy	Personal factors	Motivation Self-belief / Confidence in oneself
Innovative idea management in the organisation	Idea ranking Progress measurement Discussion Team management		Idea ranking Progress measurement Discussion Brainstorming	
Reward for innovative work behaviour	Recognition	Promotions Bonuses Awards	Recognition	Recommendations Promotions Bonuses Awards

4.3.1 Perceptions of innovative work behaviour

Participants in this study (i.e. marketers and marketing managers employed by the selected financial institutions) were asked about their understanding and their views of innovative work behaviour. Their understanding of innovative work behaviour centred around the development of new ideas and the improvement of existing systems to benefit the organisation and encourage the development of new products. Most participants (both marketers and managers)

perceived innovative work behaviour as the '**development of new ideas**' to the overall growth and benefit of the organisation.

"Innovation or innovative work behaviour is bringing about new ideas into the company or work, doing things in a different way in order to improve the company." MT-WB2

"It is bringing new ideas to the work system, like contribution or being creative in a way that enhance the growth of the organisation." MT-UBA2

"Innovative work behaviour involves introducing new ideas into work that will improve the business." MT-FB2

"It is bringing new ideas to work, and that idea becomes something that you are using, it becomes a normal thing at work." MT-ACs2.

"An introduction of something new." MG-POL

"It means bringing great and new ideas to the organisation." MT-ABmb2

In addition, managers linked new ideas and the improvement of the business to greater customer satisfaction.

"Bringing in new ideas and information that can benefit the company and the staff at large." MG-WB

"Process or step involved in bringing new ideas, method and new ways by which business can be improved to satisfy the demand of numerous customers and at the same time beneficial to the establishment." MG-ACs

"Bringing new insight and way of doing thing to create a positive change." MG-UBA

It was further found that both managers and marketers perceived innovative work behaviour as the '**improvement of existing ideas**'. This was evidenced by comments such as:

“It could be solution to a problem, promoting new brand or ways of doing thing different from what we already have in existence.” MG-ABmb

“It is the ability to create new solutions to existing business problems situations.” MT-FBI

From the interviews, managers in particular view innovative work as ‘**creating new products**’.

“Innovation is a process that involve providing new things, promoting new brand or ways of doing thing different from what we already have in existence.” MG-ABmb

“An introduction of something new. Bringing in a change different from the existing ideas, or custom.” MG-POL

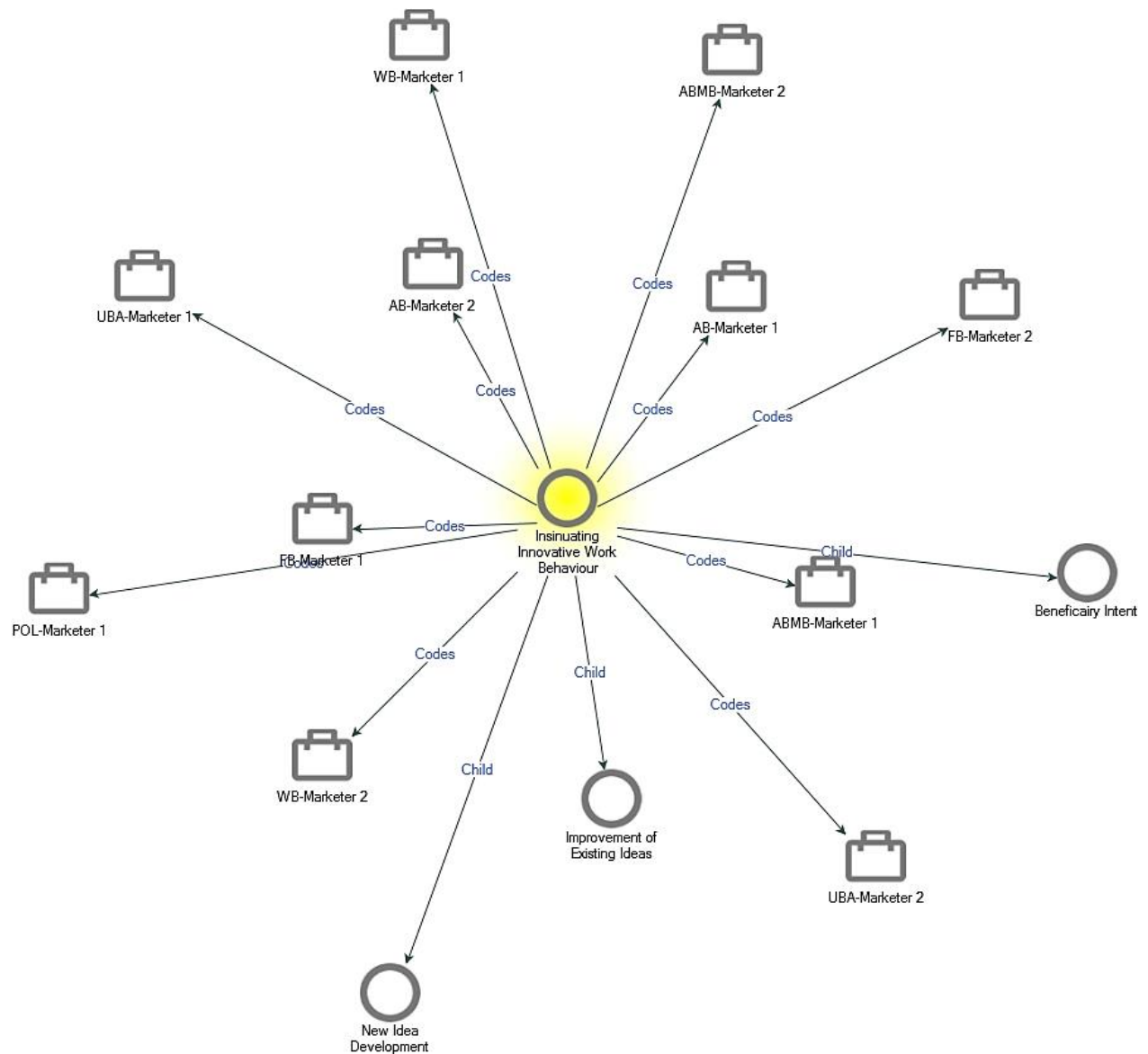
Some of the marketers referred to innovative work behaviour as a personal attitude or orientation to an internalised way of work. The following excerpts refer to this internalised innovative behavioural approach:

“It is a kind of attitude that is developed towards bringing in new ideas, methods and ways by which you can improve the work processes.” MT-POL2

“It is bringing new idea to work, which eventually becomes part of a normal work routine when such idea is accepted” MT-ACs2.

Figure 9

Diagram depicting the perceptions of innovative work behaviour



4.3.2 Factors influencing innovative work behaviour

Most of the marketers pointed out that an **‘enabling environment’** is an important facilitating factor for innovative work behaviour in the banking sector.

“If I am in an environment where my innovation is not appreciated, I won’t see a need to contribute to that environment because the environment is rigid it doesn’t see the need for my innovation.” MT-FB1

“Factors such as favourable work environment, provision of basic facilities to implement service and so on.” MT-WB1

Facilitating factors for innovative work behaviour were further explained by two marketers. In their opinion, enabling the environment could be done in the form of organisational support and guidance, including training.

“Another factor is organisation practice, when the organisation provides help and also training and guidance for the employees so that they can improve on their performance and also widen their knowledge to bring in new ideas and opinions.” MT-POL1

In the narratives below, managers acknowledged not only the important role of an enabling environment for innovative work behaviour, but also recognised the need to provide the relevant resources for employees to carry out their roles.

“Availability of basic resources to carry out their task and conducive environment.” MG-ACs

“Providing support and basic needs to implement whatever new thing brought to table.” MG-ABmb

“Creating enabling environment to promote a brand. Provision of required resources and amenities.” MG-POL

Provision of basic needs to staff to enhance their productivity, having basic amenities in terms of resources that can promote outcome.” MG-WB

Further inquiry found that the ‘**structure of an organisation**’ may also influence employees’ innovative work behaviour.

“When the structure of the organisation is perfect and very good enough it would encourage the employees to think of ways to take it to the next level, to bring in those innovative ideas and it would also enhance their innovative work ideas.” MT-POL1

On the other hand, a rigid organisational structure and related policies constrain innovation, as seen in this extract.

“Rigid or non-flexible organisation structure of policy. There are some organisations that have very rigid structures or rigid policy that hinders the actualisation of new ideas or innovation which can improve or make the company much better.” MT-POL2

The participants also named ‘**external environment**’ as a factor which influences innovative work behaviour. They stated that the activities of the customers, competitors, and suppliers, legal regulatory and labour market are also cogent factors with a degree of impact on innovation. The below quote summarises this opinion.

“The factors influencing innovation are activities of customers, competitors and suppliers, labour market and legal regulatory.” MT-UBA1

Apart from the organisation as an enabling work environment, ‘**leadership**’ was another important factor raised by the marketers and managers to influence innovative work behaviour. Marketers specifically talked about leaders who listen and who support new ideas.

“When you have a good leader that is willing to listen to his/her employee that brings new ideas and when he listens to the suggestions and is also put to use those opinions, it would encourage those employees to bring in new opinions and ideas.” MT-POL1

“Leaders that support new ideas and innovation to make the company to be more relevant and help them to deliver more to their numerous client and customers.” MT-POL2

“Feeling of being appreciated, having to feeling that what you say matter is very important and it helps to create innovation at work.” MT-FB1

Some of the managers established the need to have a cordial relationship with their employees, in order to encourage innovative work behaviour.

“Several factors are involved, some of which are good staff and leader relationship as well as encouragement of staff.” MG-UBA

“Support from the organisation, good leadership.” MG-WB

The above narratives are also supported by one of the marketers, who pointed out the need for a close working relationship with the manager.

“Working with your supervisor. Working hand in hand with your supervisor will bring innovative work ideas to the organisation.” MT-ABmb1

The last factor that was found to influence innovative work behaviour relates to the ‘**personal attributes of the employee**’. Marketers lay emphasis on creativity and an inquiring mindset as important personal aspects.

“Factors like being creative in thinking or doing things as an employee.” MT-WB1.

“They are unable to adopt new system of doing things. People believe that you can do the same thing and get different results which is not done. Inability to research, people don’t engage in research work, when you research you get new ideas.” MT-ABmb1

Managers and marketers also pointed to passion and motivation as personal attributes which impact innovative work behaviour.

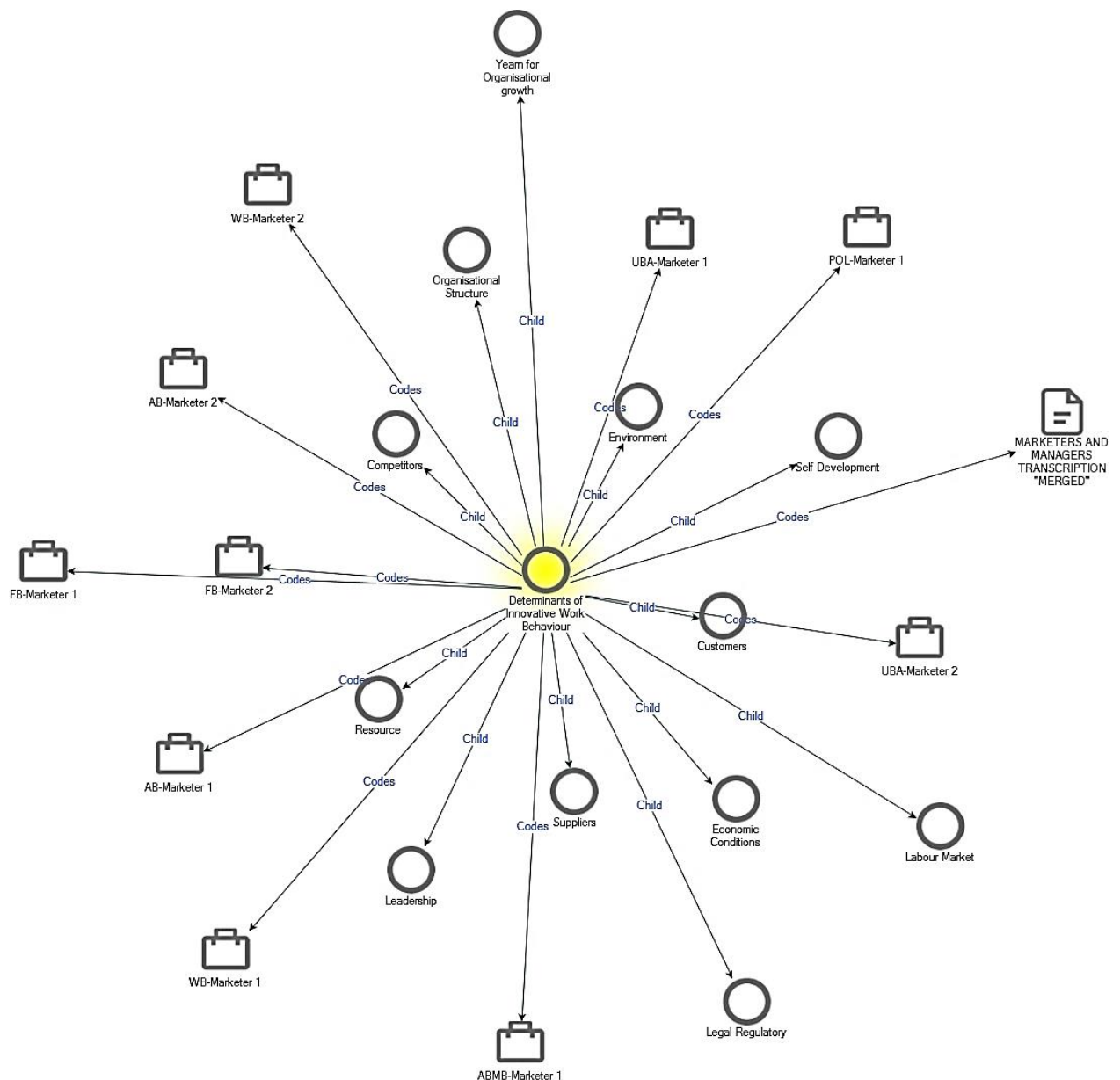
“Having passion for the work you do, being ready to take risk or try new things.” MG-ABmb

“If an employee feels motivated, he thrives on innovation, and if he feels that their innovation counts, he brings in more innovation. Individually such beliefs also drive innovation. Confidence in oneself also drives innovation.”

MT-FB1

Figure 10

Diagram depicting the factors impacting innovative work behaviour



4.3.3 Management of innovative ideas in the organisation

One of the ways innovative ideas are managed, as stated by one of the managers, is ‘**idea ranking**’. This is believed to help managers sift past the ideas that are not feasible, while retaining those which are achievable.

“Every employee, especially those on the field, are encouraged to bring relevant ideas at every meeting. Each of this information are deliberated upon, through brainstorming. The reasonable ones are explored for the progress of the company.” MG-ABMB.

The above statement discussing how ideas are managed is also supported by one of the marketers’ statements.

“They were used, though not all. So far, your suggestion is good enough to bring improvement to the organisation.” MT-WB2

Both marketers and managers mentioned ‘**discussion**’ as one of the ways by which innovative ideas are managed.

“A new process that can make us better off from the ways we have been doing things before are always invited for a round table discussion, where the employee can shed light on the innovative idea that he/she has and while discussing on the round table.” MT-POL1

“All ideas generated are deliberated upon during meeting. The feasible ones are work upon.” MG-WB

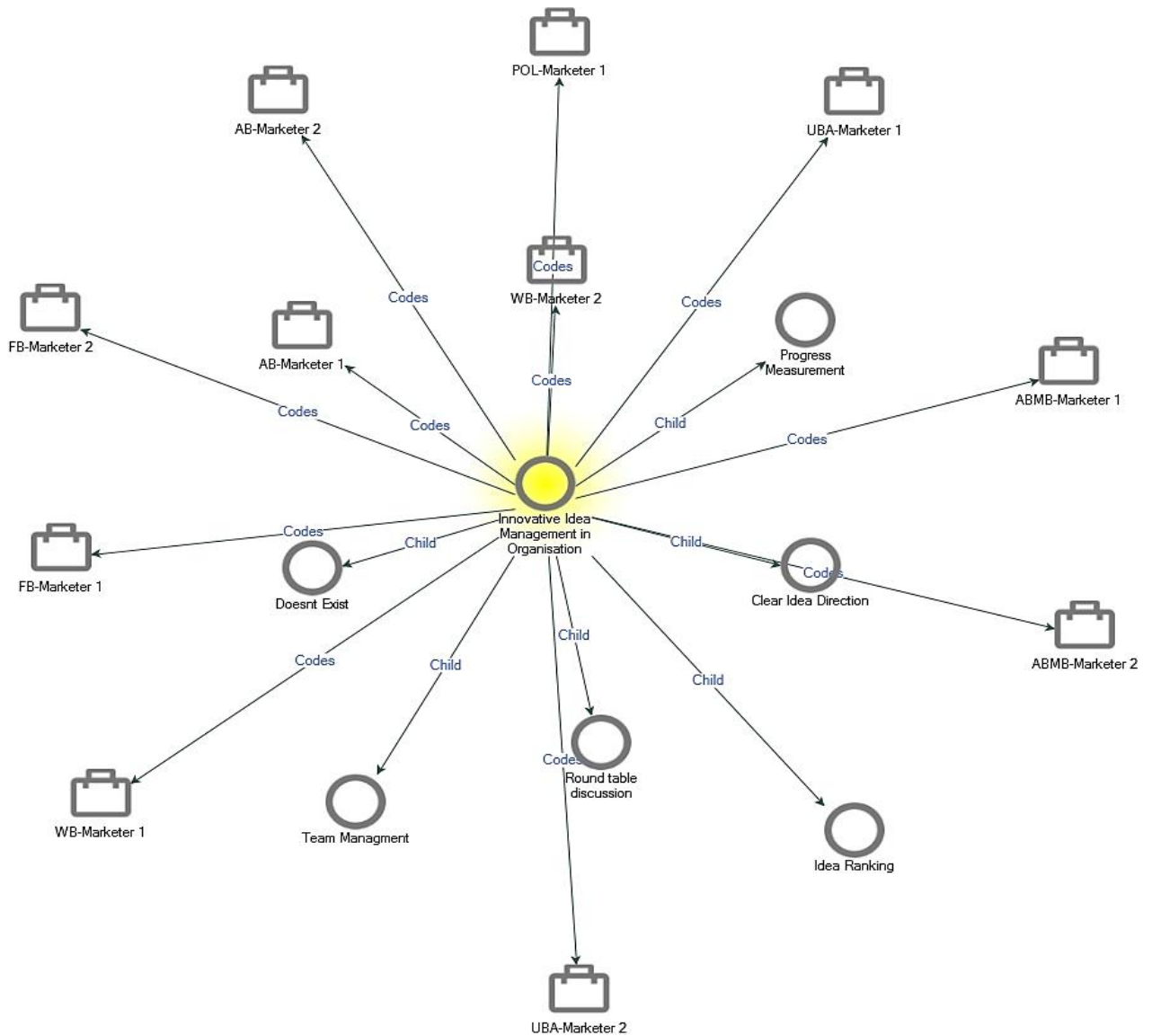
Finally on the subtheme ‘**team management**’ as a process of managing innovative ideas, two of the marketers mentioned that specific teams exist to generate ideas and to manage any new ideas that are put forward.

“There are teams set up for that to manage new ideas, bringing out the ideas, from one person to another and joining them together to make a whole project.” MT-ACs1

“By working as a team and bringing about great achievement for the organisation.” MT-ABmb1

Figure 11

Diagram depicting how innovative ideas are managed



4.3.4 Reward for innovative work behaviour

Participants were asked about the provision of rewards made by the organisation for employees who bring innovative ideas or suggestions to the table. Some of the marketers stated that promotions and incentives are given to employees who present innovative ideas to their management.

“There is promotion and incentives for the staff.” MT-ABmb

“Employees who bring innovative ideas are offered promotion.” MT-UBA1

“It comes with a package, and it might come with cash gift, and we are rated per performance and anyone that has the largest appraisal will have the largest package.” MT- POLI

Two of the marketers added that innovative employees are celebrated and rewarded.

“Yes, because I have witnessed instances where workers that bring new innovation into the business are being celebrated or rewarded.” MT-FB2

“There is a reward, I know of a guy who brought a new idea. He was applauded and rewarded beautifully.” MT-UBA2

Also, one of the managers stated that rewards and good recommendations are given to employees who bring any innovative ideas that translate to the advancement of the organisation and which promote service delivery.

*“There are rewards for those that bring ideas that help to promote service delivery. They are also being motivated and given good recommendations.”
MG-POL*

Most of the managers noted that employees are given bonuses, and in some cases awards, for meeting a given target.

*“Some are given bonuses. We also give them awards just to encourage them.”
MG-WB*

“We give them bonuses based on target met and as well as awards per accomplishment.” MG-UBA

“We give them bonuses when set targets are met, some promotion when they’ve attained all required standard or met targets.” MG-ACs

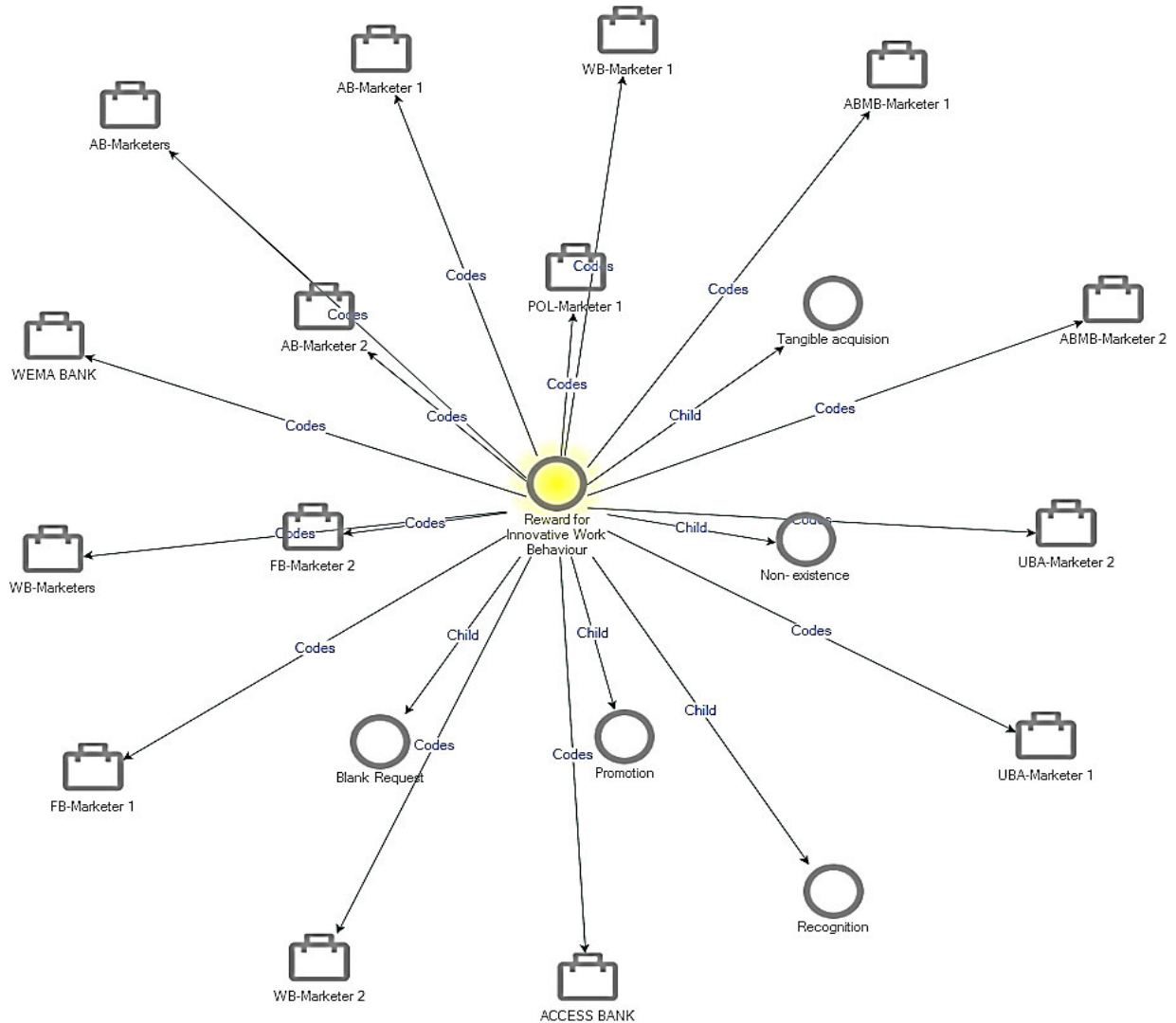
However, two of the marketers claimed that there was no reward for bringing innovative ideas. These were **‘non-existence’** comments.

“The reward is just the payment for the job that you do, there is no reward as it were.” MT ACs1

“In terms of rewards, organisations are not truthful about it because there was a time when I was put up to have a particular target and I exceeded the target. When it was time for me to be rewarded, they had to downsize the whole thing because they were not willing to give the reward.” MT FBI

Figure 12

Diagram of the theme 'reward for innovative work behaviour'



4.4 Discussion

This section of the thesis qualitatively examined marketers' and managers' perceptions of what innovative work behaviour is, the factors that influence it, the rewards for innovative work behaviour, and the management of innovative ideas in Nigerian financial institutions. In this qualitative study, participants perceived innovative work behaviour primarily as new idea development and the improvement of existing concepts. Participants also indicated that the

main factors which influenced innovative work behaviour were an enabling environment, organisational structure, personal attributes, and leadership. The study found that innovative ideas are managed in the financial sector through idea ranking, discussions, and other team management processes. The study revealed that employees who bring innovative ideas are acknowledged through bonuses, incentives, promotions, and other forms of recognition. However, some participants claimed that no rewards were given for bringing innovative ideas to the organisation. The outcomes of the qualitative study are further discussed below.

4.4.1 Perceptions of innovative work behaviour

The results of the qualitative study indicate that most of the participants (i.e. marketers and managers) perceived innovation/innovative work behaviour as the development of new ideas for the overall growth and benefit of the organisation. This finding is supported by the view in Dedahanov et al.'s (2016) study, which states that innovation consists of new thoughts and creative concepts. Escriba-Carda et al. (2017) further define innovative work behaviour as an employee's ability to come up with novel concepts and viewpoints, which are then transformed into innovation. Marketing managers in this study were also of the opinion that innovative work behaviour is not all about the development of new ideas and improvement to the business, but also helps to achieve greater customer satisfaction. Al-Omari et al. (2019) describe innovation as activities focused on creating new products, processes, or services that will benefit people, organisations, and society at large. This finding is further supported by Thurlings et al. (2015), who define innovative work behaviour as the process by which new ideas are developed, produced, implemented, promoted, realised, and modified by employees to improve their performance and their roles within their organisations.

Apart from development of new ideas, participants perceived innovative work behaviour as the improvement of existing ideas, being creative, proffering solutions to problems, and promoting new brands. This finding is consistent with Xerri (2018), who states that innovative work behaviour in the workplace begins with an employee identifying a work-related problem; this is followed by the development of new ideas, which leads to solutions. The final step in the innovative process is to build support for the new ideas generated and begin to develop

solutions (Xerri, 2018). It is important to know that some of the marketers referred to innovative work behaviour as a personal attitude or orientation to an internalised way of work. Based on the findings of this study, it can therefore be concluded that innovation/innovative work behaviour is perceived as developing ideas and improving existing methods and concepts to achieve greater customer satisfaction, as achieved through creative problem solving and new ways of thinking.

4.4.2 Factors influencing innovative work behaviour

Findings in this study indicated that the key factors which influence marketers' innovative work behaviour were an enabling environment, personal attributes, organisational structure, the external environment, and leadership. This study found that having an enabling environment is an important factor in achieving innovative work behaviour. An enabling environment can be formed by good human relationships, the provision of basic resources and facilities, employee training, a legal regulatory framework, and a focus on the external environment (i.e. competitors and customers). This finding is supported by studies which demonstrate that the organisational environment has a significant impact on creativity and on a company's potential for innovation (Amabile et al., 2012; Gundry et al., 2016; Wojtczuk-Turek & Turek, 2016). Lian Xin's (2013) empirical findings state that the organisational innovation environment has a direct effect on individual employee innovative work behaviour. According to Amabile (2012), the social environment in which an employee works, or the external component of innovation, is made up of environmental components which may act as barriers against or serve as elements within the individual's intrinsic motivation and innovative thinking. In their research, Dul and Ceylan (2014) find that organisations with creative work environments develop more new products for the market and have greater success in terms of new product sales.

The findings of the present study also confirm a previous study by Crespell and Hansen (2008), which reports that managers who provide the needed resources for employees and encourage them to accomplish a given task promote innovative work behaviour by these actions. The findings of the present study show that marketers tend to be more encouraged to bring new

ideas when they are provided with the resources needed to achieve their task. In addition, Stoffers et al. (2014) posit that successful, high-performing organisations provide their employees with very different environments by implementing diverse human resource policies aimed at improving employee knowledge, expertise, and versatility. Al-Omari et al. (2019) maintain in their study that the organisational environment plays a significant role in encouraging innovative work behaviour. Providing an innovation-enabling environment for employees could also be achieved through employee training, as discovered in this study. Singh and Sarkar (2012) posit that the confidence and passion of staff members will improve as a result of empowerment, which could be attained in form of training. This sense of empowerment could translate to a willingness to be more innovative. In support of this, Jiang et al. (2012) and Fu et al. (2017) state that if an organisation has a highly effective work system (which is generally considered to be a human resource management system), which includes particular recruitment, substantial training and development, favourable benefits and compensation, and significant involvement and information sharing, individual employees are more likely to adopt productive, innovative behaviour.

Further inquiry found the organisation's structure to be an influencing factor in employees' innovative work behaviour. Most of the marketers in this study were of the opinion that a rigid organisational structure would in one way or the other hinder that implementation, as well as the actualisation of new ideas or innovations. The present study found that the financial system is one the most complex social structures, and as such, managers must be strategically oriented to the unprecedented change that occurs in the business environment from time to time. In further support to the findings of this study, Amabile (2012) states that strict standards, internal policies, an emphasis on one's position in the structure, the top management's conservative attitude, and excessive time pressures, have all been identified as factors that stifle creativity in an organisational setting.

In their research, Gasparly et al. (2020) emphasise the importance of a favourable organisational structure, finding that structural characteristics could influence a work environment in ways which impact innovation. Their research findings highlight that managers must consider the

ways in which an organisation's structure might influence its staff's ability to innovate, and should seek to create an environment in which employees can generate ideas and explore novel opportunities. According to Berberoglu (2018), the organisational environment and employees' attitudes towards their jobs and their organisational climate are important factors. Given in more detail, organisational climate is described as a long-lasting working environment for employees that is advantageous to the mechanisms for the advancement of knowledge (Di Stefano & Micheli, 2022). Consequently, a good organisational climate fosters a constructive belief system among employees (Brimhall, 2019). The creation of a conducive work environment that fosters harmonious relationships and cooperation between individuals and human resources is closely related to organisational climate. Such an organisational climate will positively impact a company's innovation, growth, productivity, and financial performance (Fainshmidt & Frazier, 2017).

In order to promote innovative work behaviour, an organisational climate that recognises and encourages innovation/innovative work behaviour is important (Cherly et al. 2022). Employee attitudes, values, motivations, commitment, and innovative behaviours are thought to be influenced by organisational climate, which in turn influences the organisation's innovation outcomes and innovation capabilities. Even when people are technically capable of innovating, their willingness to do so (or not) is influenced by the organisational environment. The aforementioned set of conditions refers to the organisational climate that favours innovation (Shanker et al., 2012; Naranjo-Valencia et al., 2016). As a result, efforts to improve the organisational climate can be a valuable strategy for improving innovative work behaviour. Thus, there is a need for organisations to influence and establish the needed processes that can boost positivity in order to encourage creative and innovative idea generation among employees.

In this study, participants further named the external environment as a contributing factor influencing innovative work behaviour. They specified that the activities of customers, competitors and suppliers, legal regulatory, and labour market all can be considered cogent factors which impact innovation. OECD/Eurostat (2019) confirm that the external environment

of a firm consists of things that are not directly controlled by the management. These things make it difficult but also give chances for managers to think about when making big decisions. Some things that can affect a business are what customers are doing, what other businesses are doing, where they get their supplies from, how many people are looking for jobs, and the economic conditions as identified in this study. Specifically, another important driver of innovative behaviour and innovation is the product/service users as well as customers who purchase goods or services from an organisation (OECD/Eurostat, 2019).

Competition is another feature of the market which could hold great impact on innovation or innovative work behaviour, as stated by OECD/Eurostat (2019). The number of competitors, the comparative size of the competitors, whether an organisation is much bigger or lesser than its counterparts, or the strength of the competition in the organisation's market, are all important gauges to measure the strength of an organisation's competition. In addition to this, Blind (2013) points out that an extensive number of regulations can influence the innovation activities of an organisation.

Another factor raised by both managers and marketers in influencing innovative work behaviour is supportive leadership. Most of the participants acknowledged the importance of a supportive leader, and how this kind of leadership impacts on their ability to be more innovative. Based on previous research findings, a supportive leader can be likened to a transformational leader. Transformational leaders are leaders with the ability to build up confidence and trust in employees. They are able to bring about changes in the organisation, helping it to perform more effectively and at greater capacities for the benefit of the organisation. A transformational leader is said to have the following features: individualised consideration, idealised influence, inspirational motivation, and intellectual stimulation (Bass et al., 1996; Boyett, 2006; Williams, 2014). *Individualised consideration* refers to the ability to pay close attention to and care about an employee's desires and requirements, as well as to make the employee feel appreciated by their organisation. *Idealised influence* requires that transformational leaders serve as role models, making employees proud to work for them. *Inspirational motivation* is the leader's capability to inspire their employees to work with

passion, confidence, and a positive attitude. *Intellectual stimulation* refers to the leader's ability to motivate the team to think about problems and bring in distinct viewpoints as a way to seek solutions through innovation and implementation (Bass et al., 1996; Boyett, 2006; Williams, 2014). Transformational leadership requires leadership that is inspiring, in order to foster followers' capabilities for creativity. The shared motivation in reaching a common goal lends a sense of purpose and meaning, and transformational leadership is able to model this through practical examples (Colquitt et al., 2019). For any organisation or situation to experience change of any type, a transformational leadership style is required (Kazmi & Naaranoja, 2015). Transformational leadership fosters an appropriate environment for employees who want to get involved in innovative work behaviours, particularly when such behaviours are challenging and uncertain, and when the likelihood of the idea's success is undetermined (Masood & Afsar, 2017). The positive relationship between transformational leadership and innovation can be attributed to a leader's ability to enhance their followers' intrinsic drives to promote innovative and novel results (Zhang et al., 2018). According to Mark et al. (2008), transformational leadership has a positive influence on innovative work behaviour. The findings of Ghula (2012) point to a similar discovery. Rabia et al. (2009) state that transformational leadership has an impact on organisational innovation. According to Ghulam (2015), transformational leadership has significant associations with innovation inclusive of knowledge management. Widiartanto and Suhadak (2013) support this idea, adding that transformational leadership positively influences learning orientation and organisational innovation. Al-Omari et al. (2019) argue in their study that leadership plays an important role in encouraging innovative work behaviour. To back this up, supportive leadership improves employees' innovative work behaviour by directly encouraging or setting innovation as a goal for employees to attain (Wang Duanxu et al., 2010).

The personal attributes of employees were the final factor named in this study as an influence on innovative work behaviour. Marketers emphasised creativity, working with passion/motivation, and an open-mindedness to learning as vital personal qualities that influence innovative work behaviour. According to the study by Wang et al. (2019), employees' personal attributes are one of the important influencing factors in innovative work

behaviour. Based on a finding by Zheng et al. (2018), it is important to know that employee learning behaviour will positively influence company efficiency. Employees' innovative behaviours are influenced by their personalities, and they demonstrate varying levels of passion for innovation/innovative behaviour. Chen (2019), for instance, is of the opinion that proactive personality types influence innovative work behaviour. Based on the findings of this study, the personal attributes of innovative work behaviour work can be compared to an intrinsic form of motivation. According to Ersar and Naktiyok (2012, p. 83), intrinsic motivation is "the motivation of a person by the work itself, without any external control that regulates one's behaviour." An individual who is intrinsically motivated is driven by opportunity or passion rather than by need, necessity, or external rewards. According to the study by Madrid et al. (2014), Montani et al. (2014), and Newman et al. (2020), various personal attributes can be considered as important factors in innovative behaviour.

4.4.3 Management of innovative ideas in the organisation

This section explored the narrative of managers and marketers regarding innovative idea management. The study found that innovative ideas generated by employees are managed in several ways, including idea ranking, discussion, and team management. According to the participants narratives, idea ranking is a way of selecting promising ideas and concepts brought forward by employees. This is believed to help management and teams as a whole to sift past the ideas that are not feasible while retaining the ideas that are realistic and as such have potential for implementation and positive impact. This process seems to be aligned to that of the diffusions of innovation theory of Rogers (2003) in which he identified stages of the innovation adoption process such as gaining the relevant knowledge followed by the persuasion, decision, then implementation stage and lastly the confirmation stage.

In the findings of this present study, teams can be used to develop and manage any innovative ideas generated by the organisation. This results in knowledge sharing as team members and management deliberate on cogent matters. In their study, Radaelli et al (2014) discovered evidence for a direct link between team knowledge-sharing behaviours and innovative work behaviour in organisations. These results confirm the importance of teamwork for the

encouragement of employee innovative work behaviour. Also, the importance of knowledge sharing and learning is highlighted as a contribution to innovation processes. These activities make it simpler for employees to share insights and expertise (Basadur & Gelade, 2006; Maccurtain et al., 2009). According to Amabile (2012), collaborative work teams and policies that encourage the active sharing of ideas within the organisation are among the factors that promote innovation in an organisation.

4.4.4 Rewards for innovative work behaviour

The study found that employees who bring innovative ideas can be given bonuses and other incentives. They may receive good recommendations, and in some cases may be publicly congratulated and given awards. Rewards and recognition increase employee commitment, zeal, and engagement in their work, which leads to numerous benefits for the company, such as increased productivity and higher retention rates. Recognition programmes have proven to be effective because they send a clear message to employees that what they do matters. Rewarding excellent performance and success with items or bonuses will help keep them focused and motivated to do better. This in turn encourages employees to accomplish the goals they've set out to achieve. The study of Al Darmaki et al., (2023) found that giving rewards can create commitment among employees to engage and also improve on innovation,

As Çetin et al. (2016) state, encouraging employees requires extrinsic motivation in order to necessitate a rewarding output at the end of a completed task or accomplishment. Mankin et al. (2019) add that external motivating tools are regarded as an important element to be used to ensure task completion, and to provide employees with a sense of independence in their work. External motivating tools include providing good work conditions, a salary system, job security, advancement conditions and promotion, a healthy social environment, status, a pleasant work environment, and a strong organisation image. However, some participants said that there were no rewards for their innovative ideas. This may restrict engagement and innovative work behaviours while acknowledgement and a fair reward system may play a role in sustained motivation to engage in innovative work behaviours.

4.5 Limitations of the qualitative study

According to Vasileiou et al. (2018), the main drawback of qualitative research in most studies is the use of small sample sizes, which can hinder generalisation when seeking to apply findings to the entire population of the study. Furthermore, due to the small sample size and non-probability sampling method used, the findings cannot be generalised to all marketers and other marketing managers in financial institutions in Ibadan, Nigeria. As a result, quantitative data was collected in order to supplement the qualitative data. The quantitative study's findings and results are discussed in Chapter 5 of this thesis, while Chapter 6 of the study discusses the integration of both the qualitative and quantitative studies.

4.6 Conclusion

Thematic analysis and NVivo 12 were adopted to analyse the qualitative data collected via in-depth interviews with the study participants. Based on the objectives of the study, themes relevant to the context of organisational and personal drivers of innovative work behaviour were captioned, with specificity to the marketers and managers in the marketing division of the financial institutions included in this study. The themes that emerged from the analysed qualitative data include perceptions of innovative work behaviour, factors influencing innovative work behaviour, rewards for innovative work behaviour, and the management of innovative ideas in the organisation. The theme 'perception of innovative work behaviour' contained the subthemes 'improvement of existing ideas', and 'new idea development'. From 'factors influencing innovative work behaviour', the relevant subthemes that emerged were 'enabling environment', 'leadership' and 'personal aspects.' The theme 'management of innovative ideas in the organisation' contained the subthemes 'idea ranking', 'round table discussion', and 'team management'. The theme 'rewards for innovative work behaviour' had the subthemes 'non-existence', 'promotion', and 'recognition'.

Based on the outcome of the qualitative study, it was found that innovation/innovative work behaviour is perceived as the development of new ideas and improvement of existing idea to achieve greater customer satisfaction. It is also perceived as the improvement of existing ideas,

being creative, proffering solutions to problems, and promoting new brands. The findings from the qualitative study further indicated that enabling environment, personal factors, and leadership are factors which influence employees' innovative work behaviour. Based on the findings of this study, innovative ideas generated from employees are managed in various ways, including idea ranking, discussion, and team management. Finally, both marketers and managers had different perspectives on the reward system. Some marketers and managers claimed that recognition, incentives, recommendations, bonuses, and in some cases awards were given to marketers who brought innovative ideas to their management, and that this translated to the advancement and promotion of the organisation's service delivery. This, however, contradicts claims made by some marketers who stated that they were not being appropriately compensated for their innovative efforts in the workplace.

CHAPTER FIVE

DATA ANALYSIS AND DISCUSSION OF THE QUANTITATIVE FINDINGS

5.1 Introduction

In this chapter, the results of the quantitative study are presented aligned to the statistical analysis as presented in chapter 3. The chapter provides data analysis results in the form of frequencies, tables, and figures. Firstly, an overview of the study participants' socio-demographic characteristics is presented, followed by the frequency, and descriptive statistics for various variables used in this study i.e. innovative work behaviour, organisational culture, organisational climate, psychological capital and employee engagement. The results of the mean tests i.e. t-test of difference, one way ANOVA of the relationship between participants' demographic characteristics and innovative work behaviour is then presented. This is followed by the results of the correlation analysis, multiple regression, hierarchical regression and mediation analysis. In the multiple regression analyses no violations of the assumptions of linearity, normality, multicollinearity and homoscedasticity were detected. The key findings were then used to draw conclusions for this section of the study. The level of significance was based on a level of 0.05 for a two-sided test. The chapter is concluded with the discussion.

5.2 Social-demographic Characteristics of Participants

Table 9 presents the frequency distribution of participants social demographic background information. The gender distribution revealed that about half of the participants (N=154, 51%) were female, while the other 49% (N=146) were male. A small group (5%) of the participants are aged between 18-24, 84% of them are aged between 25-34, 14% aged between 35-44 and one person was above 45 years of age. Thus, the majority (N=253, 84%) were between the ages of 25 and 34. The marital status distribution revealed that 54% of the participants indicated being married while 46% indicated that they were single. Also, 20% indicated working for First Bank of Nigeria, 17% of the participants indicated working for the United Bank for Africa, 17% indicated Access Bank, 17% indicated Wema Bank, 13% indicated AB Microfinance bank and 17% indicated Polaris bank.

About 87% of the participants had a basic degree (Higher National Diploma and Bachelor of Science) while, 10% had a postgraduate degree (Master of Science) and the remaining 3% of the participants had lower level diploma (Ordinary National Diploma). Thus, the majority of the participants (N=292, 97%) can be considered to be well educated. More than half of the participants indicated that they have experience stress sometimes and often (N=103, 34.3%), (N=113, 37.7) in the past one month. While (N=84, 28%) indicated that they had rarely experienced stress in that past one month. this implies that most of the marketers' samples had experience stress. As regards the number of dependents the participants have, 15% of the participants indicated that they had no dependent, 28% indicated one, 29% indicated two, 12% indicated three, 9% indicated four, 3% indicated five, and 3% indicated above five. It can thus be concluded that most of the marketers have one or more dependents.

Table 9

Background Characteristics of Participants

Characteristics		Frequency (N=300)	Percent %
Gender	Male	146	48.7
	Female	154	51.3
Age	18-24	5	1.7
	25-34	253	84.3
	35-44	41	13.7
	45 and above	1	0.3
Marital Status	Married	161	53.7
	Single	139	46.3
Names of Bank	United Bank of Africa	52	17.3
	Access Bank Pls	51	17.0
	First Bank Of Nigeria	59	19.7
	Wema Bank Pls	50	16.7
	Ab Microfinance Bank	38	12.7
	Polaris Bank Plc	50	16.7

Level of Education	OND(Lower Level Diploma)	8	2.7
	HND (Basic Degree)	135	45
	BSc. (Basic Degree)	126	42
	M.Sc.(Post Graduate Degree)	29	9.7
Experience of stress/nervousness in past month	Rarely	84	28
	Sometimes	103	34.3
	Often	113	37.7

5.3 Descriptive and Frequencies Statistics of the Variables

In this section of the study, the output of the quantitative analysis and variables will be presented regarding descriptive statistics of the variable and related frequencies. The primary reason of presenting descriptive statistics is to have a succinct overview of the sample's responses on the measurements used in this study. Additionally, the distribution of scores on continuous variables (skewness and kurtosis) are included. These details might be required if these variables are to be used in parametric statistical techniques such as t-tests and analysis of variance etc. (Pallant, 2016). Table 10 presents the descriptive statistics of the variables i.e. innovative work behaviour, organisation culture, organisation climate, psychological capital, and employee engagement as well as the inter-item correlation coefficient i.e. Cronbach alphas. The Cronbach's alpha coefficients were assessed to assess the reliability of all the measures used in the study. This will be followed by the frequency distribution of items of the respective scales to gain a better insight into the way the participants responded on the individual scale items.

Table 10

Descriptive Statistics of the Variables Measured in the Study (N=300)

Variables	Range	Min/Max	Mean	Std. Dev	Variance	Skewness	Kurtosis	Cronbach alpha
IWB	3	2/5	3.51	.606	.367	.837	.532	.737

OCUL	3	2/5	3.43	.499	.249	.555	.179	.720
OCLIM	3	2/5	3.46	.541	.293	.707	.536	.797
PSYCAP	3	3/6	4.13	.688	.474	.446	-.790	.878
E ENG	3	3/6	3.96	.630	.397	-.076	-.525	.774

Note: Innovative work behaviour (IWB); Organisation Culture (OCUL); Organisation Climate (OCLIM); Psychological Capital (PSYCAP); Employee Engagement (E ENG)

Std. Dev: Standard Deviation

Table 10 shows the mean, minimum and maximum values, standard deviations, variance, skewness, and kurtosis values for each scale, as well as the Cronbach alphas, and the inter-item reliability coefficients of the scales. The results of the skewness and kurtosis tests were used to infer the scales' normality. To demonstrate a normal univariate distribution, values for asymmetry and kurtosis between -2 and +2 are deemed acceptable (George & Mallery, 2010). According to Hair et al. (2010) and Bryne (2010), data is regarded as normal if the skewness and kurtosis are within a range of -2 to +2 and -7 to +7, respectively. Based on skewness and kurtosis criteria highlighted above, all the scales were normally distributed. Also, in accordance with Pallant's (2013) recommendations, the reliability scores were all satisfactory, ranging from 0.72-0.88.

The IWB scale has an average range of 2-5 (M = 3.51, SD = .606). IWB scale was normally distributed with a skewness value of .83 and kurtosis of .532. The reliability value was also reported in this study as $\alpha = .737$.

The average range of OCUL scale was from 2-5 (M = 3.43, SD = .499). The OCUL scale was normally distributed with a skewness value of 0.555 and kurtosis of .179 and a reported Cronbach's alpha of $\alpha = .720$.

The scale OCLIM has an average range of 2-5 ($M = 3.46$, $SD = .541$). OCLIM scale was fairly normally distributed with a skewness value as 0.707, the kurtosis value was .536 and an alpha of $\alpha = .797$.

The average range of PSYCAP scale was from 3-6 ($M = 4.13$, $SD = .688$). The PSYCAP scale was normally distributed with a skewness value of 0.446 and kurtosis of -.790. The reported reliability of the scale was $\alpha = .878$.

Lastly, the average range of E ENG scale was from 3-6 ($M = 3.96$, $SD = .630$). The scale can be said to be normal with a skewness value of -0.076 and kurtosis value of -.525. The Cronbach alpha for the scale was $\alpha = .774$.

As explained above, all the scales have a mean score greater than 3.00 in terms of the average value. This shows that most of the participants agreed with the statements made about the items based on each variable and thought those items were viewed as relevant for innovative work behaviour. The skewness and kurtosis values presented indicates that the sample's distribution is normal supporting the use of parametric statistics in the study.

Innovative Work Behaviour Scale Items (Janssen, 2000)

Table 11 shows the frequency results of the individual items of the Innovative Work behaviour scale of employees in the marketing division. The table shows the response options on the categories never, little, moderately, quite a bit, and always. The most common response is “moderately” and “quite a bit”.

Table 11

Frequency distribution of Individual Items of the Innovative Work Behaviour Scale (N=300)

S/N	Items	Never	A Little	Moderately	Quite a bit	Always
1	Creating new ideas for difficult issues	12 (4%)	28 (9.3%)	123 (41%)	68 (22.7%)	69 (23%)
2	Searching out new work methods, techniques, or instruments	7 (2.3%)	25 (8.3%)	117 (39%)	87 (29%)	64 (21.3%)

3	Generating original solutions for problems	5 (1.7%)	31 (10.3%)	96 (32%)	104 (34.7%)	64 (21.3%)
4	Mobilising support for innovative ideas	12 (4.0%)	36 (12.0%)	100 (33.3%)	75 (25%)	77 (25.7%)
5	Acquiring approval for innovative ideas	17 (5.7%)	39 (13%)	101 (33.7%)	93 (30.7%)	51 (17%)
6	Making important company members enthusiastic for innovative ideas	13 (4.3%)	43 (31%)	109 (36.3%)	87 (29%)	60 (20%)
7	Transforming innovative ideas into useful applications	8 (2.7%)	40 (13.3%)	98 (32.7%)	85 (28.3%)	69 (23%)
8	Introducing innovative ideas into the work environment in a systematic way	13 (4.3%)	41 (13.7)	109 (36.3%)	89 (29.7%)	48 (16%)
9	Evaluating the utility of innovative ideas	21 (7%)	39 (13%)	88 (29.3%)	86 (28.7%)	66 (22%)

Organisational Climate Scale (CLior scale by Elsa et al., 2013)

The frequency results in table 12 presents the individual items of CLior scale. The table depicts the response options of the participants on the categories ‘strongly disagree’ ‘disagree’ ‘neutral’ ‘agree’ ‘strongly agree’. The most prominent response options on the items questions organisational climate were ‘agree’, and ‘neutral’.

Table 12

Frequency Distribution of Individual Items of the CLior Scale (N=300)

S/N	Items	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	The relationships with my bosses are good	4 (1.3%)	18 (6.0%)	114 (38.0%)	119 (39.7%)	45 (15.0%)
2	My bosses encourage me when I have problems so that I can solve them	4 (1.3%)	40 (13.3%)	82 (27.3%)	107 (35.7%)	67 (22.3%)
3	My suggestion about the work is listening	7 (2.3%)	41 (13.7%)	96 (32%)	94 (31.3%)	62 (20.7%)
4	Opportunities for training are offered	17 (5.7%)	39 (13.0%)	91 (30.3%)	94 (31.3%)	59 (19.7%)

5	If I need help because of a heavy workload, I am given the necessary means	15 (5.0%)	39 (13.0%)	88 (29.3%)	93 (31.0%)	65 (21.7%)
6	The goal of my work is clearly defined	17 (5.7%)	43 (14.3%)	71 (23.7%)	104 (34.7%)	65 (21.7%)
7	The bosses are willing to listen to their employees	16 (5.3%)	50 (16.7%)	74 (24.7%)	101 (33.7%)	59 (19.7%)
8	Socially, my work has the prestige it deserves	19 (6.3%)	38 (12.7%)	74 (24.7%)	109 (36.3%)	60 (20%)
9	In my job, innovate contributions are appreciated	14 (4.7%)	39 (13.0%)	85 (28.3%)	109 (36.3%)	53 (17.7%)
10	When I do something well, my superiors congratulate me	16 (5.3%)	50 (16.7%)	75 (25.0%)	102 (34%)	57 (19%)
11	My work is adequately defined	12 (4%)	45 (15%)	82 (27.3%)	103 (34.3%)	58 (19.3%)
12	Deadlines are adequately met	17 (5.7%)	51 (17%)	70 (23.3%)	107 (35.7%)	55 (18.3%)
13	My bosses watch me closely	13 (4.3%)	39 (13.0%)	110 (36.7%)	92 (30.7%)	46 (15.3%)
14	My work is inadequately supervised	56 (18.7%)	95 (31.7%)	73 (24.3%)	46 (15.3%)	30 (10%)
15	Everything is decided from above	43 (14.3%)	38 (12.7%)	95 (31.7%)	95 (18.3)	55 (18.3%)

Organisational Culture Scale Items (Tang et al., 2000)

In table 13 depicts, the frequency results of the individual items of the organisational culture scale. The table shows the response options of the participants on the response categories of, ‘strongly disagree’ ‘disagree’ ‘neutral’ ‘agree’ ‘strongly agree’. The most common response for questions regarding employees’ organisational culture were ‘agree’ and, ‘neutral’.

Table 13

Frequency Distribution of Individual Items of the Organisational Culture Scale (N=300)

S/N	Items	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	My company tries to create a unique family atmosphere	7 (2.3 %)	13 (4.3 %)	133 (44.33%)	115 (38.3%)	32 (10.7%)
2	My company emphasizes strong loyalty and dedication	7 (2.3%)	28 (9.3%)	102 (36.7%)	110 (36.7%)	53 (17.7%)

3	My company emphasizes open communication	0 (0.0%)	6 (2.0%)	27 (9.0%)	56 (18.7%)	211 (70.0%)
4	My company treats each employee as a total person	1 (0.3%)	7 (2.3%)	25 (8.3%)	98 (32.7%)	169 (56.3%)
5	I feel that my organisation has a real interest in the welfare and overall satisfaction of those who work here	13 (4.3%)	43 (14.3%)	77 (25.7%)	112 (37.7%)	55 (18.3%)
6	My manager/supervisor encourages people to speak up when they disagree with a decision	8 (2.7%)	35 (11.7%)	98 (32.7%)	112 (37.7%)	55 (18.3%)
7	My manager gives me the freedom to express idea	19 (6.3%)	40 (13.3%)	78 (26%)	118 (39.3%)	45 (15.0%)
8	I feel that my manager values my ideas and Inputs	17 (5.7%)	42 (14.0%)	92 (30.75%)	106 (35.3%)	43 (14.3%)
9	My manager is open to all questions Team approach	14 (4.7%)	55 (18.3%)	85 (28.3%)	110 (34.0%)	44 (14.7%)
10	I have a chance to meet with my manager one-to-one at least twice a year to discuss performance and goals	13 (4.3%)	51 (17%)	81 (27%)	99 (33%)	56 (18.7%)
11	My manager encourages people to work as a team	9 (3%)	51 (17%)	88 (29.3%)	105 (35%)	47 (15.7%)
12	My manager encourages people who work in my group to exchange opinions and ideas	16 (5.3%)	42 (14%)	79 (26.3%)	110 (36.7%)	53 (17.7%)
13	My manager often communicates the overall organisational goals to us	14 (4.7%)	47 (15.7%)	82 (27.3%)	97 (32.3%)	60 (20%)
14	I feel that my manager has the knowledge and training to be a good	19 (6.3%)	45 (15.0%)	82 (27.35%)	105 (35%)	49 (16.3%)
15	My manager provides help, training, and guidance so that I can improve my performance	28 (9.3%)	41 (13.7%)	74 (24.7%)	95 (31.7%)	62 (20.7%)

The Intellectual-Social-Affective (ISA) Engagement Scale Items (Soane et al., 2012)

The frequency results of each item of the ISA Engagement scale are presented in table 14. The table displays the participants' response options on the following categories, 'strongly agree' 'agree' 'neutral' 'disagree' 'strongly disagree'. The most common response for questions regarding engagement of employees was 'strongly agree'.

Table 14

Frequency Distribution of Individual Items of the ISA Engagement Scale (N=300)

S/N	Item	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	I focus hard on my work	0 (0.0%)	6 (2.0%)	27 (9.0%)	56 (18.7%)	211 (70.3%)
2	I concentrate on my work	1 (0.3%)	7 (2.3%)	25 (8.3%)	98 (32.7%)	169 (56.3%)
3	I pay a lot of attention to my work	4 (1.3%)	11 (3.7%)	24 (8.0%)	82 (27.3%)	179 (59.7%)
4	I share the same work values as my colleagues	18 (6%)	64 (21.3%)	73 (24.3%)	64 (21.3%)	81 (27%)
5	I share the same work goals as my colleagues	35 (11.7%)	67 (22.3%)	80 (26.7%)	54 (18.0%)	64 (21.3%)
6	I share the same work attitudes as my colleagues	53 (17.7%)	62 (20.7%)	74 (24.7%)	50 (16.7%)	61 (20.3%)
7	I feel positive about my work	7 (2.3%)	24 (8%)	47 (15.7%)	83 (27.7%)	139 (46.3%)
8	I feel energetic in my work	5 (1.7%)	14 (4.7%)	47 (15.7%)	72 (24%)	162 (54%)
9	I am enthusiastic in my work	5 (1.7%)	6 (2%)	38 (12.7%)	79 (26.3%)	172 (57.3%)

Psychological Capital Scale Items (Luthan et al., 2007)

In table 15, the frequency results of the items of the psychological capital scale of employees in the marketing division of financial institution is presented. The table shows the response choices of the participants on the response categories 'strongly agree' 'agree' 'slightly agree' 'slightly disagree' 'disagree' 'strongly disagree' 'disagree'. However, the most common response for employees' psychological capital were 'agree' and 'slightly agree'.

Table 15*Frequency Distribution of Individual Items of the Psychological Capital Scale (N=300)*

S/N	Items	Strongly Disagree	Disagree	Slightly Disagree	Slightly Agree	Agree	Strongly Agree
1	In this job, things never work out the way I want to	31 (10.3%)	41 (13.7%)	41 (13.7%)	110 (36.7%)	62 (20.7%)	15 (5.0%)
2	At this time, I am meeting the goals that I have set for myself	3 (1.0%)	24 (8.0%)	44 (14.7%)	102 (34.0%)	97 (32.3%)	30 (13%)
3	I feel confident presenting information to a group of colleagues	11 (3.7%)	17 (5.7%)	46 (15.3%)	88 (29.3%)	98 (32.7%)	40 (13.3%)
4	I feel confident helping to set targets/goals in my work area	4 (1.3%)	22 (7.3%)	67 (22.3%)	9 (3%)	137 (45.7%)	61 (20.3%)
5	I can get through difficult times at work because I have experience difficulty before	6 (2%)	27 (9%)	41 (13.7%)	99 (33.3%)	83 (27.7%)	44 (14.7%)
6	There are lots of ways around any problem	6 (2%)	24 (8%)	45 (15%)	74 (24.7%)	104 (34.7%)	47 (15.7%)
7	I usually take stressful things at work in stride	11 (3.7%)	29 (9.7%)	53 (17.7%)	74 (24.7%)	89 (29.7%)	44 (14.7%)
8	When I have a setback at work, I have trouble recovering from it and moving on	20 (6.7%)	27 (9%)	52 (17.3%)	85 (28.3%)	78 (25.7%)	38 (12.7%)
9	When things are uncertain for me at work, I usually expect the best	10 (3.3%)	27 (9%)	42 (14%)	93 (31%)	88 (29.3%)	40 (13.3%)
10	I can be "on my own" so to speak at work if I have too	11 (3.7%)	33 (11%)	61 (20.3%)	13 (4.3%)	133 (44.3%)	49 (16.3%)
11	If something can go wrong for me work-wise it will	11 (3.7%)	29 (9.7%)	64 (21.3%)	75 (25.3%)	83 (27.7%)	38 (12.7%)
12	If I should find myself in a jam, I could think of ways to get out of it	10 (3.3%)	26 (8.7%)	54 (18%)	59 (19.3%)	93 (31%)	58 (19.3%)

13	I feel I can handle many things at a time at this job	13 (4.7%)	22 (7.3%)	57 (19%)	66 (22%)	89 (29.7%)	53 (17.7%)
14	I always look on the bright side of things regarding my job	14 (4.7%)	22 (7.3%)	52 (17.3%)	68 (22.7%)	83 (27.7%)	61 (20.3%)
15	I feel confident contributing to discussions about the company's strategy	12 (4%)	32 (10.7%)	45 (15%)	77 (25.7%)	88 (29.3%)	46 (15.3%)
16	I feel confident analysing a long-term problem to find a solution	10 (3.3%)	28 (9.3%)	56 (18.7%)	76 (25.3%)	84 (28%)	46 (15.3%)
17	Right now, I see myself as being pretty successful at work	16 (5.3%)	30 (10%)	40 (13.3%)	74 (24.7%)	67 (22.3%)	73 (24.3%)
18	I am always optimistic about my future	14 (4.7%)	24 (8%)	48 (16%)	69 (23%)	72 (24%)	74 (24.3%)
19	I approach this job as if every cloud has a silver lining	17 (5.7%)	24 (8%)	58 (19.3%)	58 (19.3%)	79 (26.3%)	55 (18.3%)
20	At the present time, I am energetically pursuing my work goals	8 (2.7%)	31 (10.3%)	45 (15%)	79 (26.3%)	79 (26.3%)	58 (19.3%)
21	I feel confident contributing to discussions about the company's strategy	1 (3.7%)	36 (12%)	49 (16.3%)	83 (27.7%)	76 (25.3%)	45 (15%)
22	I usually manage difficulty one way or another at work	16 (5.3%)	38 (12.7%)	46 (15.3%)	79 (26.3%)	87 (29%)	34 (11.3%)
23	I feel confident contacting people outside the company (e.g., suppliers, customers) to discuss problems	11 (3.7%)	37 (8.7%)	56 (18.7%)	70 (23.3%)	89 (29.7%)	37 (12.3%)
24	I can think of many ways to reach my current work goal	19 (6.3%)	26 (8.7%)	47 (15.7)	78 (26%)	64 (21.3%)	66 (22%)

5.4 Demographic Mean Group Difference on the Scales

The relationships between demographic variables and innovative work behaviour were determined by t-test and one way ANOVA statistics. It should be noted that only results that showed a statistically significant relationship are reported in this section of the study. The demographic groups that were used in the t-tests were as follows: Gender, age, and levels of education. (Level of education was divided into two groups, lower-level diploma, and basic degree as group 1, and MSc degree as group 2). However, the demographic groups of gender and did not differ significantly on the mean score of the innovate work behaviour scale except for levels of education which is reported in table 16. For the One Way ANOVA test the mean scores on innovative work behaviour of the marketers working in the different banks were assessed. Because of confidentiality the names of the banks are omitted in the thesis and only the numbers are used.

Table 16

Independent-Sample T-test results for Level of Education on Innovative Work Behaviour

Outcome Variables	Level of Education		t-value	Df	P-value	95% CI mean difference		d-value
	Group 1	Group 2				LL	UL	
	Mean(\pm SD)	Mean(\pm SD)						
IWB	3.48(.579)	3.76(.782)	-2.365	298	0.005	-0.509	-0.047	0.601

Note: 95% Confidence interval (CI) for the mean difference; Cohen *d* is the effect size for the t-test values; LL- lower limits and UL- Upper limit
 p* < .05; *p* < .01

Based on table 17, the result of the independent sample t-test showed a significant difference in the mean score of the level of education on IWB by participants with MSc. Degree i.e., group 2 (M= 3.78; SD= 0.782) as compared with those with a basic degree and lower-level diploma i.e. group 1(M=3.48; SD= 0.579) [t (298) = -2.37, *p* < 0.019, *d*= 0.601]. Those with a MSc. Degree had higher mean scores on the IWB scale than those with a lower level of education.

Table 17*One-way ANOVA of Participants' bank and Innovative Work Behaviour (IWB)*

Outcome variable	Group 1	Group 2	Group 3	Group 4	Group 5	Group 6	ANOVA p- value	Post hoc Comparison	
	M (SD)	M (SD)	M (SD)	M (SD)	M (SD)	M (SD)			
IWB	3.47(.488)	3.28(.329)	3.45(.625)	4.12(.652)	3.36(.657)	3.36(.439)	<0.001	4>1, 4>2, 4>3, 4>5, 4>6	

M: Mean

SD: Standard deviation

*p < 0.001

As shown in table 17, participants that belong to group 4 had the highest mean scores (M=4.12; SD= 0.652) compared to the other groups, group 1 (M= 3.47; SD= 0.488), group 2 (M= 3.28; SD= 0.329), group 3 (M= 3.45; SD= 0.625), group 5 (M= 3.36; SD= 0.657) and group 6 (M= 3.36; SD= 0.439). This implies that there is a significant difference in marketers innovative work behaviour link to specifically bank 4 [F (5, 294) = 15.579; P=0.001].

5.5 Correlations between the Measures used in the study

The results of the correlations between the measures using Pearson Product Moment Correlation Coefficients as well as the confidence interval of the scales are depicted in table 18.

Table 18*Pearson's Correlation and Confidence Interval of Variables (N=300)*

	1	2	3	4	5
1.Innovative Work Behaviour					
2.Organisation Culture		.450** [.354-.536]			

3.Organisation Climate	.353**	.594**		
	[.249 -.448]	[.516 -.663]		
4.Employee Engagement	.283**	.293**	.385**	
	[.175 - .384]	[.186- .393]	[.285- .478]	
5.Psychological Capital	.332**	.612**	.594**	.343**
	[.227- .429]	[.536 - .679]	[.514 - .663]	[.239 - .439]

** . Correlation is significant at the 0.001 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

The results of the PPMC analysis revealed that there is positive intercorrelation i.e. positive correlations between all the measures used in this study (innovative work behaviour, organisational culture, organisational climate, employee engagement and psychological capital). When considering the organisation factors on innovative work behaviour, it is clear innovative work behaviour was positively correlated with organisation culture ($r = 0.450$, $p < 0.001$), and organisation climate ($r = 0.353$, $p < 0.001$). However, organisational culture had a stronger positive correlation with innovative work behaviour. There was also a strong correlation between organisation culture and climate ($r = 0.594$, $p < 0.001$)

With regard to the correlations between personal factors and innovative work behaviour, positive correlation between innovative work behaviour and psychological capital ($r = 0.332$, $p < 0.001$) and employee engagement ($r = 0.283$, $p < 0.001$) was noted. Psychological capital showed strong positive relationships with both organisational culture ($r = 0.612$, $p < 0.001$) and organisational climate ($r = 0.593$, $p < 0.001$). Employee engagement was found to be positively correlated with both organisation culture ($r = 0.298$, $p < 0.001$) and organisation climate ($r = 0.385$, $p < 0.001$) as well as psychological capital ($r = 0.343$, $p < 0.001$).

5.6 Organisational Predictors of Innovative Work Behaviour - Research hypothesis one

Research hypothesis one stated that organisation climate and organisational culture will be positively related to innovative work behaviour. This was statistically tested using multiple linear regression models with organisation climate and organisational culture as predictors of innovative work behaviour [dependent variable (DV)].

Table 19

Model Summary of Organisational Climate, and Organisational Culture as Predictors of Innovative Work Behaviour

Variable	R	R Square	Adjusted R Square	F	B	t	Sig
Constant	.461 ^a	.213	.207	40.112		6.232	.001
OCLIM					.371	5.800	.001
OCUL					.132	2.061	.040

a. Predictors: (Constant), Organisational Climate-OCLIM, Organisational Culture- OCUL

b. Dependent Variable: Innovative Work Behaviour-IWB

The model summary in table 19 shows how much of the variance of the dependent variable (innovative work behaviour) is explained by the independent variables (organisational climate and organisational culture). In this case, the R square is revealed to be 0.213 and adjusted R square of 0.207. This means that both organisational climate and culture account for about 21% of the variance in innovative work behaviour among the marketers. The standardised beta value in table 14 also shows the statistically significant influence of organisation culture on IWB with $\beta = 0.131$, $p < 0.01$ and a stronger influence of organisation climate on IWB with $\beta = 0.371$, $p < 0.05$, ($t = 5.800$ and 2.061) higher than 1.96, sig. .001 and .040. It can thus be argued that for each unit increase in organisational climate and organisation culture there is up to 0.371 unit (37.1%) and 0.132unit (13.2%) increase in IWB respectively. Based on this β values, it is evident that organisational climate contributed more to innovative work behaviour than organisational culture. The Analysis of Variance ANOVA further buttress the result of the multiple regression model the results are presented in table 20.

Table 20

ANOVA of Organisational Climate and Organisational Culture as Predictors of Innovative Work Behaviour

	Model	Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	23.430	2	11.715	40.284	.001 ^b
	Residual	86.370	297	.291		
	Total	109.800	299			

a. Dependent Variable: Innovative Work Behaviour

b. Predictors: (Constant), Organisational Climate, Organisational Culture

The ANOVA test in table 20 tested the null hypothesis that there is no significant linear relationship between organisational climate, organisational culture and innovative work behaviour at 5% percent significance level. The observed p-value was 0.000 that was less than 0.05 ($F(2, 297) = 40.284, p = .001$), hence rejecting the first null hypothesis that there is no significant relationship between organisational climate, organisational culture and innovative work behaviour and accepting the alternate hypothesis. The implication of this is that organisational climate and organisational culture are positively significant in predicting innovative work behaviour.

5.7 Personal Predictors of Innovative Work Behaviour - Research hypothesis two

Research hypothesis two was statistically tested using linear multiple regression. The analysis however set out to identify whether or not there is a relationship between personal factors and innovative work behaviour specifically; to examine the degree of the relationship, between the independent variable (that is, employee engagement and psychological capital) and the dependent variable (innovative work behaviour) and in addition to determine the relative influence of each predictor on innovative work behaviour i.e. the DV.

Table 21

Model Summary of Employee Engagement and Psychological Capital as Predictors of Innovative Work Behaviour

Variable	R	R Square	Adjusted R Square	F	β	t	Sig
Constant	.376 ^a	.142	.136	24.502		7.388	.000
ENGAG					.192	3.358	.001
PSYCAP					.264	4.616	.000

Dependent Variable: Innovative work behaviour (IWB)

Constants: Employee Engagement (ENGAG) Psychological Capital (PSY-CAP)

The model summary in table 21 shows the extent of the variance of the dependent variable (Innovative work behaviour) is explained by the independent variables (Employee engagement and Psychological capital). The R square shows a coefficient determination of about 0.142. This indicates that 14.2% variation in innovative work behaviour is predicted by the measures of psychological capital and employee engagement. Further analysis revealed the standardised beta value of employee engagement and IWB as ($\beta = 0.192$ $p < 0.001$), psychological capital and IWB ($\beta = .264$, $p < 0.00$). The model revealed that both psychological capital and employee engagement are positively significant in predicting Innovative work behaviour. For each unit increase in employee engagement and psychological capital, there are up to 0.192 unit (19.2%) and 0.264 unit (26.4%) increase respectively in innovative work behaviour. However, psychological capital contributed more to IWB than employee engagement. The level of significance was based on a level of 0.05 for a two-sided test, with the absolute value of the test statistics (T) greater than or equal to the critical value of 1.96. Thus, it can be concluded that psychological capital and employee engagement are positively significant in predicting innovative work behaviour. The findings are also seen noted in the ANOVA results in table 22.

Table 22

ANOVA of Employee Engagement and Psychological Capital as Predictors Innovative Work Behaviour

	Model	Sum of Squares	Df	Mean Square	F	Sig
1	Regression	15.526	2	7.763	24.502	.000 ^b
	Residual	94.096	297	.317		
	Total	109.622	299			

a. Dependent Variable: Innovative Work Behaviour

b. Predictors: (Constant) Employee Engagement and Psychological Capital.

The ANOVA test in table 22 tested the null hypothesis that there is no significant linear relationship between psychology capital, employee engagement and innovative work behaviour at 5% percent significance level. The observed p-value was 0.000 which was below 0.05 ($F(2, 297) = 24.502; p = .000$), therefore rejecting the second null hypothesis that there is no significant relationship between psychology capital, employee engagement and innovative work behaviour and accepting the alternate hypothesis. The results suggests that psychological capital and employee engagement have significant effects on innovative work behaviour.

5.8 Organisational and Personal Predictors of Innovative Work Behaviour

Furthermore, a multiple hierarchical regression was conducted to further examine the best predictors of innovative work behaviour (DV) with a combination of factors i.e. organisational factor (organisational culture and climate) and personal factors (psychological capital and engagement).

Table 23

Multiple Regression Model of Organisational Factors and Personal Factors of Innovative Work Behaviour.

Variable	R	R Square	Adjusted R Square	F	B	T	Sig
-----------------	----------	-----------------	--------------------------	----------	----------	----------	------------

Constant	.481 ^b	.232	.221	3.505	4.329	.031	
OCUL					.347	5.011	.001
OCLIM					.077	1.098	.273
ENGAG					.143	2.558	.011
PSYCAP					.024	.348	.728

a. Predictors: (Constant), OCUL (Organisational Culture), OCLIM (Organisational climate), ENGAG (Employee engagement) and, PSCAP (Psychological capital)

b. Dependent Variable: Innovative work behaviour

The model summary in table 23 shows R square of all the variables reflect a coefficient determination of 0.232 that is 23.2 % of the variance in innovative work behaviour is accounted for by organisational culture, organisational climate, employee engagement and psychological capital. The model revealed that organisational culture ($\beta = 0.347$, $p < 0.001$) and employee engagement ($\beta = 0.143$, $p < 0.011$) contributed more to predicting IWB than organisational climate on IWB than organisational climate on IWB ($\beta = 0.077$, $p < 0.273$), and psychological capital on IWB with $\beta = 0.024$, $p < 0.728$. While psychological capital and organisation climate were not significant predictors of IWB, these factors nevertheless contribute to the total variance of IWB with organisation climate contributing more than psychological capital.

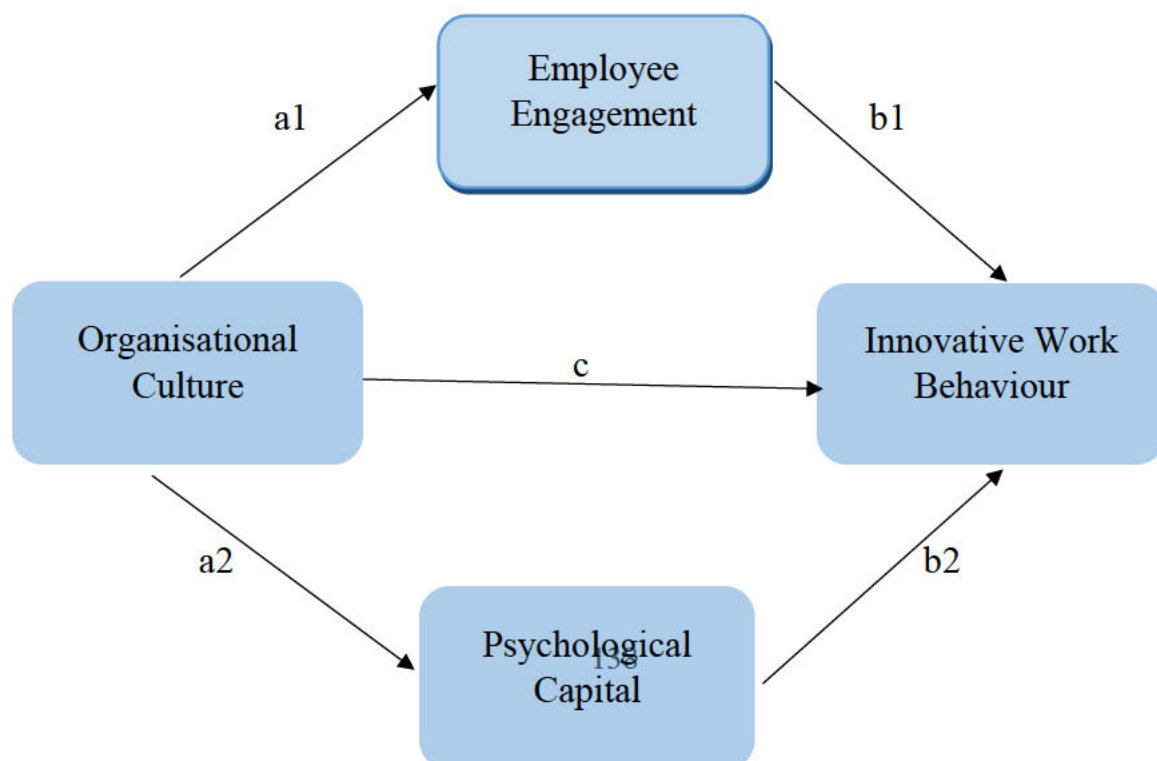
5.9 Investigating the mediating role of Employee Engagement and Psychological Capital in the relationship between Organisational Culture And Innovative Work Behaviour - Research hypothesis three

In testing hypothesis three in this study, Hayes SPSS PROCESS model 4 (2013) was used to assess the mediating role of employee engagement and psychological capital in the relationship between organisational culture and innovative work behaviour. This section of the study is in five categories and it will be presenting firstly the basic summary. Secondly the model summary of the impact of organisational culture on employee engagement which is the path a1' of the analysis process.

Thirdly, the model summary of the impact of psychological capital on organisational culture which is the path a2' of the analysis process. Followed by the model summary of the impact of employee engagement, psychological capital and organisational culture on innovative work behaviour. The indirect effect will also be presented i.e. the relationship that exist as a result of the flows from an independent variable (organisational culture) to the mediator (employee engagement and psychological capital) and then to a dependent variable (innovative work behaviour) which is calculated by summing $a1 * b1$ and $a2 * b2$. Direct effect that is the path c' is the direct relationship between an independent variable (organisational culture) and the dependent variable (innovative work behaviour) in the presence of the mediating variables (employee engagement and psychological capital). The combined impact of the direct effect between two variables and the indirect effect flowing through the mediator(s) represent the total effect ($c + a1 * b1$ and $a2 * b2$). Lastly, the mediation analysis summary will be presented to show if there a mediation or not and whether the mediation is a full or partial mediation. As shown in the below diagram the interrelationship between the variables is presented as well as their varying paths.

Figure 13

The mediating role of Employee Engagement and Psychological Capital in the relationship between Organisational Culture and Innovative Work Behaviour



Path a1 is the relationship between organisational culture (IV) and employee engagement(M1)

Path a2 is the relationship between organisational culture (IV) and psychological capital (M2)

Path b1 is the relationship between employee engagement (M1) and innovative work behaviour (DV)

Path b2 is the relationship between psychological capital (M2) and innovative work behaviour (DV)

Path c is the relationship between organisational culture (IV) and innovative work behaviour (DV)

Direct effect = (c)

Indirect effect = $a1 * b1$ and $a2 * b2$

Total effect = $[c + (a1*b1) + (a2*b2)]$

Table 24

Basic Summary of the mediating role of Employee Engagement and Psychological Capital between Organisational Culture and Innovative Work Behaviour (N=300)

Model	Variable
Y	Innovative Work Behaviour (IWB)
X	Organisational Culture (OCUL)
M1	Employee Engagement (ENGAG)
M2	Psychological Capital (PSYCAP)

Table 19 shows the basic summary of model along with the different variables measures in this section of the study.

Y is Dependent Variable (IWB)

X is Independent Variable (OCUL)

M1 is the Mediating Variable 1 (ENGAG)

M2 is the Mediating Variable 2 (PSYCAP)

5.9.1 The impact of Organisational Culture on Employee Engagement

Table 25 shows the model summary of the impact of organisational culture on employee engagement, the summary of the model is provided with R, R-Sq, F Statistics, and P value for the entire model. It also shows the coefficients, with impact of organisational culture on employee engagement. Based on the output interpretation of table 25, organisational culture has a positive significant impact on employee engagement with $b = 0.3698$, $t = 5.285$ and $p < 0.001$. This represents the path ($a1'$). Figure 14 outline the relationship between organisational culture (IV) and employee engagement(M1)

Figure 14

The relationship between Organisational Culture (IV) and Employee Engagement(M1)

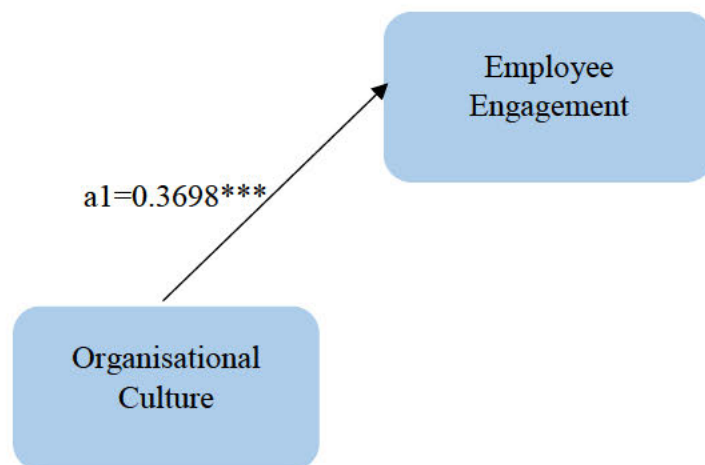


Table 25

Model Summary of the impact of Organisational Culture on Employee Engagement

Model Summary						
R	R-sq	MSE	F	df1	df2	P
.2928	.0857	.3646	27.9387	1.0000	298.0000	.0000
Model						
	Coeff.	se	t	p	LLCI	ULCI
Constant	2.6929	.2426	11.1007	.0000	2.2155	3.1703
OCUL	.3698	.0700	5.2857	.0000	.2321	.5075

5.9.2 The impact of Organisational Culture on Psychological Capital

Table 21 shows the model summary of the impact of organisational culture on psychological capital. Based on the output interpretation in table 26, organisational culture has a positive significant impact on psychological capital with $b = 0.8445$, $t = 13.3749$ and $p < 0.001$. This represents the path (a_2). This is further presented in figure 15.

Figure 15

The relationship between Organisational Culture (IV) and Psychological Capital (M2)

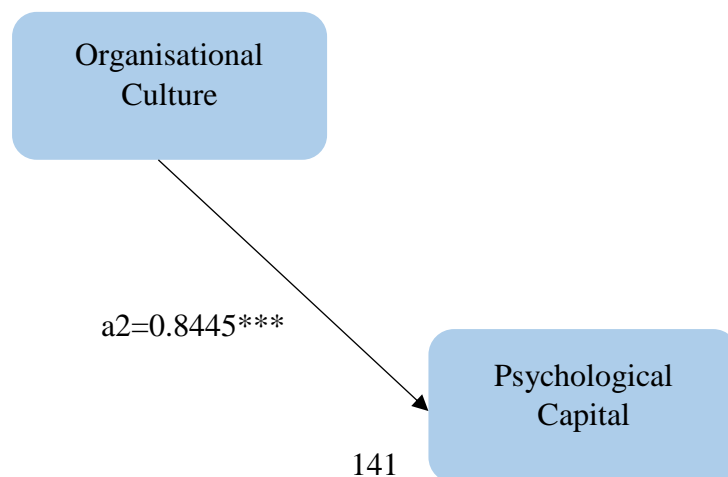


Table 26*Model summary of the impact of Organisational Culture on Psychological Capital*

Model Summary						
R	R-sq	MSE	F	df1	df2	p
.6125	.3751	.2970	.178,8876	1.0000	298.0000	.0000
Model						
	Coeff.	Se	T	p	LLCI	ULCI
Constant	1.2352	.2189	5.6417	.0000	.8043	1.6660
OCUL	.8445	.0631	13.3749	.0000	.7202	.9687

5.9.3 The impact of Employee Engagement, Psychological Capital and Organisational Culture on Innovative Work Behaviour

Based on the results of table 27, employee engagement has a significant impact on innovative work behaviour with $b = 0.1504$, $t = 2.8597$, $p < 0.005$. This represents the path (b1'). On the other hand, psychological capital has no significant impact on innovative work behaviour with $b = 0.0429$, $t = 0.7373$, $p = 0.4616$. This represents the path (b2'). Organisation culture was found to have a significant impact on innovative work behaviour ($b = 0.4540$, $t = 5.7541$, $p < 0.001$). This represents path (c').

Table 27

Model summary of the impact of Employee Engagement, Psychological Capital and Organisational Culture on Innovative Work Behaviour

Model Summary						
R	R-sq	MSE	F	df1	df2	p
.4780	.2285	.2862	.29,2228	3.0000	296.0000	.0000
Model						
	Coeff.	Se	T	P	LLCI	ULCI
Constant	1.1804	.2588	4.5606	.0000	.6710	1.6898
OCUL	.4540	.0789	5.7541	.0000	.2987	.6093
ENGAG	.1504	.0526	2.8597	.0045	.0469	.2538
PSYC	.0429	.0583	.7373	.4616	-.0717	.1576

5.9.4 Indirect, Direct and Total Effect

Figure 16 depict the impact of employee engagement, psychological capital and organisational culture on innovative work behaviour. Table 23 presents the summary of the total effect. The total effect is calculated by summing the direct and indirect effects. Indirect effect is calculated by summing $(a1*b1)+(a2*b2)$. Indirect effect = $a1 (0.3698) * b1 (0.1504) = 0.5202$ and $a2 (0.8445) * b2 (0.0429) = 0.0919$. Direct effect is the effect of organisational culture on innovative work behaviour in the absence of the mediator employee engagement (c'). Total effect is the sum of direct and indirect effect. Total effect ($c= (c+(a1*b1)+(a2+b2)) = 0.4540+ 0.09185= 0.5459$). The outcome of the total, direct and indirect effect employee engagement and psychological capital on innovative work behaviour in the presence of organisational culture is presented in table 29.

Figure 16

The impact of Employee Engagement, Psychological Capital and Organisational Culture on Innovative Work Behaviour

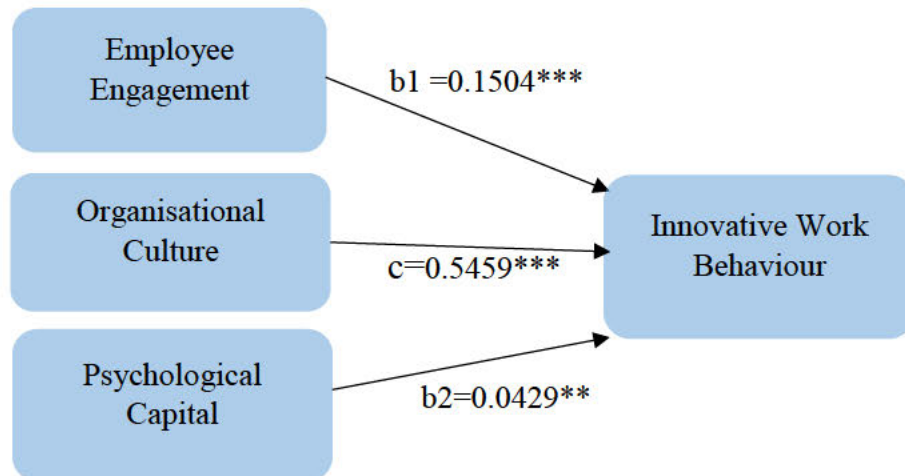


Table 28

Model Summary of the Total effect of Organisational Culture on Innovative Work Behaviour

Model Summary						
R	R-sq	MSE	F	df1	df2	p
.4496	.2021	.2940	75.5000	1.0000	298.0000	.0000
Model						
	Coeff.	Se	T	P	LLCI	ULCI
Constant	1.6384	.21789	7.5212	.0000	1.2097	2.0671
OCUL	.5459	.0628	8.6891	.0000	.4222	.6695

Table 29

Model Summary of the Direct, Indirect and Total Effect of Employee Engagement and Psychological Capital on Innovative Work Behaviour in the presence of Organisational Culture

Total effect of X on Y						
Effect	Se	T	P	LLCI	ULCI	c_cs
.5459	.0628	8.6891	.0000	.4222	.6695	.4496
Direct effect of X on Y						
Effect	Se	T	P	LLCI	ULCI	c_cs
.4540	.0789	5.7541	.0000	.2987	.6093	.3739
Indirect effect(s) of X on Y						
	Effect	BootSE	BootLLCI	BootULCI		
TOTAL	.0919	.0587	-.0269	.2044		
ENGAG	.0556	.0261	.0082	.1118		
PSYCAP	.0363	.0591	-.0853	.1518		

As specified earlier, hypothesis 3 of this study assessed the mediating role of employee engagement and psychological capital in the relationship between organisational culture and innovative work behaviour. As shown in table 29, the direct effect of organisational culture on innovative work behaviour was found to be significant ($b = 0.4540$, $t = 5.7541$, $p < 0.001$). Further results revealed a significant indirect effect of employee engagement on innovative work behaviour in the presence of organisation culture ($b = 0.0556$, $t = 2.130$). However, there was no significant indirect effect of psychological capital on innovative work behaviour ($b = 0.0363$, $t = 0.614$) since a zero exist between indirect effect bootstrap lower level confidence interval (BootLLCI) and bootstrap upper limit confidence interval (BootULCI) values. Therefore, psychological capital did not mediate the relationship between organisation culture and innovative work behaviour. However, employee engagement partially mediated the relationship between organisation culture and innovative work behaviour. The analysis summary of the mediation is presented in table 25. Also, figure 17 shows the observed path model and the coefficient values gotten for the mediating role of employee

engagement and psychological on the relationship between organisational culture and innovative work behaviour.

Figure 17

Observed path model of the mediating role of Employee Engagement and Psychological Capital on the relationship between Organisational Culture and Innovative Work Behaviour

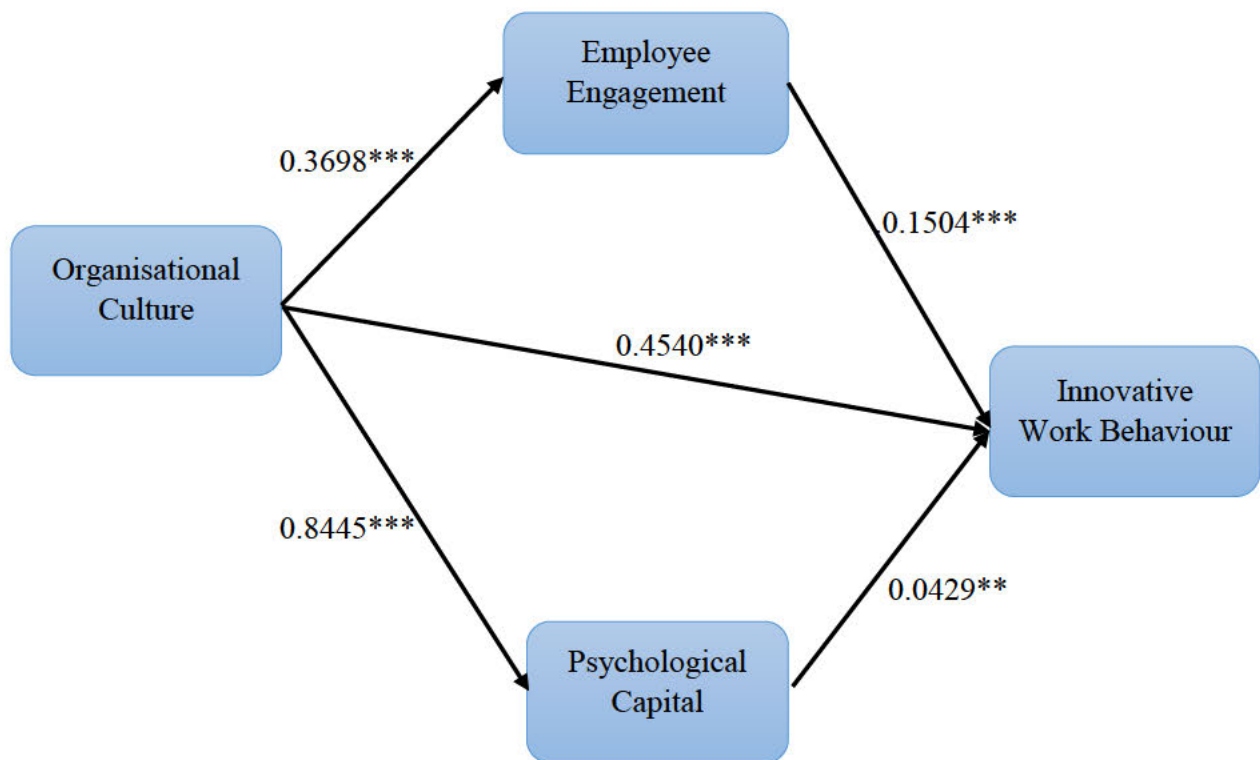


Table 30

Analysis summary of the mediating role of Employee Engagement and Psychological on the relationship between Organisational Culture and Innovative Work Behaviour

Total Effect OCUL> IWB	Direct Effect OCUL> IWB	Relationship	Indirect Effect	Confidence Interval		T statistic:	Conclusion
				Lower Bound	Upper Bound		
0.5459	0.4540						Partial

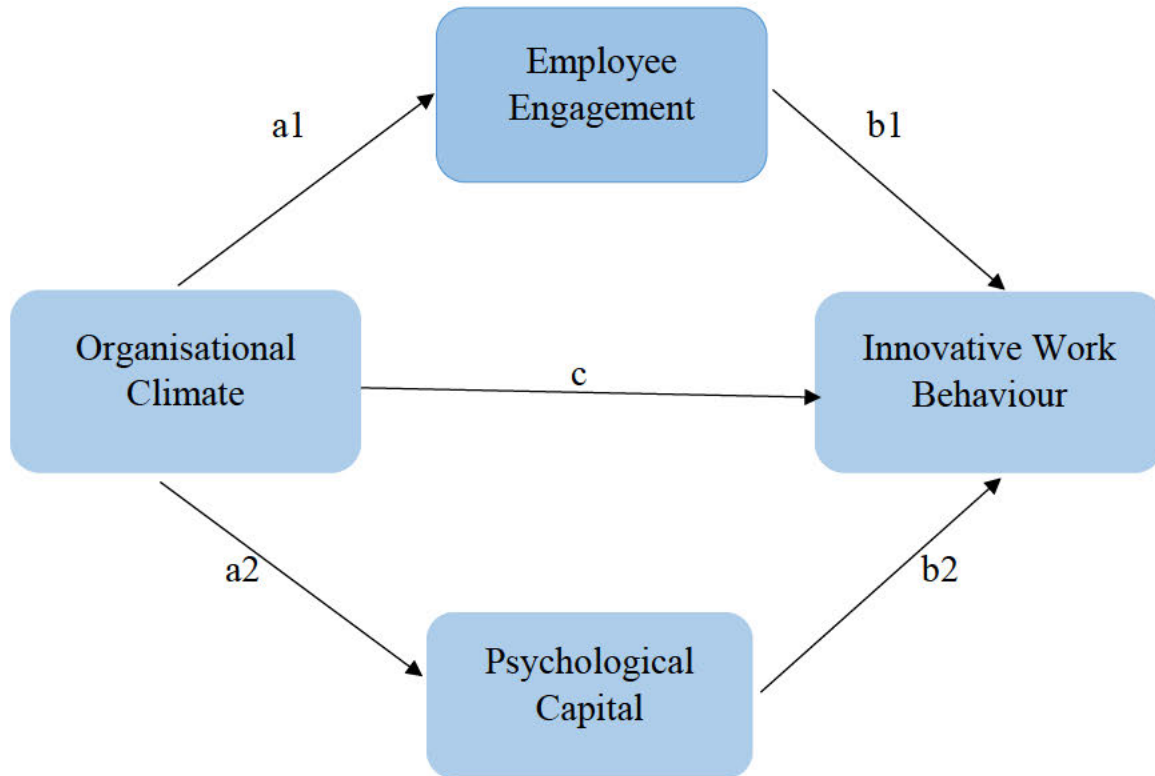
(0.000)	(0.000)	Employee Engagement> >Organisational Culture> Innovative Work Behaviour	0.0556	0.0082	0.1118	2.130	Mediation
		Psychological Capital >Organisational Culture> Innovative Work Behaviour	0.0363	-0.0853	0.1518	0.614	No Mediation

5.10 Investigating the mediating role of employee engagement and psychological capital in the relationship between organisational climate and innovative work behaviour - Research hypothesis four

Research hypothesis four was tested in this study using Hayes PROCESS (2013) macro model 4. Hypothesis four investigates the mediating role of employee engagement and psychological capital in the relationship between organisational climate and innovative work behaviour. This section of the study is divided into five categories and it will be presenting the following (1) the basic summary (2) The model summary of the impact of employee engagement and organisation climate on innovative work behaviour which is the path a1' of the analysis process. (3) The model summary of the impact of psychological capital and organisational climate on innovative work behaviour which is the path a2' of the analysis process. (4) The model summary of the impact of employee engagement, psychological capital and organisational climate on innovative work behaviour. The indirect effect will also be presented. Direct effect that is the path c' is the direct relationship between an independent variable (organisational climate) and the dependent variable (innovative work behaviour) in the presence of the mediating variables (employee engagement and psychological capital). An indirect effect is the relationship that exist as a result of the flows from an independent variable (organisational climate) to the mediator (employee engagement and psychological capital) and then to a dependent variable (innovative work behaviour) which is calculated by summing $a1 * b1$ and $a2 * b2$. The combined impact of the direct effect between two variables and the indirect effect flowing through the mediator(s) represent the total effect ($c + a1 * b1$ and $a2 * b2$). Lastly, the mediation analysis summary will be presented to show if the mediation is a full or partial mediation. As shown in figure 12, the interrelationship between the variables is presented as well as their varying paths.

Figure 18

The mediating role of Employee Engagement and Psychological Capital in the relationship between Organisational Climate and Innovative Work Behaviour



Path a1 is the relationship between organisational climate (IV) and employee engagement(M1)

Path a2 is the relationship between organisational climate (IV) and psychological capital (M2)

Path b1 is the relationship between employee engagement (M1) and innovative work behaviour (DV)

Path b2 is the relationship psychological capital (M2) and innovative work behaviour (DV)

Path c is the relationship between organisational climate (IV) and innovative work behaviour (DV)

Direct effect = (c)

Indirect effect = $a1 * b1$ and $a2 * b2$

Total effect = $[c + (a1*b1) + (a2*b2)]$

Table 31

Basic summary of the mediating role employee engagement and psychological capital between organisation climate and innovative work behaviour (N=300)

Model	Variable
Y	Innovative Work Behaviour (IWB)
X	Organisational Climate (OCLIM)
M1	Employee Engagement (ENGAG)
M2	Psychological Capital (PSYCAP)

Table 26 shows the basic summary of model along with the different variables measured in this section of the study.

Y is Dependent Variable (IWB),

X is Independent Variable (OCLIM), and

M1 is the Mediating Variable 1 (ENGAG)

M2 is the Mediating Variable 2 (PSYCAP).

5.10.1 The impact of organisational climate on employee engagement

Table 32 shows the Model summary of the impact of organisational climate on employee engagement, the summary of the model is provided with R, R-Sq, F Statistics, and P value for the entire model. It also shows the coefficients, with impact of organisational climate on employee engagement. Based on the output interpretation of table 32, organisational climate has a positive significant impact on employee engagement with $b = 0.0299$, $t = 7.2087$ and $p < 0.001$. This represents the path (a1') of the output interpretation. Figure 19 depicts the relationship between organisatioaln climate (IV) and employee engagement (M1).

Figure 19

The relationship between Organisational Climate (IV) and Employee Engagement(M1)

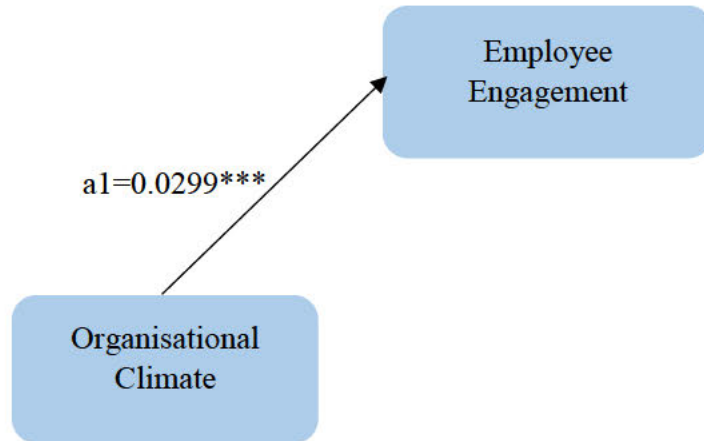


Table 32

Model summary of the impact of organisational climate on employee engagement

Model Summary						
R	R-sq	MSE	F	df1	df2	p
.3853	.1485	.3396	51.9659	1.0000	298.0000	.0000
Model						
	Coeff.	Se	T	p	LLCI	ULCI
Constant	2.4090	.2180	11.0488	.0000	1.9799	2.8380
OLIM	.0299	.0041	7.2087	.0000	.0217	.0381

5.10.2 The impact of organisational climate on psychological capital

Table 33 shows the Model summary of the impact of organisational climate on psychological capital. Based on the output interpretation of table 33, organisational climate has a positive significant impact on psychological capital with $b = 0.0502$, $t = 12.7053$ and $p < 0.001$. This represents the path (a_2'). Figure 20 depict the relationship between organisational climate (IV) and psychological capital (M2).

Figure 20

The relationship between Organisational Climate (IV) and Psychological Capital (M2)

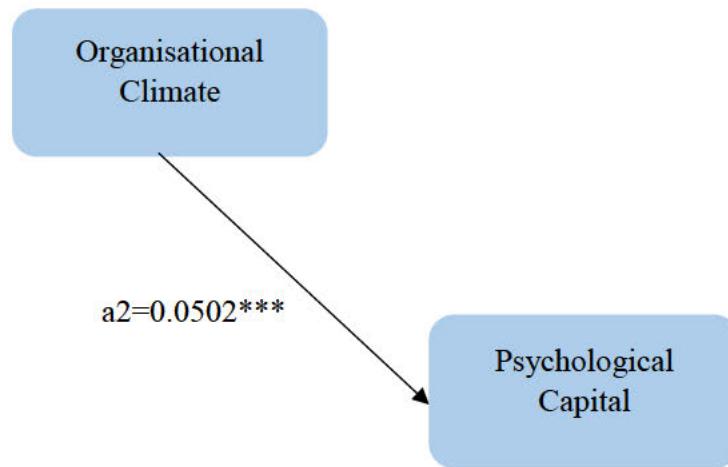


Table 33

Model summary of the impact of organisational climate on psychological capital

Model Summary						
R	R-sq	MSE	F	df1	df2	P
.5928	.3514	.3083	161.4244	1.0000	298.0000	.0000
Model						
	Coeff.	Se	T	p	LLCI	ULCI
Constant	1.5253	.2077	7.3427	.0000	1.1165	1.9342
OLIM	.0502	.0040	12.7053	.0000	.0424	.0580

5.10.3 The impact of employee engagement, psychological capital and organisational climate on innovative work behaviour

The results of table 34 shows that employee engagement has a significant impact on innovative work behaviour with $b = 0.1447$, $t = 2.5853$, $p < 0.0102$. This represents the path (b_1') of the output interpretation. Psychological capital has a significant impact on innovative work behaviour with $b = 0.1429$, $t = 2.4325$, $p < 0.0156$. This represents the path (b_2') of the output

the interpretation. Organisational climate was also found to have a significant impact on innovative work behaviour ($b = 0.0148$, $t = 6.1594$, $p < 0.0037$). This represents path (c') of the output interpretation.

Figure 21

The impact of employee engagement, psychological capital and organisational climate on innovative work behaviour

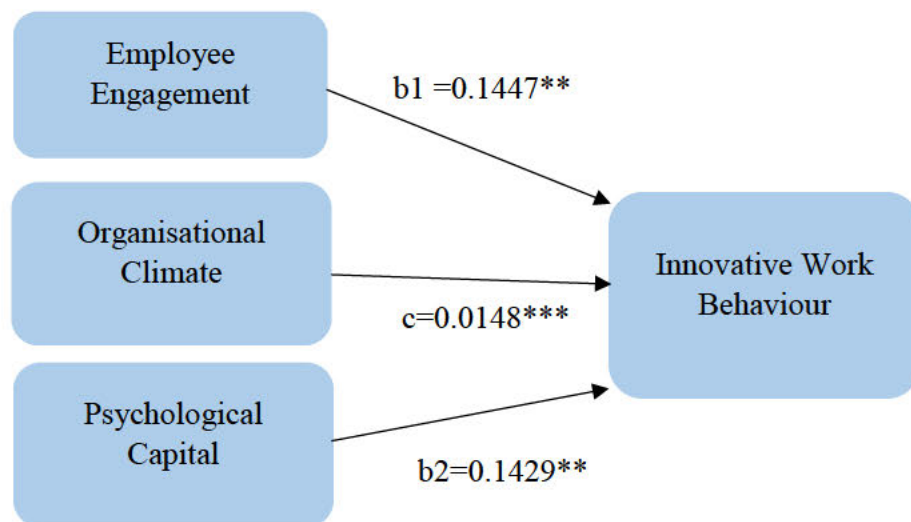


Table 34

Model summary of the impact of employee engagement, psychological capital and organisation climate on innovative work behaviour

Model Summary						
R	R-sq	MSE	F	df1	df2	p
.4077	.1663	.3093	19.6747	3.0000	296.0000	.0000
Model						
	Coeff.	Se	T	p	LLCI	ULCI
Constant	1.5795	.2564	6.1594	.0000	1.0748	2.0841
OCLIM	.0148	.0051	2.9220	.0037	.0048	.0248
ENGAG	.1447	.0560	2.5852	.0102	.0345	.2548
PSYC	.1429	.0587	2.4325	.0156	.0273	.2584

5.10.4 Indirect, Direct and Total Effect

Table 35 present the summary of the total effect. The total effect is calculated by summing the direct and indirect effects. Indirect effect is calculated by multiplying a1 and b1 ($a1*b1$). Indirect effect = $a1 (0.0299) * b1 (0.1447) = 0.0043$ and $a2 (0.0502) * b2 (0.1429) = 0.0071$.

Direct effect is the effect of organisation climate on innovative work behaviour in the absence of the mediator employee engagement (c'). Total effect is the sum of direct and indirect effect. Total effect ($c = (c+(a1*b1) + (a2+b2)) = 0.0043+ 0.0072= 0.0115$). The outcome of the total, direct and indirect effect employee engagement and psychological capital on innovative work behaviour in the presence of organisation climate is presented in table 36.

Table 35*Model summary of the total effect of organisational climate on innovative work behaviour*

Model Summary						
R	R-sq	MSE	F	df1	df2	p
.3225	.1243	.3227	42.2918	1.0000	298.0000	.0000
Model						
	Coeff.	Se	T	p	LLCI	ULCI
Constant	2.1459	.2125	10.0966	.0000	1.7276	2.5641
OLIM	.0263	.0040	6.5032	.0000	.0183	.0343

Table 36*Model Summary of the total, direct and indirect effect of Employee Engagement and Psychological Capital on Innovative work behaviour in the presence of Organisation Climate*

Total effect of X on Y						
Effect	Se	T	P	LLCI	ULCI	c_cs
.0263	.0040	6.5032	.0000	.0183	.0343	.3525
Direct effect of X on Y						
Effect	Se	T	P	LLCI	ULCI	c_cs
.0148	.0051	2.9220	.0037	.0048	.0248	.1984
Indirect effect(s) of X on Y						
	Effect	BootSE	BootLLCI	BootULCI		
TOTAL	.0115	.0037	.0040	.0185		
ENGAG	.0043	.0019	.0008	.0084		
PSYCAP	.0072	.0037	-.0004	.0145		

Hypothesis 4 of this study assessed the mediating role of employee engagement and psychological capital on the relationship between organisation climate and innovative work behaviour. The direct effect of organisation climate on innovative work behaviour through employee engagement and psychological capital was also found to be significant ($b = 0.0148, p < 0.003$). The results also revealed a significant indirect effect of employee engagement on innovative work behaviour ($b = 0.0043, t = 2.263$). However, there was no significant indirect effect of psychological capital on innovative work behaviour in the presence of organisation climate ($b = 0.0072, t = 1.945$) since there is a zero between the BootLLCI and BootULCI. Therefore, Employee engagement partially mediated the relationship between organisational climate and innovative work behaviour since both direct and indirect effect are both significant. While psychological capital did not mediate the relationship between organisation climate and innovative work behaviour. The analysis summary of the mediation is presented in table 37. Figure 22 depicts the observed path model and the coefficient values of the mediating role of employee engagement and psychological on the relationship between organisational climate and innovative work behaviour.

Figure 22

Observed path model of the mediating role of Employee Engagement and Psychological on the relationship between Organisational Climate and Innovative Work Behaviour

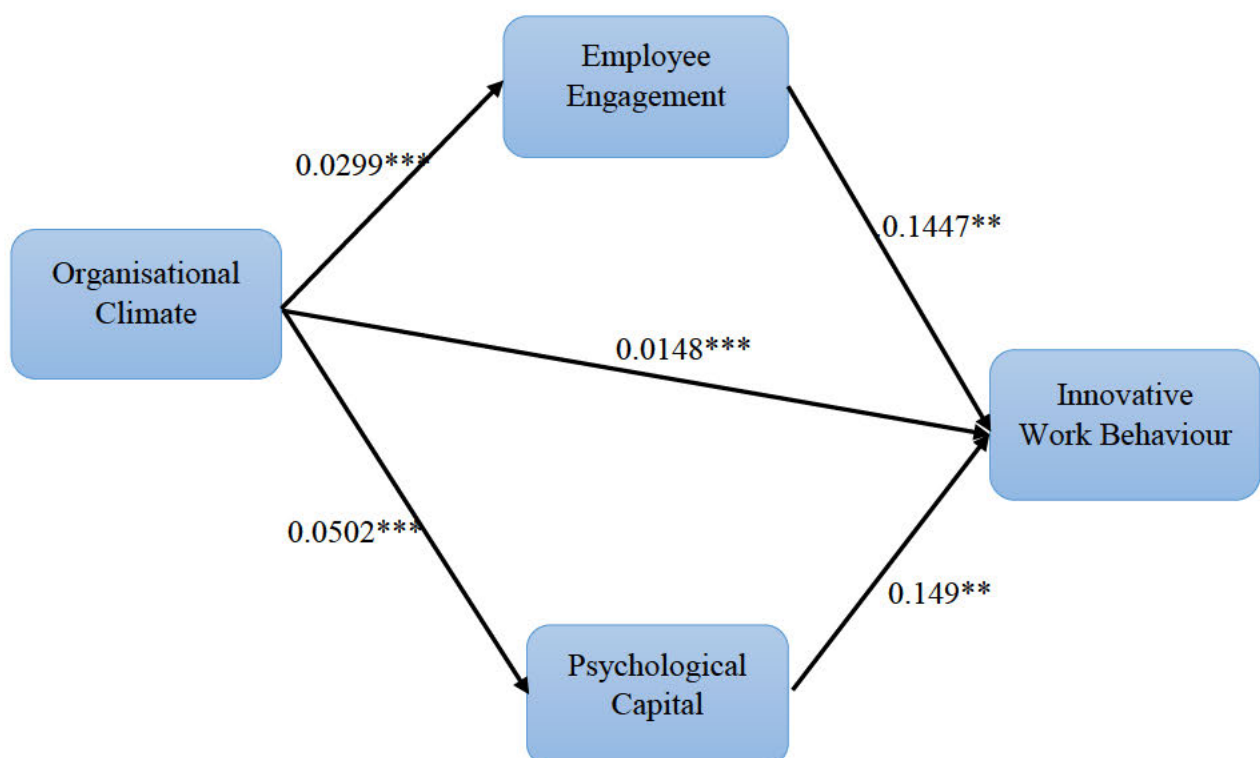


Table 37

Analysis summary of the mediating role of employee engagement and psychological on the relationship between organisation climate and innovative work behaviour

Total Effect OCLIM> IWB	Direct Effect OCLIM> IWB	Relationship	Indirect Effect	Confidence Interval		T statistics	Conclusion
				Lower Bound	Upper Bound		
0.0263 (0.000)	0.0148 (0.00)	Employee Engagement> >Organisation Climate> Innovative Work Behaviour	0.0043	0.0008	0.0084	2.263	Partial Mediation
		Psychological Capital >Organisation Climate> Innovative Work Behaviour	0.0072	-0.0004	0.0145	1.945	No Mediation

5.11 Discussion of key findings from the quantitative study

In this section a brief discussion is presented of the above findings as outlined in the introduction section earlier. An integrated discussion with the qualitative study findings will be presented in the next chapter of this study.

5.11.1 Social demographic background of the study

The frequency distribution showed that most of the participant ranges between the ages of 25 to 34 years. Participants' gender distribution was almost equal. The almost equal amount of male and female in Nigerian financial institutions may be because, in Nigeria, women's roles have changed from just taking care of the house and children to also needing to work to support their families (Omosho, 2013). Also, according to Orbih and Imponopi (2019), there is no more discrimination based on gender in Nigerian financial institutions. The findings of their study demonstrated that women are given the same opportunities as men to progress in their professional lives. Their research has provided a comprehensive understanding of the role of women in the workplace. The Central Bank of Nigeria in their data revealed that the number of female employees in banking has gone up from 24 percent in 2013 to around 28 percent in

2018. To help women's careers, the Bankers' Committee in Nigeria decided to put in place a quota system to get more women in financial institutions, aiming to get them up to 30 percent (Orbih and Imponopi, 2019). Further findings in this study revealed that most of the participants had basic degree (87%) and just 10% had a MSc degree. This indicated that majority of the participants can be said to be well educated. In relation to this study finding, employee possessing an educational or professional based identity is believed to influence employee decision and ability to solve problems (Joshi and Jackson, 2003).

Additionally, the marketers reported experiencing high levels of stress. According to Anjum & Zhao (2022) a high level of stress for employees on the job can affect both their psychological and physical health negatively. Although some level of stress can be beneficial eustress (positive stress), but overwhelming job demands particularly when it comes to innovation may be counterproductive (Anjum & Zhao, 2022). According to some researches, when employees go through much stress it brings about some difficulty in accomplishing whatever they set to achieve on their job because of the pressure that comes with it (Podsako, 2007; Patel & Meher, 2018). In order to increase employees drive, involvement and how happy they are on the job, management of organisation should prioritize reducing the level of stress the job possess on employees (Cavanaugh et al., 2000). Cavanaugh et al. (2000) further recommend that organisations should modify their rules and regulations to fit in with this new behaviour (dealing with stress). This can be done by making sure employees know what they need to do and giving them opportunities to progress in their job based on how well they do. Also, as suggested by Lazarus and Folkman's (1984) transactional stress and coping model, the two main ways to deal with stress includes, solving the problem causing the stress, and the other is by changing how you feel about it. In addition, Lazarus and Folkman's theory suggests that if we can't effectively handle stress for example when we have too much to do and not enough resources or experience, it can cause more stress and negative health effects.

5.11.2 Demographic group differences regarding innovative work behaviour

The result of the t-test analysis showed that level of education had a statistically significant influence on the marketer's innovative work behaviour. Those that had MSc. Degree had a

higher mean score on innovative work behaviour compared with marketers with basic degree and lower level diploma. The difference in innovative work behaviour and level of education was supported by the study of Ng and Feldman (2009). They found that the level of education has a significant impact on innovation. Ostergard et al. (2011) are of the opinion that people's educational experiences provide numerous opportunities for development and it can thus be argued that the higher one's educational level, the more likely one demonstrates innovative work behaviour. This is likely due to the fact that an employee's educational background might influence their work methods and their knowledge. While the marketers in one bank (group 4) showed higher levels of innovative work behaviour as per the outcome of the one way ANOVA results, this did not show a consistent pattern when organisational factors of the different banks were explored. One would have expected that marketers in this particular bank would also have scored on psychological capital as this factor is linked to innovative work behaviour as discussed below.

5.11.3 The influence of organisational and personal factors on innovative work behaviour

The results of the Pearson's Product Correlation analysis showed positive significant correlations between innovative work behaviour and organisational drivers (organisation culture and organisation climate). Similarly, the findings also indicate a significant positive correlation between innovative work behaviour, psychological capital and employee engagement. Moreover, psychological capital displays a strong and positive correlation with both organisational culture and climate. Employee engagement was also positively correlated with organisation culture, organisation climate and psychological capital. Furthermore, the outcome of the linear regression model revealed that both personal factors and organisational factors were positively significant in predicting innovative work behaviour. While the hierarchical regression model showed that only organisational culture and engagement contributed more in predicting innovative work behaviour than psychological capital and organisational climate. These findings are similar to the findings of other scholars. For example, Maher (2014) is of the opinion that organisation culture has the potential to either impede or facilitate the introduction and sustenance of innovative practices within the

organisation. Kaasa and Vadi (2010) posited that the organisation culture has the capacity to impact the process of innovation work behaviour by virtue of its ability to shape the underlying framework governing individual initiatives, collective actions, perceptions, and behaviours pertaining to risks and opportunities. With regards organisation climate Imran and Anis-ul-Haque (2011) argues that organisation climate influence innovative work behaviour. According to Walumbwa et al. (2018), organisational support for innovation plays a critical role in employees' experience of increasing productivity at work and the manifestation of innovative work behaviour.

While psychological capital and engagement were both positively and significantly correlated, the hierarchical regression model showed that it was organisational culture and employee engagement that were significant predictors of innovate work behaviour. It should however be noted that while not statistically significant, both organisational climate and psychological capital contribute to the variance in innovative work behaviour. In relation to the influence of psychological capital, Han Yi et al.'s (2011) study results revealed that employees who have higher levels of psychological capital tend to exhibit a greater tendency towards innovative behaviour. Luthans et al. (2011) and Tsegaye et al. (2020) argued that employees who have elevated levels of psychological capital are more likely to show higher levels of enthusiasm and energy, display increased tendencies towards curiosity and exploration, and also seems to display a willingness to engage in critical thinking and embrace innovative work behaviour. They further affirmed that these characteristics are important factors in cultivating a stronger desire for innovation. Kwon and Kim, (2020) found that engaged employees are more inclined to embrace positive innovation strategies, as reported in the positive correlation between employee engagement and innovative behaviour. Similarly, other studies found positive correlation between employee engagement and innovative work behaviour (Aryee et al., 2012; Kurniawan and Ranihusna, 2019; Tange et al., 2019). Therefore, psychological capital and employee engagement are important prerequisite for a greater levels of innovative work behaviour in employee (Kwon and Kim, 2020; Tang et al., 2019).

5.11.4 The mediating role of personal factors between organisation factors and innovative work behaviour

As mentioned earlier, Hayes SPSS PROCESS model 4 was used to test for the mediating role of employee engagement and psychological capital on the relationship between organisation culture and innovative work behaviour as well as for organisation climate and innovative work behaviour. The results of the first mediation analysis revealed a positively direct effect of organisation culture on innovative work behaviour. There was also a significant indirect effect by employee engagement in the relationship between organisational culture and innovative work behaviour. However, psychological capital did not indirectly influence innovative work behaviour through organisational culture. The findings in this study are also consistent with earlier studies by Park (2014) and Lin and Li (2017) and more recent research conducted by Hosseini and Shirazi (2021) and Setyawasih et al. (2022). Setyawasih et al. (2022), posited that this influence organisational culture is likely to have on innovative work behaviour is channelled through the creation and cultivation of employee engagement within the workplace. They further explained that deeply ingrained organisation culture within a workplace can greatly influence employees' levels of respect for the organisation as a whole. However the earlier study by Li et al. (2017) did not find that organisation culture has a direct impact on innovation. However, leadership was found to play a very crucial role in enabling the organisation culture to influence innovation in an organisation. It can thus be argued that the quality of leadership is linked to organisational culture and this is supported by the study by Sarros et al. (2003), which revealed that leadership has a significant impact on organisational culture.

Similar to the outcome of this mediation analysis result, Nadeem et al. (2018) explored the relationship between employee engagement and the enhancement of innovative behaviour among employees. Specifically, they are of the opinion that when an organisation cultivates an environment that fosters genuine employee satisfaction, individuals are more likely to devote themselves fully to their work, become actively engaged in the innovation process, and leverage both their internal and external resources to achieve innovative outcomes. According to Setyawasih et al. (2022), employees who identify strongly with the organisation tend to

perceive their work as an essential component of their individual identity and may thereby strive to make valuable contributions to the organisation. These collective efforts can elevate the overall engagement and motivation of employees, which contributes to a more positive and productive work environment. Additionally, Hosseini and Shirazi (2021) and Park et al. (2014) in their respective studies, demonstrated the significant positive impact of employee engagement on innovative work behaviour. Karkoulian et al. (2020) study results showed that there exists a significant correlation between employee engagement and innovative work behaviour.

In exploring the mediating role of employee engagement and psychological on the relationship between organisational climate and innovative work behaviour, the result revealed a direct effect of organisational climate on innovative work behaviour. There was a significant indirect effect by employee engagement between organisational climate and innovative work behaviour. However, there was no significant indirect effect of psychological capital on innovative work behaviour through organisational climate. Similarly, the study of Ali et al. (2020) and earlier study by Shanker (2017) supported the mediating effect of employee engagement in the relationship between organisational climate and innovative work behaviour. In contrary to the finding of psychological capital not mediating the relationship between innovative work behaviour and organisational climate in this study, Hsu and Chen (2015) investigated psychological capital as a mediator and discovered that it had a significant impact on the relationship between innovative employee behaviour and organisational climate. Slatten et al. (2019) also reported a significant direct effects and the mediating role of psychological capital on innovative behaviour. While psychological capital does not mediate innovative work behaviour indirectly through organisational culture and climate, the findings nevertheless suggests the importance of psychological on innovative work behaviour in the result of the multiple regression analysis.

5.12 Conclusion

In this chapter of the study, the analyses of the quantitative study were presented. Also, the hypotheses formulated in this study that were tested with the use of inferential statistics are discussed. The result of the mean tests i.e. t-test showed that there was a significant difference in marketers innovative work behaviour as a result of their level of education. The outcome of the one-way ANOVA analysis showed that the bank participants belong too had influence on innovative work behaviour. Hypotheses one and two were tested using multiple regression analysis while hypotheses three and four were tested using Hayes PROCESS model 4. The results revealed that organisational climate and organisational culture predict innovative work behaviour in the marketing division of financial institution in Ibadan, Nigeria. Psychological capital and employee engagement also significantly impact innovative work behaviour. The outcome of the mediation analysis revealed that employee engagement partially mediates the relationship between organisational culture and innovative work behaviour. On the other hand, psychological capital did not mediate the relationship between organisational culture and innovative work behaviour. The mediating influence of employee engagement in the relationship between organisational climate and innovative work behaviour was affirmed. While psychological capital did not mediate the relationship between organisational climate and innovative work behaviour.

The study findings suggest that both organisational and personal factors are important in predicting employees innovative work behaviour in the marketing divisions of financial institutions in Ibadan, Nigeria. It is therefore important for financial institutions to take cognizance of the influence of both personal and organisational factors as identified in this study, in supporting and improving employees' innovative work behaviour in financial institutions. The next chapter presents a summarised integrated discussion of key findings from the qualitative and quantitative studies, recommendations and guidelines for intervention, limitations and conclusion of the study.

CHAPTER 6

INTEGRATED DISCUSSION, RECOMMENDATIONS, GUIDELINE FOR INTERVENTIONS, AND CONCLUSION

6.1 Introduction

A brief integrated discussion is presented of both the qualitative and quantitative studies in lieu of providing guidelines for interventions to support and improve innovative work behaviour in the banking sector in Ibadan, Nigeria. This is followed by intervention guidelines using Intervention Mapping (IM) as an approach to develop well informed and targeted interventions grounded in a sound theoretical base. The chapter closes with research recommendations and an outline of the study's key contributions, followed by a final conclusion.

The study had specific objectives that helped to guide the research, and they include the following:

- To investigate the demographic differences pertaining to innovative work behaviour.
- To determine the associations between organisational factors (i.e. organisational culture and organisational climate) and personal factors (i.e. psychological capital and engagement with innovative work behaviour).
- To investigate the best predictors of both organisational and personal factors of innovative work behaviour.
- To investigate the mediating role of employee engagement and psychological capital in the relationship between organisational culture and innovative work behaviour.
- To investigate the mediating role of employee engagement and psychological capital in the relationship between organisational climate and innovative work behaviour.
- To offer guidelines for relevant interventions to support innovative work behaviour.

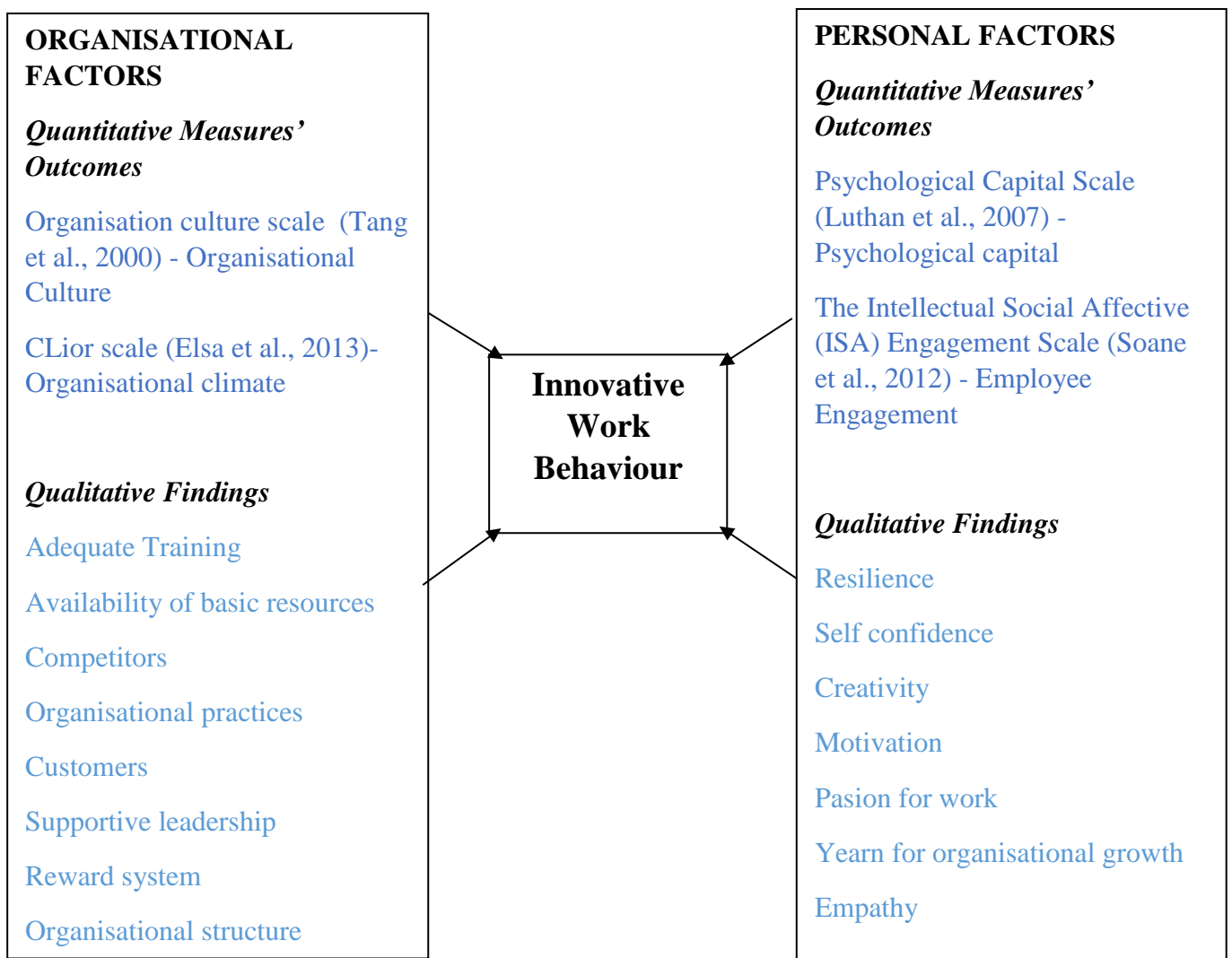
6.2 Summarised integrated discussion

The outcome of the quantitative and qualitative data collected and analysed is integrated into this section of the study. See Figure 23 for a summary of the key findings from both the qualitative and quantitative measures' outcome. In order to avoid unnecessary repetition of the

previous chapters, a brief summary of marketers' and managers' understanding of innovative work behaviour, as well as organisation and personal factors impacting innovative work behaviour as identified in this study, are discussed below

Figure 23

Organisational and personal factors impacting innovative work behaviour based on the quantitative measures' outcomes and the qualitative findings



Note: Data gained from quantitative measures are written in dark blue
Outcome of the qualitative findings are written in light blue

6.2.1 Understanding innovative work behaviour

In the present study, most of the participating marketers and managers perceived innovative work behaviour primarily as generating new ideas, improving existing ideas, and promoting new brands. This was viewed to improve work processes, profits, and service delivery to customers, and thus benefit the entire organisation at large. Participants also mentioned that innovative work behaviour requires marketers to be creative employees, able to proffer solutions to problems. These views are similar to those reported in an earlier study by Thurlings et al. (2015), who define innovative work behaviour as the process by which innovations are broadened, produced, implemented, espoused, and modified by employees to improve their output and their roles within organisations. It seems that both the marketers and the managers in this study were informed of what constitutes innovation and innovative work behaviour.

6.2.2 Organisational and personal factors impacting innovative work behaviour

The study confirmed that innovative work behaviour in the marketing division of financial institutions in Nigeria is driven by several factors, particularly organisational and personal factors. The organisational factors identified in the qualitative and quantitative studies are organisational climate and culture and could be in form of structure in place for work processes, enabling environment, human resource practices, rewards and supportive leadership. While the personal factors identified in the qualitative and quantitative studies study include employee's engagement, passion for work, self-confidence, creativity, psychological capital and commitment to work. According to Javed et al. (2017), the antecedents of innovative work behaviour at the organisational levels are leadership, team members, job features and demands, and organisational climate, while factors at the individual levels includes individual differences, personality, and values, all of which are significantly associated with innovative work behaviour.

In this study, there was a significantly positive direct impact of organisational culture on innovative work behaviour. Further results also revealed that employee engagement indirectly influenced innovative work behaviour through organisational culture. However, psychological capital did not indirectly influence innovative work behaviour through organisational culture.

In the present study, the relationship between organisational culture and innovative work behaviour is not mediated by psychological capital, as the indirect effect is not significant. On the other hand, the relationship between organisational culture and innovative work behaviour can be said to be mediated by employee engagement, as the impact is significant both indirectly and directly. To support this finding, the empirical verification of the indirect impact of employee engagement on innovative work behaviour through organisational culture concurs with recent study findings by Azeem et al. (2021) and Jankelova et al. (2021), and an earlier study by Bedarkar and Pandita (2014). These authors report positive associations between employee engagement and corporate culture. They highlighted that the development of staff engagement is not an instantaneous or isolated event, but rather relies upon the integration of organisational values, attitudes, and behaviour, pointing to the importance of organisational culture and climate in this regard. An earlier study by Jafri (2010) states that because innovation can be viewed as a rigorous process, that involves aspects of behaviour from individual employees in dealing with a problem, innovative work behaviour is more likely to be evident among employees who are positively engaged with the organisation. One of the important ways to get employee engaged on their job as highlighted by Bakker and Demerouti (2017), is having access to resources. Having access to resources is argued to help motivate employees. If employees have lots of resources at their job, they will feel more motivated and engaged in their work. Hoang et al. (2022) point out that employee commitment, work passion, and creative self-efficacy have a significant impact on employees' innovative work behaviour. This was also similar to the findings of the qualitative study where issues about passion, self-efficacy i.e. confidence in one's abilities and creativity were viewed as important antecedents of innovative work behaviour. Creative self-efficacy in employees has also been identified as a key factor influencing employees' innovative work behaviour (Farmer & Tierney, 2017). However, in Widyani et al.'s (2017) study, creative self-efficacy was found to have no impact. According to the study of Li et al. (2010) employees who have a high level of confidence in their creative skills actively seek opportunities, persistently acquire new knowledge, and utilise creative and innovative thinking in their work. In the qualitative study, the marketers also mentioned resilience, an inquiring mindset, passion and motivation for work, and a vested interest in organisational growth as individual behavioural aspects necessary for innovative

work behaviours. These factors seemed to be linked to engagement and the notion psychological capital, inner personal resource which individuals can draw from when needed (Luthans et al., 2007, 2011).

Also, according to Fredrickson (2000), having positive emotions which is associated with resilience, a component of psychological capital, can really help people feel better mentally and physically. Positive emotions as explained by the Broaden-and-Build theory of Fredrickson (2004) may help people to expand their thoughts and experiences, allowing them to build important skills and resources for the future. When we experience positive emotions, our minds tend to open up and become more receptive to new ideas and possibilities. This can lead to increased creativity, problem-solving abilities, and overall well-being (Fredrickson 1998 & 2001). Individuals can potentially enhance their overall well-being and better manage negative emotions by actively generating positive experiences when faced with challenging circumstances. Fredrickson (2004) further stated that positive emotions can sometimes come from being able to handle difficult situations well which is also known as being resilient. Evidence also shows that people who can handle difficult situations well also tend to use positive emotions to help them cope effectively. Fredrickson (2004) also claimed that an individual's confidence can be influenced by positive emotions. As compared to everyday situations, positive emotions expand a person's range of thoughts and actions, allowing them to think and act in more diverse ways. Furthermore, Yiu (2019) pointed out that positive emotions have been linked to increased levels of dopamine. When people feel happy, it is because their brains have more dopamine. However, when dopamine levels decrease, people may feel less pleasure or motivation, rather than feeling specifically sad or upset.

Organisational climate was found to have a direct significant impact on innovative work behaviour. Organisational climate influences innovative behaviour directly and indirectly. While psychological capital impacted innovative work behaviour directly, it did not mediate the relationship between organisational climate and indirectly impact innovative work behaviour. The direct effects found in this study linking organisational climate and innovative work behaviour has also been confirmed in a recent study by Cherly et al. (2022). They argue

that to promote creative work practices such as innovative work behaviour, an organisation's climate must acknowledge and value innovation. This echoes the above research that a supportive organisational climate enhances engagement in work and thus foster innovative work behaviour. In the qualitative interviews, the marketers and manager mentioned the importance of a favourable work environment in terms of organisational structure, human resources practices, leadership support, and training, as well as external environment on innovative work behaviour. In their research, Gaspary et al. (2020) further emphasise the importance of a favourable organisational structure and that structural characteristics could influence a work environment for innovation. Their findings also highlight the importance of managers, considering how an organisation's structure can influence its ability to innovate by creating an environment in which people are free and encouraged to generate ideas and explore new opportunities. The positive direct associations between psychological capital, engagement, and organisational culture, as well as with innovative work behaviour, were found. In support of these associations, Slåtten et al. (2019) state that the provision of organisational resources such as a positive workplace climate can also have a positive impact on employees' psychological capital. Luthans et al. (2007), argued that psychological capital can be developed through resilience, optimism, hope, and self-efficacy. However, Carter & Youssef-Morgan (2022) argued that psychological capital as a higher order structure, has more predictive power than the individual components of self-efficacy, hope, optimism and resilience. Therefore, the development of psychological capital of employees, within the 4th Industrial Revolution characterised by continuous changing demands and a greater need for innovation, should be considered important skills to be development among employees to support and bolster wellbeing.

Apart from the many organisational factors that support employees' innovative work behaviours, leadership has frequently been suggested as a key influencing factor not only in this qualitative study, but also in other research (Huang et al., 2016). Leaders have the power to foster the attitudes and create the working environments which encourage innovative work behaviour in their team members (Wu & Lin, 2018). This aspect was raised by marketers and managers alike in the qualitative study. Supportive leadership and open, regular

communication were viewed as important for engaging in innovative work behaviours. All these leadership characteristics also highlighted by both marketers and managers, can be likened to transformational leadership. Masood and Afsar (2017) state that transformational leadership fosters an appropriate environment for employees who want to get involved in innovative work behaviours, particularly when such behaviours are challenging due to uncertainty about the innovative idea's likely success. It has also been argued that transformational leadership is appropriate when organisations undergo change or when situations require to be changed (Kazmi & Naaranoja, 2015). The positive associations between transformational leadership and innovation can be attributed to leaders' ability to enhance their followers' intrinsic drives to promote innovative and novel results (Zhang et al., 2018). Dinh et al. (2014) and Antonakis and Day (2017) pointed out that being a good leader is really important for making sure that employees are happy and do their best work.

Acknowledging innovative work behaviours and rewarding these behaviours are also important to enhance motivation as suggested in the qualitative study. Research findings suggest that external rewards i.e. monetary incentives are likely to influence intrinsic motivation for creativity (Amabile and Pratt, 2016; Mankin et al., 2019). These external rewards are therefore necessary for employees' own inner drive for motivation (Amabile and Pratt, 2016). In addition to this, the study by Mankin et al. (2019) pointed out that external motivating efforts are important to ensure task completion and provide employees with a sense of independence in the work they do. External motivators include providing good work conditions, fair salary system, job security, possibilities for advancement and growth, supportive social and work environment, status, and belonging to a reputable organisation with a positive image.

It is evident from the study outcomes that both organisational and personal factors are crucial in facilitating innovative work behaviour among employees. For organisations to remain competitive, they are required to be agile and resilient to environmental demands and changes, and thus be innovative. It is however imperative that the management of financial institutions provide employees with a supportive culture and climate, adequate resources, development and training opportunities as well as inspirational and supportive leadership as well as acknowledge

innovative behaviours and to reward it for continued motivation for innovative work behaviours. However, when using rewards to motivate for innovative work behaviour it must be targeted at eliciting their intrinsic drive because of the positive relationship between intrinsic motivation and employees' commitment to work (Ryan and Deci 2000). This can be achieved by making work activities enjoyable and interesting for employees. Creating a supportive organisation in both culture and climate will in turn improve employees' psychological capital, and enhance deeper engagement in their roles as marketers.

The study findings provide a solid foundation for the development of guidelines to enhance innovative work behaviour in financial institutions in Nigeria. In the next section the steps for the development of intervention guidelines to support innovative work behaviour in financial institutions will be outlined.

6.3 The development of intervention guidelines to support innovative work behaviour in financial institutions in Ibadan, Nigeria

In order to develop guidelines for effective interventions, it must be rooted in empirical findings. The intervention mapping (IM) framework recommended by Bartholomew et al. (2006; 2016) and Kok et al. (2004; 2017) and used by Haselzet et al. (2021), was utilised to develop intervention guidelines (as explained in Chapter 2). This was embedded in the results of the first phase of the study i.e. the qualitative study and the second phase i.e. the quantitative study (Chapters 4 and 5 respectively). While IM was initially developed for community health promotion interventions, its relevance for workplace interventions has been illustrated in various studies as it was applied particularly to the areas of occupational health and safety (Ammendolia et al., 2016; McEachan et al., 2008; Roozeboom et al., 2021). More recently, IM has also been used in an intervention to improve sustainable employability among low-educated employees in the Netherlands (Haselzet et al., 2021). It should be noted that not all the different steps explained in the development and implementation of IM for interventions, as outlined in chapter 2, are relevant for the purposes for this thesis as only step 1, step 2 and the first stages of step 3 is relevant and will be discussed for the development of guidelines for relevant interventions to support and improve innovative work behaviour. These steps are

outlined by the authors that developed IM (Bartholomew et al., 2006; McEachan et al., 2008) and some those that have used IM in specifically workplace settings (Ammendolia et al., 2016; Haselzet et al., 2021; Roozeboom et al., 2021).

Steps for Intervention Mapping

- **Step 1: Need Assessment**

The step entails the evaluation of a problem or situation that may require an intervention (Wight et al., 2016; Haselzet 2021). As suggested by Haselzet (2021), to conduct the needs assessment, a comprehensive approach is required, encompassing the review of research studies, exploration of applicable theories, and consultations with necessary bodies that will be involved in the intervention process. Step one of the IM is further discussed below.

- **Step 2: Stating Change Objective**

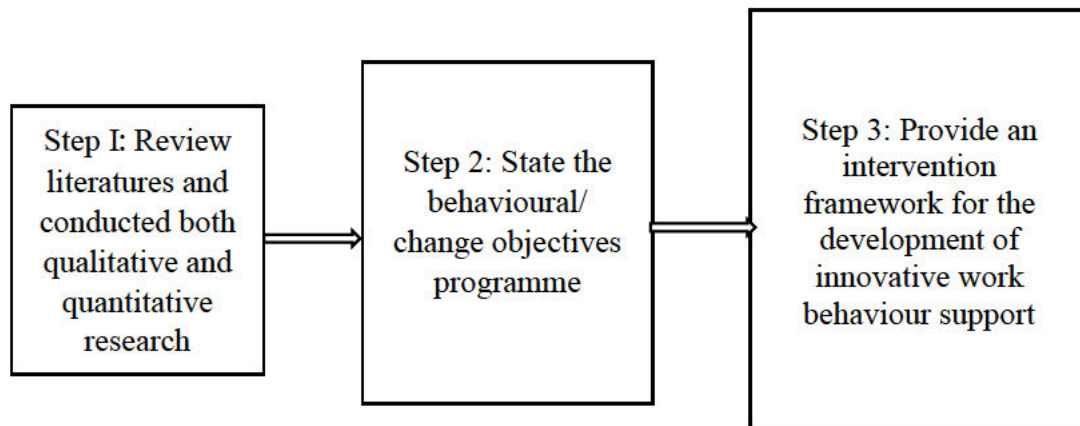
The goal of the second step of IM is to create clear behavioural or change objectives for the intervention (Haselzet, 2021). An intervention objective relates to what needs to be changed at both the individual and organisational levels to address an issue. This change is required to ensure necessary actions towards the identified need in the first step of the intervention mapping. These actions are crucial to make the desired change happen in the intervention target audience. Step two of the IM is further discussed below.

- **Step 3: Framework for Innovative Work Behaviour Workplace Intervention**

For the purposes of the thesis, only a framework for the IWB intervention will be provided and will involve the linking of appropriate theoretical approaches that will guide the translation of the behavioural/change objectives for the intervention as it pertains to the programme design step. According to Haselzet (2021), the third phase of the intervention is concerned with finding suitable theories and then converting them into feasible methods for effective intervention implementation. A theoretical method is a way of changing behaviour based on solid theories.

Figure 24

Procedures for intervention development process in this study



6.3.1 Step 1: Needs assessment

The above steps depict the key aspects relevant for intervention planning. However, only the first, and second steps are used for intervention mapping in this study. The needs assessment was done using a literature review and empirical studies namely phase one and phase two as mentioned above. A critical review of literature showed that organisational and personal factors are important antecedents of innovative work behaviour. As highlighted in Chapter 2, Chapter 4 and Chapter 5 of the study, organisational antecedents of innovative work behaviour include organisational structure, leadership, training, and a favourable work environment, while the personal antecedents include employee engagement, and psychological capital. These antecedents, both organisational and personal, were used to form basis for the intervention mapping. As intervention mapping for innovative work behaviour in financial institutions in Nigeria has not been done, related studies were reviewed to form a basis for the intervention mapping for innovative work behaviour in this study e.g. research by various scholars (Hasalzet, 2021; Wight et al., 2016).

Aligned to the needs assessment of step 1, the relevant data were collected. In this case, the researcher ensured that the respective participants were the focus. The researcher followed

ethical rules when gathered the data, making sure to treat them with dignity and respect (Kok et al., 20017). Also, by using qualitative research, the participants were able to help identify their own needs. The participants' voice recordings, explained in the fourth chapter of this thesis, helped the researcher to reflect on the meanings of the participants' experiences. Bartholomew et al. (2006) pointed out in their study that listening to participants' narratives about their experiences will help the researcher develop connections with them.

The qualitative study allowed the researcher to identify how the marketers perceived innovative work behaviour and the factors that influence innovative work behaviour in the marketing division of financial institutions in Ibadan. These findings of the qualitative study were used to guide the quantitative study and to assess the organisational and personal drivers of innovative work behaviour among a larger group of participants (n=300). As shown in Figure 16, the qualitative study identified factors that influenced innovative work behaviour in the marketing division of financial institution in Ibadan, Nigeria, at the time of research. As highlighted in figure 17, these factors include organisational factors such as organisational climate, availability of basic resources, organisational practices, leadership support, human relations, legal regulatory, competitors, and customers. The personal factors identified include passion for work, creativity, yearning for organisational growth, motivation, empathy, and self-confidence. A quantitative study was then conducted to investigate the organisational and personal factors impacting innovative work behaviour (outlined in Figure 17). The organisational factors identified were organisational culture and organisational climate, and the personal factors identified include psychological capital and employee engagement.

6.3.2 Step 2: Programme goals

Programme goals/objectives were inferred from the needs assessment, specifically as related to those aspects emphasised for individual and structural/organisation interventions. To achieve the main goal of improving innovative work behaviour in Nigerian financial institutions, there is need to take specific actions at different levels. This includes actions from individuals (marketers and marketing managers), and at the organisational (financial institutions) level. At the individual level, every group i.e. marketers and marketing managers

are expected to show positive behaviour to enhance innovation work behaviour after the intervention. Therefore, the intervention objectives will focus on what needs to be changed to help marketers, marketing managers, and the organisation at large to enhance innovative work behaviours. This change is needed to ensure that the necessary actions regarding innovative work behaviours in Nigerian financial institutions. The intervention focus was thus on the three main groups (*marketers, marketing managers, and the organisation*). For each of these groups, there are expected performance as well as behavioural outcomes to bring about the desired change regarding innovative work behaviour. According to Eldredge et al. (2016), performance goal or objectives entail specific actions that must be undertaken by each of the target groups in order to achieve the desired change. Performance objectives or goals to be accomplished form part of the intervention plan with aligned specific actions that will enable the desired behaviours. The intervention guidelines for marketers, marketing managers and the organisation are discussed below as well as a table of matrix of change for each of these groups. As stated by Hasalzet (2021) these change matrices are useful in identifying specific parts, ways, techniques, and tools to make interventions easier to understand and implement.

6.3.2.1 Intervention guidelines for marketers

As highlighted earlier the main objective of the intervention development is to improve innovative work behaviour specifically among marketers in Nigerian financial institutions. As such, the first target audience for the intervention development are the marketers, who are expected to attract clients to the organisation. In addition the influential roles of the marketing managers and financial institutions require them to be included as key target audiences in an intervention. Performance objectives for the behaviours/actions of all these groups were stated with the specific behavioural/action outcomes below. Firstly the intervention focus for marketers and their expected behavioural outcomes are highlighted first:

Focus of intervention for marketers

- Resilience.
Because of the demanding nature of marketers role, resilience is one of the major focus areas of the intervention guideline. As earlier identified in this study, marketers who

are resilient will find it quite easy to bounce back or recover from difficult situations. In order to attain better growth and development, marketers must be able to recover swiftly from challenges in life, failures at work, etc. (Linnenluecke, 2017; Britt et al., 2016; Bardoel et al., 2014).

- Empowerment.
Apart from resilience, empowerment is another important factor that can help equip marketers with the required skills needed to carry out their daily tasks. Empowering marketers will give them more confidence in their job and enhance their capability. This will in turn bring about more innovativeness and productivity.
- Building of self-esteem and confidence that can enhance their performance and passion for work. Building marketers confidence and self-esteem will not only enhance their passion for the work they do, but also enhance their involvement in the job. As identified in this study as well as previous researches, having high self-esteem and confidence are important predictors of self-determination and employee engagement.

Behavioural outcomes for marketers (Marketers are expected to):

- Practice resilience when handling adversity by practicing self-awareness, being mindful of their thoughts and emotions, prioritising self-care, and building good relations with others.
- Marketers will be more confident and equipped to pursue skills related to innovative work behaviour. They will also develop positive self-esteem which can enhance passion and engagement for their work.
- Identify effective job management techniques to reduce workload.

Focus of health and wellbeing intervention for marketers' i.e. stress management .

- Foster positive emotions
One of the ways to manage stress is through cultivating positive emotions. Positive emotion has been found to broaden thinking capacity, enhance problem solving and also improve experiences. Therefore, this may foster increased creativity, problem-solving abilities, and overall well-being.

- Knowledge about personal health.

Intervention for marketers should also focus on improving their knowledge about their health and wellbeing. This will equip them with skills needed to manage work stress. Staying healthy and experience greater wellbeing will also enhance their innovative work behaviours.

- Greater flexibility in work hours/time.

Ensuring that marketers have greater work flexibility, to improve their quality of life, experience more motivation, and work efficiency.

- Access emotional support.

Marketers should be more willing to seek timely emotional support for greater health and wellbeing and to ensure sustained engagement and motivation in innovative work behaviours. Accessibility to psychosocial support would also be necessary.

- Develop stress management and coping strategies for work stress.

Because of the impact of stress on marketers innovation creativity and capabilities, as well as to enhance wellbeing and productivity, developing stress management and coping strategies will be useful skills to enhance innovative work behaviours.

Outcome of health and wellbeing intervention for marketers (Marketers are expected to):

- Embrace positive emotions because feeling positive when dealing with difficult or stressful situation can help in handling stress better, think creatively and solve problems.
- Acquire knowledge about healthy lifestyles in order to be able to be care for themselves.
- Better work-life balance.
- Seek for help when faced with overwhelming challenges on the job.
- Engage in relaxation, breathing exercises as well as focus on mindfulness and meditation.

Table 38*Matrix of individual change goals for marketers*

Determinant	Performance goals	Change goal
Adaptive coping	To help marketers develop constructive coping mechanisms to deal with their daily stressors as marketers	The marketers will use strategies such as relaxing, doing exercises, meditating, finding support, and changing their thinking in order to deal with a difficult situation.
	To help marketers improve their personal health and wellbeing	Marketer will prioritize their wellbeing. They will seek for knowledge about personal healthy lifestyles in order to be able manage stress and also improve overall health and wellbeing.
	To assist the marketers cultivate the habit of being emotionally positive in order to be able to handle stress	Marketers will be made aware of importance of gratitude, seek more opportunities to engage in activities that bring them happiness. Marketers will develop more interest in learning, becoming more creative and grow personally.
Resilience	To help the marketers develop resilience in the face of difficulty.	Marketers will be motivated to reappraise difficulties in alternative ways and become aware of their own strengths that they can draw from.

		Persuasive messages will motivate marketers to concentrate on their set objectives.
		Marketers will embrace change and maintain a constructive mindset.
Self-confidence	To assist marketers in developing positive self-esteem and self-confidence, which can enhance passion for their work and help them become more engaged in their job.	Employees will develop positive self-esteem and self-confidence, which consequently enhances their commitment and thus passion for and engagement in their work.

6.3.2.2 Intervention guidelines for marketing managers

Another important group for the intervention is the marketing managers, because of the distinctive roles they play in enhancing the marketers' innovative work behaviour.

Focus of interventions for marketing managers

Provision of adequate training on the development of transformational leadership skills and the particular components thereof. As identified in the qualitative study, having a supportive leader is one of the critical factors mentioned by marketers to influence positive relationship between marketing managers and marketer and also innovation. Transformational leaders are known to inspire and motivate their followers to achieve their full potential and surpass their own limitations (Savovic, 2017; Wood, 2019). They further added that transformational leaders are known for their ability to create a shared vision, and they work towards aligning their followers' goals with that vision. They encourage creativity, innovation, and risk-taking, support their followers to think creatively and embrace change. Transformational leaders also foster strong relationships based on trust, respect, and open communication with their followers. They

provide support, guidance, and resources to help their followers develop and grow personally and professionally. The key components of transformational leadership are: “individual consideration”, “idealise influence”, ‘intellectual stimulation”, “inspirational motivation” (Burns, 1978 as cited by Reza, 2019).

Individual consideration: Leader who posses’ individual consideration pay extra attention to each of their followers and work to develop them into better versions of themselves (Bass 2006; Avolio & Bass, 1995).

Idealise influence: as highlighted by Bass (2006) and Gardner (2005), leaders with idealise influence inspire others by displaying high moral and ethical standards and demonstrate a strong commitment to their values and beliefs. They often challenge the status quo and encourage others to think creatively and outside the box. These leaders are trustworthy and fair in their actions and decisions, and they build strong relationships based on mutual trust and respect.

Intellectual stimulation: transformational leaders foster an environment where their followers are motivated to generate innovative ideas by questioning prevailing practices, adopting varied viewpoints, and proposing fresh methodologies. For the above highlighted reasons, intervention for marketing managers should lay emphasis on transformational leadership skills (Bass 2006; Avolio & Bass, 1995).

Inspirational motivation: according to Jain (2015), leaders with inspirational motivation encourage and inspire their followers by providing a compelling vision, setting high expectations, and displaying confidence in their abilities.

As pointed out in the study of Reza (2019), the role of transformational leaders is to motivate employees to be imaginative, propose novel ideas, and embrace innovation. Leaders who are transformational in nature are proactive in identifying and enhancing the positive attributes of their subordinates or follower, thereby boosting their confidence levels through motivational guidance. Based on the above mentioned components of transformational leadership, some of skills of transformational leaders includes, appreciative skills, innovation/creativity skills, visionary skills, team management skills, team management skills, motivating followers, and

communication skills (Smith et al., 2004; Gardner, 2005; Bass, 2006). Based on that, the intervention for marketing managers will focus on how to develop transformational leadership skills. The matrix of change goals for marketing managers is highlighted in table 39.

Table 39

Matrix of change goals for marketing managers

Determinant	Performance goals	Change goal
Appreciative skills	Recommendations would be made on how marketing managers can celebrate their marketers' achievements or finished tasks to make them feel appreciated and motivated towards innovative work behaviour.	Marketing managers will develop more skills that can ensure marketers are acknowledged and also rewarded appropriately and when due.
Innovation/creativity skills	Assist marketing managers how to foster innovative skills among employees.	Marketing managers will engage in monthly training of their marketers regarding expectations and skills for greater innovation and communication.
Visionary skills	The intervention help managers to better inspire and motivate the marketers to achieve their best and work together as a team.	Marketing managers will set good examples, show integrity, make decisions and solve problems, take responsibility for their actions and outcomes. They will also listen to their team members and value their input, fostering a collaborative and inclusive environment and enhance team work as well as psychological safety.

Team management	Make recommendations on ways marketing managers can manage their teams and also encourage teamwork amongst their marketers to achieve a common goals or objectives.	Tasks and responsibilities would be shared. Marketers are equipped to better communicate and collaborate effectively in teams. Engage in better problem-solving, innovation, and productivity.
Motivation	The intervention to shed light on the different ways in which marketers' productivity can be enhanced, their job satisfaction be increased and workflow be improved. Enable the exploration of various ways in which acknowledgement and appreciation of marketers' efforts and creativity can be done.	Increase activities that can enhance marketers' productivity and satisfaction in their jobs. Recognising and appreciating their marketers' efforts, showing interest in their abilities, and creating a positive and inclusive work environment for all.
Communication skills	Develop effective communication skills and engage effectively with their marketers, understand their needs and preferences, and provide support and encouragement when needed.	Engaged in authentic communication style with the marketers, Create psychological safety in teams to allow for open communication and to address any confusion and potential setbacks before these escalate.

6.3.2.3 Intervention guidelines for the organisation

In order to have change at the organisation level, it is important to identify factors at the environmental level (Fernandez et al., 2019; Kok et al., 2008; Sabater-Hernández et al., 2016). For this reason, the organisational components (i.e. financial institutions) are another important group for the intervention with insights gained from the qualitative study.

Focus of intervention for financial institutions (financial institutions are expected to):

- Resourcefulness in the execution of tasks.
- Provision of friendly atmosphere and enabling environment.
- Provision of required resources needed to accomplish task given to employees.
- Training opportunities and time for training.
- Reward systems for desired and exceptional innovative behaviours and performance.

Behavioural outcomes for financial institutions

- Financial institutions to ensure marketers are given the autonomy in carrying out their activities to enhance their levels of innovative work behaviour.
- Financial institutions would promote supportive and enabling environment where all employees would feel safe to freely share their ideas and their creativity.
- Financial institution will ensure the required resources for marketers, marketing manager to accomplish given tasks are provided.
- Adequate training is offered to marketers, marketing managers to fullfill their roles in accordance with expectations.
- Marketing professionals, including both marketers and marketing managers, receive the recognition they deserve for their creative ideas and accomplishments. Moreover, exceptional achievements are acknowledged to inspire continued engagement, enthusiasm, and consistency among marketers.

Table 40

Matrix of change goals for the organisation

Determinant	Performance goals	Change goal
Organisational Structure	At the structural level, financial institutions should ensure feasible structure and policies are put in place where the employees can freely share their ideas to enhance innovative work behaviour.	Develop a supportive structure to encourage innovative work behaviour in the entire work force.

Provision of resources	Financial institutions should address the antecedent of innovative work behaviour, including access to resources to carry out the task, skills training, an enabling environment, and a supportive overall structure. The intervention will ensure the needed resources to accomplish a given task are provided by financial institutions.	The required resources to accomplish a given task will always be made available by the organisation.
Training	The intervention will ensure that necessary trainings are initiated by the organisation, so that entire work force can develop the basic skills needed to enhance their innovative work behaviour.	Financial institutions will put monthly training in place marketers, marketing managers and the entire employees to know what is expected of them and better equip them with the needed skills.
Rewards	Celebrate accomplishments or work completed to make employees feel valued and encouraged to take on the next challenge.	Financial institutions will ensure that marketers, marketing managers and the entire employees are rewarded appropriately.

6.3.3 Step 3: Framework for innovative work behaviour workplace intervention

As noted earlier in this chapter, the third step of the intervention guideline employed in this study involve developing framework for innovative work behaviour workplace intervention. This plan will include connecting different appropriate theories to help in translating behavioural/change goals into specific actions for the intervention. The use of these theories will make it possible to initiate change at the individual level as well as organisational level.

Theories used in this regards includes the social cognitive theory, self-determination theory, job demands-resources model, transformational leadership theory, diffusion of innovation theory, broaden-build-in theory, and cognitive behavioural theory.

Table 41

Theories reviewed in the study for intervention mapping and their application

Behavioural/change objective	Theoretical basis	Parameters for use	Application
Individual / personal level			
Self-efficacy and confidence	<ul style="list-style-type: none"> ✚ Self -reformation and sense of competence Social cognitive theory (Bandura, 1989; 2001; 2012) Self-determination theory (Deci & Ryan, 2008) Cognitive behavioural theory (Bandura 1977; Skinner 1974) Psychological Capital (Luthans et al., 2007) 	<ul style="list-style-type: none"> ✚ Marketers with healthy self-esteem, confidence, and innovative skills. ✚ Marketers will be confident in their capacity to generate Creative results and involve in innovative work behaviour) 	<ul style="list-style-type: none"> ✚ Develop skills by actively engaging in practical experiences and activities that can boost belief in one owns abilities and competence. ✚ Encourage marketers to look for chances to learn new things and improve their abilities. Also, help them to figure out who they are as marketers and build their own identity.
Resilience	<ul style="list-style-type: none"> ✚ Irrepressible potentials Bandura agency perspective and, psychological capital (Bandura 2001; Luthan 2002;2007;) 	<ul style="list-style-type: none"> ✚ They will be motivated and keep trying, especially when faced with challenges. ✚ Marketers will develop more 	<ul style="list-style-type: none"> ✚ Utilising participatory learning mechanism and real-life narratives to encourage personal resilience in facing obstacles

	<p>✚ Positive emotion Broaden-and-Build theory of positive emotion (Fredrickson, 2004)</p> <p>Psychological Capital (Luthans et al., 2007)</p>	<p>interest in learning, more creative/innovative and grow personally.</p> <p>✚ Marketers will possess greater level of work engagement.</p>	<p>as well as enhanced coping strategies.</p>
Adaptative coping	<p>✚ Stress management (Folkman and Lazarus, 1984) & Broaden-and-Build theory of positive emotions (Fredrickson, 2004)</p> <p>✚ Lifestyles and Mental Health Cognitive behavioural theory(Bandura 1977; Skinner 1974)</p>	<p>✚ Marketers will be able to navigate work stressor and challenges.</p> <p>✚ Marketers with improved capabilities, strength and positive attitude when faced with difficulty on the job.</p>	<p>✚ Use of practical example to illustrate how ,marketers can do things differently, learn to seek for help especially when it comes to issues that concern their well- being .</p>
Motivation	<p>✚ Intrinsic and extrinsic motivation Social cognitive theory (Bandura 1991; 2001)</p> <p>Self-determination theory (Deci &Ryan, 2000)</p>	<p>✚ Marketers with healthy relationship among their colleagues and the organisation/management.</p> <p>✚ Marketers will be intrinsically motivated and enjoy their work activities.</p>	<p>✚ Develop training that can build marketers competence and skills, foster their autonomy and also encourage them on how to maintain a healthy relationship.</p>
Organisational level			
Leadership support	Leadership development	✚ Marketing managers with	✚ Organise monthly training or seminar of managers on

	<ul style="list-style-type: none"> ✚ Transformational Leadership Theory (Bass,2001, 2006; Das,2017; Zang, 2018) 	<p>better leadership skills.</p> <ul style="list-style-type: none"> ✚ Marketing managers would be more supportive by encouraging a collaborative atmosphere at all organisational levels where marketers are free to share their ideas, and also create opportunities for marketers to display their creativity. ✚ Proactively communicate with marketers via weekly emails and communications to address any confusion and potential setbacks before these become a problem. 	<p>ways to improve their leadership skills.</p>
<p>Favourable work environment</p>	<ul style="list-style-type: none"> ✚ Provision of required resources Social cognitive theory (Bandura, 2001,) Job demands- resources model (Demerouti and Bakker 2006, 2007) 	<ul style="list-style-type: none"> ✚ Management would ensure that the required resources for marketers as well as marketing managers to accomplish given tasks are provided. 	<ul style="list-style-type: none"> ✚ Illustrate ways financial institutions can enhance a favourable work environment for their marketers through supportive peer and leadership support to enable marketers engage and accomplish

Supportive organisational structure

✚ **Improved reward system**
Incentive theory of motivation (Edward Thorndike; Skinner, 1974)

✚ Management will celebrate accomplishments or work completed to make marketers feel valued and encouraged to take on the next challenge.

given tasks and goals.

✚ Fair and equitable reward system when excelling on performance goals.

✚ **Innovation adoption**
Diffusion of innovation theory (Rogers, 2003)

✚ Novel ideas or innovation the management will embark upon will resonate with marketers existing beliefs and values.

✚ Make feasible recommendations on how financial institution can be more supportive to their marketers by providing supportive organisational structure.

✚ **Training**
Social learning theory (Bandura, 2001)

Job demands-resources model (Demerouti and Bakker 2006, 2007, 2011)

✚ Management would strive to comprehend people's attitudes, knowledge, and concerns regarding new ideas and innovation and how they can cause disruption in its adoption process

✚ Management will frequently equip marketers with the required skills and expertise through frequent trainings to enhance their innovative work behaviour.

6.4 Contribution of the study to the body of knowledge

The use of the mixed method approach: This study's first major strength is the use of a sequential exploratory mixed method approach in investigating the organisational and personal drivers of innovative work behaviour in the marketing divisions of financial institutions in Nigeria. According to Creswell and Plano Clark's (2003), mixed method approach capitalise on the strengths of both the qualitative and quantitative approaches. The qualitative research provided a thorough understanding and conceptualisation of the organisational and personal drivers of innovative work behaviour. The qualitative study investigated marketer's perceptions of innovative work behaviour, and the factors which influence innovative work behaviour. In the qualitative aspect of this study, innovative work behaviour was perceived as new idea development and the improvement of existing ideas. Furthermore, the outcome of the qualitative and quantitative studies revealed that innovative work behaviour in the marketing divisions of Nigerian financial institution is influenced by organisational culture, supportive leadership, adequate training, organisational structure, competitors, employee commitment, passion for work, creative mind set, organisational climate, an enabling environment, self-confidence, employee engagement, and psychological capital. The implication of this for managers and management alike is that they can encourage innovative work behaviour based on the impacting factors identified in this study which in turn may encourage employees, to engage with passion and sustained motivation in fulfilling their respective roles. The survey (quantitative study) provided insight into the interplay between organisational and personal drivers of innovative work behaviours to inform intervention guidelines for the financial institutions in Nigeria.

Research instruments: The use of research instruments not previously used in an African context is another important contribution of the current study. Two research tools, Organisation culture scale (Tang et al., 2000) and CLior scale (Elsa et al., 2013), have not previously been used in the African context, particularly in Nigeria. This study supports the use of shorter scales in the workplace, especially financial institutions, which are known for their busy work schedules, as it is not always feasible to use measures that are lengthy and difficult to complete. Using PCA, the researcher thoroughly examined the research instruments to ensure their

validity and suitability prior to the survey. Each scale was unidimensional and had a satisfactory Cronbach alpha. The Cronbach's alpha coefficients for the scales were all greater than 0.7. It seems therefore that these instruments are suitable for employees who are fairly well educated and with adequate proficiency in the English language. However, further refinement of these instruments is needed for the African context.

Development of guidelines for interventions for marketers, marketing managers and, organisation using IM: Another major strength of this study is the development of guidelines for interventions using the IM Framework for marketers, marketing managers and in suitable interventions directed at the organisational level. The intervention guidelines suggest a holistic approach to improve organisational factors and encourage personal factors which can lead to increased and improved innovative work behaviour.

6.5 Limitations of the study

The decision to use a cross-sectional design for the quantitative part of the study means that data was only collected at one point in time. This limited the ability for conclusion regarding causality. As a result, the study could only discover connections between variables, and make no suggestions about cause and effect.

Also, since non-probability sampling was used for the quantitative study, not all marketers in Nigerian financial institutions had an equal opportunity to be selected for participation. Consequently, the study results may not be generalisable to all marketers in financial institutions in Nigeria. Nonetheless, a quantitative study was conducted on a fairly large sample, and because Ibadan is a large city, the number of participants chosen for the study was considered enough to provide some guidelines for interventions for financial institutions and marketers in Ibadan. Additionally, another limitation is that the quantitative survey was only conducted with the marketers and not among the marketing managers because of their busy work routine and time constraints. It is therefore recommended that further quantitative studies should be conducted among the marketing managers regarding innovative behaviours in financial institutions in Nigeria.

6.6 Recommendations for future research

- For future research, more in-depth research should be undertaken to further understand how personality characteristics impact the ability to be innovative at work as highlighted in the literature and suggested by qualitative findings of the study.
- The use of a longitudinal research approach is recommended since innovation might be ongoing and over time different aspects are likely to play a more salient role. Furthermore, longitudinal data will enable a better understanding regarding the influence of organisational and personal factors on innovative work behaviour over time and furthermore, that data will be useful to measure the impact of interventions to enhance innovative work behaviours.

6.7 Conclusion

As articulated previously, this study delved into the personal and organisational determinants of innovative work behavior. The primary objective centered on examining demographic disparities in innovative work behavior. Analysis revealed that educational attainment and the specific banking environment in which participants operated significantly influenced their propensity for innovative work behavior. Subsequently, the second objective explored the impact of organisational culture and climate on innovative work behavior, yielding a positive association between these factors. Moreover, findings underscored that organisational climate and culture predominantly accounted for variances observed in innovative work behavior. The third objective scrutinized the influence of employee engagement and psychological capital on innovative work behaviour. Notably, employee engagement and organisational culture emerged as pivotal predictors of innovative work behavior. Thus, managerial strategies within financial institutions should prioritize fostering a positive climate and culture to bolster employee engagement, thereby stimulating innovative work behaviour.

Regarding the fourth objective, which examined the mediating role of psychological capital and employee engagement in the relationship between organisational culture and innovative work behavior, results indicated that psychological capital did not mediate this relationship. Conversely, employee engagement partially mediated the association between organisational culture and innovative work behavior.

Similarly, in addressing the fifth objective concerning the mediating role of psychological capital and employee engagement in the relationship between organisational climate and innovative work behavior, it was found that employee engagement partially mediated this relationship, whereas psychological capital did not exhibit a mediating effect.

Lastly, the study aimed to devise intervention guidelines for marketers and marketing managers to bolster innovative work behavior, particularly within Nigerian financial institutions. Based on the thesis findings, it is recommended that financial institutions prioritize supporting employees, especially marketers, in enhancing organisational climate and culture, given their discernible positive impact on employee engagement and innovative work behavior. This may entail ensuring the availability of resources for task accomplishment, providing timely rewards and recognition, fostering supportive leadership, maintaining a flexible organisational structure, and implementing more favorable human resource practices.

In essence, while organisational factors play a crucial role in fostering innovative work behavior, it is equally imperative to cultivate a workforce that aligns with job requirements and acknowledges the significance of personal factors such as engagement, commitment, and individual characteristics, all of which can significantly contribute to desired innovation within organisations.

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APPENDIXES

APPENDIX 1: RESERCH QUESTIONNAIRE



Dear Respondent,

My name is Gbemisola S. Akinpelu, under the supervision of Professor Anna Meyer-Weitz, I am conducting this study for doctoral philosophy in Industrial psychology. You are being asked to participate in this study because you are a marketer in a financial institution and an adult 18 years and older. Participation in the study is completely voluntary and you are permitted to withdraw from the study at any time. Refusal to participate in the study, or withdrawal from the study, will involve no penalty or loss. Participants will not be requested to provide their names. Every information provided will be kept confidential and anonymous. If you are willing to participate in this research study, you will be requested to sign this consent form after you have had all your questions answered and understand what will happen to you.

Risk and Discomfort

We do not expect any risk associated with the participants in this study. However, if you do experience any discomfort, the researcher is available to talk with you.

Researcher: Mrs Gbemisola S. Akinpelu

School of Applied Human Sciences, Psychology

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Declaration of Informed Consent

- I have been informed about the nature, purpose, and procedures for this study.
- I understand that I am free to withdraw from the research at any time, should I so desire. The information that I provide will be anonymous and confidential and only be used for research purposes.
- I have also received, read, and understood the written information about the study. I understand everything that has been explained to me and I consent to take part in the study.

Participant signature

Date

Instruction

My profound gratitude to my participant for been willing to be part of the research. I would like to let you know that the research solely relies on your honest answers in any part. Please follow the instructions in each section as they are different in their nature. Thanks for your time and information.

SECTION A: DEMOGRAPHIC INFORMATION

Please provide your answer in the given space.

1. Gender: Male [] Female []
2. Age: _____ [*please specify*]
3. Marital Status: Married [], Single [], Separated []
4. Name of Bank: _____
5. Nationality: _____
6. Language(s): _____
7. Religion: _____
8. Job Position: _____
9. Highest Level of Education: OND [], HND [], B.Sc. [], M.Sc. [], PhD []
10. Number of dependents: _____

SECTION B

Instruction: Kindly circle the number which best explain the frequency you engage in the behaviour listed below: 1 =Never; 2 =A little; 3 = Moderately 4 = Quite a bit 5 =Always

S/n	Items	<i>Never</i>	<i>A Little</i>	<i>Moderately</i>	<i>Quite A Bit</i>	<i>Always</i>
1	Creating new ideas for difficult issues	1	2	3	4	5
2	Searching out new work methods, techniques, or instruments	1	2	3	4	5
3	Generating original solutions for problems	1	2	3	4	5
4	Mobilising support for innovative ideas	1	2	3	4	5
5	Acquiring approval for innovative ideas	1	2	3	4	5
6	Making important company members enthusiastic for innovative ideas	1	2	3	4	5
7	Transforming innovative ideas into useful applications	1	2	3	4	5
8	Introducing innovative ideas into the work environment in a systematic way	1	2	3	4	5
9	Evaluating the utility of innovative ideas	1	2	3	4	5

SECTION C

Instruction: Please circle the number which best apply to you; 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree and 5 = Strongly Agree.

S/N	Items	<i>Strongly Disagree</i>	<i>Disagree</i>	<i>Neutral</i>	<i>Agree</i>	<i>Strongly Agree</i>
1	The relationships with my bosses are good	1	2	3	4	5
2	My bosses encourage me when I have problems so that I can solve them	1	2	3	4	5
3	My suggestion about the work is listening	1	2	3	4	5
4	Opportunities for training are offered	1	2	3	4	5

5	If I need help because of a heavy workload, I am given the necessary means	1	2	3	4	5
6	The goal of my work is clearly defined	1	2	3	4	5
7	The bosses are willing to listen to their employees	1	2	3	4	5
8	Socially, my work has the prestige it deserves	1	2	3	4	5
9	In my job, innovative contributions are appreciated	1	2	3	4	5
10	When I do something well, my superiors congratulate	1	2	3	4	5
11	My work is adequately defined	1	2	3	4	5
12	Deadlines are adequately met	1	2	3	4	5
13	My bosses watch me closely	1	2	3	4	5
14	My work is inadequately supervised	1	2	3	4	5
15	Everything is decided from above	1	2	3	4	5

SECTION D

Instruction: kindly circle the number which best apply to you; 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree and 5 = Strongly Agree.

S/N	Items	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	My company tries to create a unique family atmosphere	1	2	3	4	5
2	My company emphasizes strong loyalty and dedication	1	2	3	4	5
3	My company emphasizes open communication	1	2	3	4	5
4	My company treats each employee as a total person	1	2	3	4	5

5	I feel that my organisation has a real interest in the welfare and overall satisfaction of those who work here	1	2	3	4	5
6	My manager/supervisor encourages people to speak up when they disagree with a decision	1	2	3	4	5
7	My manager gives me the freedom to express idea	1	2	3	4	5
8	I feel that my manager values my ideas and Inputs	1	2	3	4	5
9	My manager is open to all questions and team approach	1	2	3	4	5
10	I have a chance to meet with my manager one-to-one at least twice a year to discuss performance and goals	1	2	3	4	5
11	My manager encourages people to work as a team	1	2	3	4	5
12	My manager encourages people who work in my group to exchange opinions and ideas	1	2	3	4	5
13	My manager often communicates the overall organisational goals to us	1	2	3	4	5
14	I feel that my manager has the knowledge and training to be a good	1	2	3	4	5
15	My manager provides help, training, and guidance so that I can improve my performance	1	2	3	4	5

SECTION E

Instruction: Please circle the number which best fits you.

Strongly Agree-5 Agree-4, Neutral-3, Disagree-2, Strongly Disagree-1

S/N	Item	<i>Strongly Agree</i>	<i>Agree</i>	<i>Neutral</i>	<i>Disagree</i>	<i>Strongly Disagree</i>
1	I focus hard on my work	5	4	3	2	1
2	I concentrate on my work	5	4	3	2	1
3	I pay a lot of attention to my work	5	4	3	2	1
4	I share the same work values as my colleagues	5	4	3	2	1
5	I share the same work goals as my colleagues	5	4	3	2	1
6	I share the same work attitudes as my colleagues	5	4	3	2	1
7	I feel positive about my work	5	4	3	2	1
8	I feel energetic in my work	5	4	3	2	1
9	I am enthusiastic in my work	5	4	3	2	1

SECTION F

Instruction: kindly indicate your level of agreement or disagreement to the below statements.

6 =Strongly Agree, 5 =Agree; 4 =Slightly Agree, 3=Slightly Disagree, 2= Disagree 1 = Strongly Disagree

S/N	Items	Strongly Disagree	Disagree	Slightly Disagree	Slightly Agree	Agree	Strongly Agree
1	In this job, things never work out the way I want them to	1	2	3	4	5	6
2	At this time, I am meeting the goals that I have set for myself	1	2	3	4	5	6
3	I feel confident presenting information to a group of colleagues	1	2	3	4	5	6
4	I feel confident helping to set targets/goals in my work area	1	2	3		5	6

5	I can get through difficult times at work because I have experience difficulty before	1	2	3	4	5	6
6	There are lots of ways around any problem	1	2	3	4	5	6
7	I usually take stressful things at work in stride	1	2	3	4	5	6
8	When I have a setback at work, I have trouble recovering from it and moving on	1	2	3	4	5	6
9	When things are uncertain for me at work, I usually expect the best	1	2	3	4	5	6
10	I can be "on my own" so to speak at work if I have too	1	2	3		5	6
11	If something can go wrong for me work-wise it will	1	2	3	4	5	6
12	If I should find myself in a jam, I could think of ways to get out of it	1	2	3	4	5	6
13	I feel I can handle many things at a time at this job	1	2	3	4	5	6
14	I always look on the bright side of things regarding my job	1	2	3	4	5	6
15	I feel confident contributing to discussions about the company's strategy	1	2	3	4	5	6
16	I feel confident analysing a long-term problem to find a solution	1	2	3	4	5	6
17	Right now, I see myself as being pretty successful at work	1	2	3	4	5	6

18	I am always optimistic about my future	1	2	3	4	5	6
19	I approach this job as if every cloud has a silver lining	1	2	3	4	5	6
20	At the present time, I am energetically pursuing my work goals	1	2	3	4	5	6
21	I feel confident contributing to discussions about the company's strategy	1	2	3	4	5	6
22	I usually manage difficulty one way or another at work	1	2	3	4	5	6
23	I feel confident contacting people outside the company (e.g., suppliers, customers) to discuss problems	1	2	3	4	5	6
24	I can think of many ways to reach my current work goal	1	2	3	4	5	6

APPENDIX 2: INTERVIEW SCHEDULE FOR MARKETERS



Research Information and Consent Form for Qualitative Study

Purpose of the study

My name is Gbemisola S. Akinpelu, under the supervision of Professor Anna Meyer-Weitz, I am conducting this study for doctoral philosophy in Industrial psychology. The main purpose of this study is to explore the organisational and personal drivers of Innovative work behaviour among employees in the marketing division of financial institution in Ibadan, Nigeria. It will also offer guideline for intervention to improve Innovative work behaviour among employees in a financial institution. In this questionnaire, you will be asked to complete several surveys that assess your Innovative work behaviour, and organisation and personal factors that influence it. You are being asked to participate in this study because you are a marketer in a financial institution and an adult 18 years and older.

Participation in the study is completely voluntary and you are permitted to withdraw from the study at any time. Refusal to participate in the study, or withdrawal from the study, will involve no penalty or loss. Participants will not be requested to provide their names. Every information provided will be kept confidential and anonymous. If you are willing to participate in this research study, you will be requested to sign this consent form after you have had all your questions answered and understand what will happen to you.

Risk and Discomfort

We do not expect any risk associated with the participants in this study. However, if you do experience any discomfort, the researcher is available to talk with you.

Benefits to you and other

- ❖ Findings from this study will address the gaps in the current literature on innovative work behaviour among employees in the financial sector within the African context.
- ❖ It will increase the volume of existing literature on the relationship between Organisation culture, Innovative work behaviour, Psychological capital, Organisation climate and Employee engagement in the financial institution and other related areas.
- ❖ The result of this study will help financial institutions to have a better idea of the organisational and personal factors that play a role in innovative work behaviour that will enable them to enhance innovative work behaviour.

- ❖ Guidelines will be developed for the leadership level to support employees innovative work behaviour with consideration of supportive leadership, improved management, and organisational support.

Questions

If you have any question or concerns and feeling discomfort about participation in this research, please contact:

Researcher: Mrs Gbemisola S. Akinpelu
School of Applied Human Sciences, Psychology
Howard, College, University of KwaZulu-Natal
E-mail: [REDACTED]
Tel: 0 [REDACTED]

Supervisor: Professor Anna Meyer-Weitz
School of Applied Human Sciences, Psychology
Howard College, University of KwaZulu-Natal
Email: meyerweitz@ukzn.ac.za
Tel: 031 260 7618

University of KwaZulu-Natal Ethics

Committee

Ms Mariette Snyman
Research office: HSSREC – Ethics
Govan Mbeki Building
Private Bag X54001
Durban, 4000
Tel: +27 31 260 8350
Fax: +27 31 260 3090
Email: snymanm@ukzn.ac.za

Declaration of Informed Consent

- I have been informed about the nature, purpose, and procedures for the study of Organisational and Personal Drivers of Innovative Work Behaviour among Employees in the Marketing Division of Financial Institutions in Ibadan Nigeria. A Mixed-Method Study.

- I understand that I am free to withdraw from the research at any time, should I so desire. The information that I provide will be anonymous and confidential and only be used for research purposes.
- I have also received, read, and understood the written information about the study. I understand everything that has been explained to me and I consent to take part in the study.
- **AUDIO RECORDING: YES/ NO**

Participant signature _____

Date _____

Demographic information

Gender: Male [] Female []

Age: _____ [please specify]

Marital Status: Married [], Single [], Separated []

Name of Bank: _____

Highest Level of Education: OND [], HND [], B.Sc. [], M.Sc. [], PhD []

Qualitative Design (Open-ended Questions for marketers)

1. What do you understand by Innovation /Innovative work behaviour?
2. What is your view pertaining the factors that influence Innovative work behaviour?
3. Have you raised any factor that affect your level of been innovative? If yes, please kindly throw more light on it and is anything done to it?
4. Is there any reward for any employee that bring new innovative ideas or suggestions to table?
5. How are the innovative ideas managed in your organisation?

APPENDIX 3:INTERVIEW SCHEDULE FOR MANAGERS



Research Information and Consent Form for Qualitative Study

Purpose of the study

My name is Gbemisola S. Akinpelu, under the supervision of Professor Anna Meyer-Weitz, I am conducting this study for doctoral philosophy in Industrial psychology. The main purpose

of this study is to explore the organisational and personal drivers of Innovative work behaviour among employees in the marketing division of financial institution in Ibadan, Nigeria. It will also offer guideline for intervention to improve Innovative work behaviour among employees in a financial institution. In this questionnaire, you will be asked to complete several surveys that assess your Innovative work behaviour, and organisation and personal factors that influence it. You are being asked to participate in this study because you are a marketer in a financial institution and an adult 18 years and older.

Participation in the study is completely voluntary and you are permitted to withdraw from the study at any time. Refusal to participate in the study, or withdrawal from the study, will involve no penalty or loss. Participants will not be requested to provide their names. Every information provided will be kept confidential and anonymous. If you are willing to participate in this research study, you will be requested to sign this consent form after you have had all your questions answered and understand what will happen to you.

Risk and Discomfort

We do not expect any risk associated with the participants in this study. However, if you do experience any discomfort, the researcher is available to talk with you.

Benefits to you and other

- ❖ Findings from this study will address the gaps in the current literature on innovative work behaviour among employees in the financial sector within the African context.
- ❖ It will increase the volume of existing literature on the relationship between Organisation culture, Innovative work behaviour, Psychological capital, Organisation climate and Employee engagement in the financial institution and other related areas.
- ❖ The result of this study will help financial institutions to have a better idea of the organisational and personal factors that play a role in innovative work behaviour that will enable them to enhance innovative work behaviour.
- ❖ Guidelines will be developed for the leadership level to support employees innovative work behaviour with consideration of supportive leadership, improved management, and organisational support.

Questions

If you have any question or concerns and feeling discomfort about participation in this research, please contact:

Researcher: Mrs Gbemisola S. Akinpelu

School of Applied Human Sciences, Psychology

Howard, College, University of KwaZulu-Natal

E-mail: [REDACTED]

Tel: 0 [REDACTED]

Supervisor: Professor Anna Meyer-Weitz

School of Applied Human Sciences, Psychology

Howard College, University of KwaZulu-Natal

Email: meyerweitz@ukzn.ac.za

Tel: 031 260 7618

University of KwaZulu-Natal Ethics

Committee

Ms Mariette Snyman

Research office: HSSREC – Ethics

Govan Mbeki Building

Private Bag X54001

Durban, 4000

Tel: +27 31 260 8350

Fax: +27 31 260 3090

Email: snymanm@ukzn.ac.za

Declaration of Informed Consent

- I have been informed about the nature, purpose, and procedures for the study of Organisational and Personal Drivers of Innovative Work Behaviour among Employees in the Marketing Division of Financial Institutions in Ibadan Nigeria. A Mixed-Method Study.
- I understand that I am free to withdraw from the research at any time, should I so desire. The information that I provide will be anonymous and confidential and only be used for research purposes.

- I have also received, read, and understood the written information about the study. I understand everything that has been explained to me and I consent to take part in the study.
- **AUDIO RECORDING:** **YES/ NO**

Participant signature

Date

Demographic information

Gender: Male [] Female []

Age: _____ [please specify]

Marital Status: Married [], Single [], Separated []

Name of Bank: _____

Highest Level of Education: OND [], HND [], B.Sc. [], M.Sc. [], PhD []

Qualitative Design (Open Ended Questions for Managers)

1. What do you understand by Innovation /Innovative work behaviour?
2. What is your view pertaining the factors that influence Innovative work behaviour?
3. Have you raised any factor that affect your level of been innovative? If yes, please kindly throw more light on it and is anything done to it?
4. Is there any reward for any employee that bring new innovative ideas or suggestions to table?
5. How are the innovative ideas managed in your organisation?

APPENDIX 4: ETHICAL CLEARANCE FORM



04 November 2021

Gbemisola Sekinat Akinpelu (219071788)
School Of Applied Human Sc
Howard College

Dear GS Akinpelu,

Protocol reference number: HSSREC/00003483/2021

Project title: Drivers of Innovative Work Behaviour among Employees in the Marketing Division of Financial Institutions in Ibadan Nigeria. An Exploratory Mixed Method Study.

Degree: PhD

Approval Notification – Expedited Application

This letter serves to notify you that your application received on 27 September 2021 in connection with the above, was reviewed by the Humanities and Social Sciences Research Ethics Committee (HSSREC) and the protocol has been granted **FULL APPROVAL**.

Any alteration/s to the approved research protocol i.e. Questionnaire/Interview Schedule, Informed Consent Form, Title of the Project, Location of the Study, Research Approach and Methods must be reviewed and approved through the amendment/modification prior to its implementation. In case you have further queries, please quote the above reference number. PLEASE NOTE: Research data should be securely stored in the discipline/department for a period of 5 years.

This approval is valid until 04 November 2022.

To ensure uninterrupted approval of this study beyond the approval expiry date, a progress report must be submitted to the Research Office on the appropriate form 2 - 3 months before the expiry date. A close-out report to be submitted when study is finished.

All research conducted during the COVID-19 period must adhere to the national and UKZN guidelines.

HSSREC is registered with the South African National Research Ethics Council (REC-040414-040).

Yours sincerely,



Professor Dipane Hlalele (Chair)

/dd

Humanities and Social Sciences Research Ethics Committee

Postal Address: Private Bag X54001, Durban, 4000, South Africa

Telephone: +27 (0)31 260 8350/4557/3587 Email: hssrec@ukzn.ac.za Website: <http://research.ukzn.ac.za/Research-Ethics>

Founding Campuses:  Edgewood  Howard College  Medical School  Pietermaritzburg  Westville

INSPIRING GREATNESS

APPENDIX 5: GATEKEEPER LETTER (WEMA BANK)



20th May, 2021


Gbemisola Akinpelu (PhD Student)
School of Applied Human Sciences
Discipline of Psychology
Howard College
University of Kwazulu-Natal.

Dear Gbemisola Akinpelu,

RE: RESEARCH STUDY ON ORGANISATIONAL AND PERSONAL DRIVERS OF INNOVATIVE WORK BEHAVIOUR AMONG EMPLOYEES IN THE MARKETING DIVISION OF FINANCIAL INSTITUTIONS IN NIGERIA. A MIXED METHOD STUDY.

Thank you for detailing the study above. Wema Bank Plc, Cocoa Mall Branch will be delighted to support the study by assisting in presenting participants for the study.

Kind regards,


Oluwatosin Ezekiel
Branch Service Manager

BOARD OF DIRECTORS

APPENDIX 6: GATEKEEPER LETTER (ACCESS BANK)



Gbemisola Akinpelu (PhD Student)
School of Applied Human Sciences
Discipline of Psychology
Howard College
University of Kwazulu-Natal

Dear Gbemisola Akinpelu,

RE: RESEARCH STUDY ON ORGANISATIONAL AND PERSONAL DRIVERS OF
INNOVATIVE WORK BEHAVIOUR AMONG EMPLOYEES IN THE MARKETING
DIVISION OF FINANCIAL INSTITUTIONS IN NIGERIA. A MIXED METHOD STUDY.

Thank you for detailing the study above. Access Bank PLC Ring Road Branch will be
delighted to support the study by assisting in recruiting participants for the study.

Kind regards,



Relationship Manager



Ring Road Branch
Opposite Mobil Filling Station,
Ring Road, Ibeju, Oyo State
T +2348024791081
E info@accessbankplc.com
www.accessbankplc.com

Access Bank Plc RC 125 384
TN-00732679-0001

Board of Directors

Chairman: A Awosika

Group Managing Director/CEO:

Herbert Wigwe

Group Deputy Managing Director: R Ogburna

Directors: P Usoro, A Ogunjefun, I Akpana, A Adegoya,

I Osima, O Nwaka, R Usman, O Fajobi

Executive Directors:

V Etuckwe, G Jobona, H Ambursa,

A Bapina, C Okoli, O Kumapeyi

APPENDIX 7: GATEKEEPER LETTER (FIRSTBANK)



Regional Office,
First Bank of Nigeria
Limited, Dugbe,
Ibadan, Nigeria.
+ [REDACTED]
5th of October 2021.

Gbemisola Akinpelu (PhD Student)
School of Applied Human Sciences
Discipline of Psychology
Howard College
University of KwaZulu-Natal
South Africa.

Dear Gbemisola Akinpelu,

RE: RESEARCH STUDY ON ORGANISATIONAL AND PERSONAL DRIVERS OF
INNOVATIVE WORK BEHAVIOUR AMONG EMPLOYEES IN THE MARKETING
DIVISION OF FINANCIAL INSTITUTIONS IN NIGERIA. A MIXED METHOD STUDY.

Thank you for detailing the study above. First Bank of Nigeria Limited will be delighted to support the study by assisting in recruiting participants for the study.

Kind regards,



Adebare Jacob Olajire
Regional Manager

First Bank Nigeria Limited
Samuel Asabia House, 35 Marina
P.O. Box 5216, Lagos Nigeria
Tel: [REDACTED]

APPENDIX 8: GATEKEEPER LETTER (POLARIS BANK)



Polaris Bank Limited
Ibadan Branch, Ibadan,
Oyo State, Nigeria.
Tel: [REDACTED]
E-mail: polarisbankltd.com

October 4, 2021.

Gbemisola Akinpelu (PhD Student)
School of Applied Human Sciences
Discipline of Psychology
Howard College
University of kwazulu-Natal

Dear Gbemisola Akinpelu,

RE: RESEARCH STUDY ON ORGANISATIONAL AND PERSONAL DRIVERS OF INNOVATIVE WORK BEHAVIOUR AMONG EMPLOYEES IN THE MARKETING DIVISION OF FINANCIAL INSTITUTIONS IN IBADAN NIGERIA. A MIXED METHOD STUDY.

Thank you for detailing the study above. Polaris Bank Limited will be delighted to support the study by assisting in recruiting participants for the study.

Kind regards,

[REDACTED]
Akingbade Akinkunmi
Branch Manager

APPENDIX 9: GATEKEEPER LETTER (UBA BANK)



United Bank of Africa,
Idi Ape Branch Office,
Idi Ape, Ibadan.
2nd, October 2021

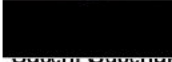
Gbemisola Akinpelu (PhD Student)
School of Applied Human Sciences
Discipline of Psychology
Howard College
University of KwaZulu-Natal
South Africa.

Dear Gbemisola Akinpelu,

RE: RESEARCH STUDY ON ORGANISATIONAL AND PERSONAL DRIVERS OF
INNOVATIVE WORK BEHAVIOUR AMONG EMPLOYEES IN THE MARKETING
DIVISION OF FINANCIAL INSTITUTIONS IN NIGERIA. A MIXED METHOD STUDY.

Thank you for detailing the study above. UNITED BANK OF AFRICA will be delighted to support the study by assisting in recruiting participants for the study.

Kind regards,


Oluwaluwa Ojo
Operations Manager

APPENDIX 10: GATEKEEPER LETTER (AB MICROFINANCE BANK)



Branch Service Manager,
AB Microfinance Bank,
Rational Building, 22,
Oke Bola Road,
Dugbe,
Ibadan, Nigeria.
10 October 2021.

Gbemisola Akinpelu (PhD Student)
School of Applied Human Sciences
Discipline of Psychology
Howard College
University of KwaZulu-Natal
South Africa.

Dear Gbemisola Akinpelu,

RE: RESEARCH STUDY ON ORGANISATIONAL AND PERSONAL DRIVERS OF
INNOVATIVE WORK BEHAVIOUR AMONG EMPLOYEES IN THE MARKETING
DIVISION OF FINANCIAL INSTITUTIONS IN NIGERIA. A MIXED METHOD STUDY.

Thank you for detailing the study above. **AB Microfinance Bank** will be delighted to support the study by assisting in recruiting participants for the study.

Kind regards,

██████████

Ayelabola A. T
Branch Manager

APPENDIX 11: DETERMINANTS OF INNOVATIVE WORK BEHAVIOUR

Codes Determinants of Innovative Work Behaviour	Number of coding references	Aggregate number of coding references	Number of items coded	Aggregate number of items coded	Coverage
Determinants of Innovative Work Behaviour				50	8.29%
Codes\\Determinants of Innovative Work Behaviour\Competitors	1	1	1	1	0.08%
Codes\\Determinants of Innovative Work Behaviour\Customers	1	1	1	1	0.09%
Codes\\Determinants of Innovative Work Behaviour\Economic Conditions	1	1	1	1	0.31%
Codes\\Determinants of Innovative Work Behaviour\Enabling Environment	6	6	6	6	1.05%
Codes\\Determinants of Innovative Work Behaviour\Labour Market	1	1	1	1	0.05%
Codes\\Determinants of Innovative Work Behaviour\Leadership	6	13	5	9	2.05%
Codes\\Determinants of Innovative Work Behaviour\Leadership\Supervisor Handling	7	7	5	5	0.33%
Codes\\Determinants of Innovative Work Behaviour\Legal Regulatory	1	1	1	1	0.06%
Codes\\Determinants of Innovative Work Behaviour\Organisational Structure	4	15	3	7	2.26%
Codes\\Determinants of Innovative Work Behaviour\Organisational Structure\Human relationship	5	5	3	3	0.44%

Codes\\Determinants of Innovative Work Behaviour\Organisational Structure\Organisation Practice	6	6	5	5	0.99%
Codes\\Determinants of Innovative Work Behaviour\Providing Required Resources	8	8	6	6	1.11%
Codes\\Determinants of Innovative Work Behaviour\Self Development\Creativity	4	5	2	3	0.67%
Codes\\Determinants of Innovative Work Behaviour\Self Development\Creativity\Adherence to risk	1	1	1	1	0.15%
Codes\\Determinants of Innovative Work Behaviour\Self Development\Motivation	1	10	1	7	0.26%
Codes\\Determinants of Innovative Work Behaviour\Self Development\Motivation\Self development	4	4	3	3	1.14%
Codes\\Determinants of Innovative Work Behaviour\Self Development\Motivation\Work Passion	5	5	4	4	0.33%
Codes\\Determinants of Innovative Work Behaviour\Suppliers	1	1	1	1	0.03%
Codes\\Determinants of Innovative Work Behaviour\Yearn for Organisational growth	2	2	2	2	0.50%

APPENDIX 12: INNOVATIVE IDEA MANAGEMENT IN ORGANISATION

Codes	Number of coding references	Aggregate number of coding references	Number of items coded	Aggregate number of items coded	Coverage
Innovative Idea Management in Organisation					
Innovative Idea Management in Organisation	27				7.94%
Codes\\Innovative Idea Management in Organisation\\Clear Idea Direction	3	3	1	1	0.63%
Codes\\Innovative Idea Management in Organisation\\Doesn't Exist	1	1	1	1	0.40%
Codes\\Innovative Idea Management in Organisation\\Idea Ranking	5	5	1	1	2.60%
Codes\\Innovative Idea Management in Organisation\\Progress Measurement	6	6	1	1	2.09%
Codes\\Innovative Idea Management in Organisation\\Round table discussion	7	7	1	1	3.66%
Codes\\Innovative Idea Management in Organisation\\Team Management	5	5	1	1	2.69%

APPENDIX 13: PERCEPTION OF INNOVATIVE WORK BEHAVIOUR

Codes	Number of coding references	Aggregate number of coding references	Number of items coded	Aggregate number of items coded	Coverage
Perception of Innovative Work Behaviour	42				8.82%
Codes\\perception of Innovative Work Behaviour\\Improvement of Existing Ideas	20	20	1	1	3.31%

Codes\\Insinuating Innovative Work Behaviour\\New Idea Development	22	22	1	1	4.51%
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APPENDIX 14: PERSONAL DETERMINANT OF INNOVATIVENESS

Codes	Number of coding references	Aggregate number of coding references	Number of items coded	Aggregate number of items coded	Coverage
Codes\\Personal determinant of Innovativeness	5	26	1	1	8.56%
Codes\\Personal determinant of Innovativeness\\doesn't exist	2	4	1	1	0.23%
Codes\\Personal determinant of Innovativeness\\doesn't exist\\No Idea	2	2	1	1	0.21%
Codes\\Personal determinant of Innovativeness\\Empathy	2	2	1	1	2.23%
Codes\\Personal determinant of Innovativeness\\Lack of resources	1	1	1	1	0.87%
Codes\\Personal determinant of Innovativeness\\Lack of support	3	3	1	1	1.25%
Codes\\Personal determinant of Innovativeness\\Leadership Trails\\Guide of a leader	3	3	1	1	0,88%
Codes\\Personal determinant of Innovativeness\\Leadership Trails\\Lack of good leaders	1	1	1	1	1.19%
Codes\\Personal determinant of Innovativeness\\Organisational Structure	4	6	1	1	1.71%

Codes\\Personal determinant of Innovativeness\\Organisational Structure\\Organisational Appreciation	1	1	1	1	0.46%
Codes\\Personal determinant of Innovativeness\\Organisational Structure\\Organisational environment	1	1	1	1	1.24%
Codes\\Personal determinant of Innovativeness\\Thinking outside the box	1	1	1	1	0.14%

APPENDIX 15: REWARD FOR INNOVATIVE WORK BEHAVIOUR

Codes	Number of coding references	Aggregate number of coding references	Number of items coded	Aggregate number of items coded	Coverage
Reward for Innovative Work Behaviour					
Reward for Innovative Work Behaviour	7	42	1	1	8.19%
Codes\\Reward for Innovative Work Behaviour\\Blank Request	1	1	1	1	0.12%
Codes\\Reward for Innovative Work Behaviour\\Non- existence	4	2	1	1	1.75%
Codes\\Reward for Innovative Work Behaviour\\Non- existence\\Manipulatively Disguise removal	2	2	1	1	1.24%
Codes\\Reward for Innovative Work Behaviour\\Non- existence\\Unsustainability Acts	2	2	1	1	0.15%
Codes\\Reward for Innovative Work Behaviour\\Promotion	5	5	1	1	0.71%

Codes\\Reward for Innovative Work Behaviour\Recognition	13	13	1	1	2.36%
Codes\\Reward for Innovative Work Behaviour\Tangible acquisition	8	12	1	1	3.08%
Codes\\Reward for Innovative Work Behaviour\Tangible acquisition\Financial reward	4	4	1	1	0.59%