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Marketers' and leaders' understanding of innovative work behaviour in financial institutions in Ibadan, Nigeria: A qualitative inquiry

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Orientation: The Nigerian financial sector is vital for the country's economy. Innovative work behaviour (IWB) is a significant determinant of organisations' success and sustainability in a competitive environment. A deeper understanding of employees' views on IWBs is critical for full engagement with the demands of the fourth Industrial Revolution.

Research purpose: The study explored marketers' and their leaders' understanding of IWBs in financial institutions in Ibadan, Nigeria.

Motivation for the study: Studies on IWB in the marketing divisions of financial institutions in Nigeria are quite few. A qualitative approach explored the experiences of marketers and leaders to gain deeper insight into their understanding of IWB and factors that influence it.

Research approach/design and method: Qualitative in-depth interviews were conducted with 12 marketers and six managers in various financial institutions in Ibadan, Nigeria, regarding IWB.

Main findings: The findings show that marketers and leaders have insight into IWBs. The study identified various precursors for innovation in each of the financial institutions. These precursors include transformational leadership, enabling environment, supportive organisational culture and climate, engagement and commitment to organisational growth, creativity, self-motivation and confidence.

Practical/managerial implications: Intervention guidelines were suggested to the management and leaders in these financial institutions to encourage and promote IWB among their employees regarding the importance of organisational support, leadership and improved management.

Contribution/value-add: This study contributes to the growing discourse on innovative work behaviour within Nigerian financial institutions by providing insights into its antecedents and identifying strategies for its enhancement.

Keywords: innovative work behaviour; financial institutions; transformational leadership; organisational climate; organisational culture; engagement; creativity.

Introduction

Innovation has become a critical requirement for organisational survival and competitiveness in the global financial sector (Strobl et al., 2020; Wang et al., 2018). In emerging economies such as Nigeria, the financial sector is a vital engine room in the nation's economy, providing direct and indirect jobs, as well as financing investments that help in the overall economic growth (Olachi et al., 2020). Innovative work behaviour (IWB) equips individuals with the necessary skills to maintain a competitive advantage and safeguard the organisation's stability (AlEssa & Durugbo, 2021). Because of the fierce competition in the global market, organisations, particularly financial institutions, must constantly reinvent themselves in order to stay competitive (Strobl et al., 2020; Wang et al., 2018). It is through innovation that companies are able to acquire and maintain a competitive lead (Lin et al., 2018). This is particularly true for the financial sector in Nigeria, where the level of innovation is low because of the number of Nigerians who do not have their own bank accounts (Akinwunmi et al., 2016). Data from Nigeria 2021 indices show that 36% of Nigeria's 106 million adults (citizens 18 years of age and over) were still completely financially excluded, a figure that captures some 38.1 million people. This implies that the Nigerian Financial Inclusion Strategy's (NFIS) target of 80% for the year 2020 has not been met to date. These low levels of financial inclusion have highlighted the importance of innovation in nourishing a thriving

banking sector. This implies that Nigeria has not met the target of the NFIS. The financial service industry, therefore, faces substantial structural, regulatory and market pressures that demand continuous adaptation and novel approaches to service delivery. While innovation research in Nigeria has grown, it has focused mainly on organisational-level factors, technology adoption or broad conceptualisations of IWB (Jejeniwa et al., 2024). Little attention has been paid to employees working as marketers of financial services and their leaders who play a critical role in customer engagement, brand positioning and service innovation. Insight into how marketers and their leaders understand, interpret and enable IWB in practice within Nigerian financial institutions is, therefore, limited. This study, therefore, addresses this gap by exploring the lived experiences and perceptions of marketers and leaders in Ibadan, Nigeria, with the aim of generating deeper insights into both the individual and organisational factors that shape IWB in this sector.

Research purpose and objectives

The purpose of this study is to explore marketers and their leaders' understanding of IWB in financial institutions in Ibadan, Nigeria. Given the limited empirical attention on IWB within Nigeria's financial sectors, most especially among the marketing employees (Akinpelu & Meyer-Weitz, 2023), the purpose of this study is to provide in-depth insights into how employees conceptualise innovation, the organisational and personal factors that influence their innovative behaviour, and the mechanisms by which innovative ideas are managed within financial institutions. Through a qualitative inquiry, the study aims to develop context-specific knowledge that might help financial institutions strengthen their inventive potential, improve their work environments and improve service delivery in an increasingly competitive and technologically driven world.

Literature review

Innovative work behaviour

Many scholars have attempted to define IWB (Bawuro et al., 2019; Hoang et al., 2020; Siregar et al., 2019). Schumpeter (1934) was one of the first researchers to define innovation as designing, executing and merging new products, services, work procedures and markets. Subsequent researchers have further refined the concept. In line with this, Dhar (2015) states that IWB is the capability to actively create new products, identify novel markets, pioneer innovative processes and discover creative combinations. According to Escriba-Carda et al. (2017), IWB is an employee's ability to be creative and implement new viewpoints and ideas. Bawuro et al. (2019) define IWB 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). However, this study adopts Janssen's (2008) definition of IWB as the deliberate zeal 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 creation, the application of ideas and productivity.

Factors influencing innovative work behaviour

Several factors have been identified to influence IWB as well as innovation. According to Hermida et al. (2019), organisational culture promotes employee inspiration 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. Maher (2017) states that organisational culture is a crucial component, and it impacts the rate of IWB and its progression. Also, for example, Azeem et al. (2021) state that 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 key aspects of organisational culture, all of which impact the IWB of employees.

Furthermore, a positive organisational climate has been found to promote IWB 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 and 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 IWB, 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; Scott & Bruce, 1994).

Leadership has been frequently suggested as a key influencing factor of IWB (Huang et al., 2016). Leaders have the power to foster the attitudes and create the working environments that encourage IWB in their team members (Wu & Lin, 2018).

An empirical study by Hosseini and Shirazi (2021) reveals that employee engagement has a significant effect on IWB, demonstrating the essential part this factor plays in

mediating the relationship between a learning culture and IWB. In addition, Karkoulian et al. (2020) demonstrated in detail how employee engagement is directly related to IWB, specifically at the idea generation phase, the idea implementation and in the creative use of company assets.

Furthermore, in the ever-evolving and demanding workplace of innovation and competitiveness, employees also need to draw from inner resources such as psychological capital (Kirrane et al., 2017). According to Tang et al. (2019), organisations that are interested in innovating as well as providing new goods and services should invest in their staff's personal development, particularly psychological capital. It has been found that psychological capital significantly influences IWB (Asih & Indriati's, 2020; Miao et al., 2018). In addition, psychological capital mediates the influence of empowerment that facilitates the generation of new ideas and ways of doing things in the study of Slatten et al. (2019).

Research design

A descriptive exploratory qualitative study embedded in an interpretative approach guided the study as IWB is considered to be socially constructed through experiences, workplace relationships, organisational systems and processes. This approach was appropriate to gather rich and contextually grounded understandings of the conceptualisations of IWB by marketers and their leaders.

Research participants and sampling

In each institution, two marketers and their leader were purposively selected, resulting in 18 participants (12 marketers and six leaders). These individuals were chosen because of their direct involvement with customer engagement, product development and promotion and teamwork, all key areas where innovative behaviours are likely to occur or be required. In Table 1, the demographic characteristics of the sample are shown.

Data collection methods

An interview schedule was developed for the purpose of this study. The interview schedules for marketers and leaders were similar as the following aspects were explored:

- Views about their understanding of innovation and IWB.
- Factors that influence IWB in the marketing section of the financial institution and at an individual level.
- Ways in which innovative ideas are managed in the organisation.
- Organisation systems in place to encourage and reward employees' innovations.
- Lastly, the participants' views were explored on how innovation can be enhanced in the organisation.

A suitable venue and convenient date and time for the interviews were agreed upon. Interviews were conducted during the lunch breaks to avoid interrupting the leaders' and marketers' work schedules. During the interview session, the researcher ensured that quality time was spent with participants to allow them to share their experiences in a relaxed and open way. According to Harding (2013) and McMillan and Schumacher (2010), this use of time aids researchers in exploring the topics of inquiry in more detail and verifying their understanding of the participants' views. The interviews lasted between 40 min and 60 min. Participants' audio recording files were created and stored securely on password-protected laptops in the Discipline of Psychology at the University of KwaZulu-Natal.

Data analysis

Data were analysed using reflexive thematic analysis as outlined by Braun and Clarke (2006, 2013, 2019, 2021). This approach emphasises researcher subjectivity, reflexive engagement and the organic development of themes rather than mechanical coding. The process involved.

Familiarisation

Immersion in the data through repeated reading of transcripts and listening to audio files. 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.

Generating initial codes

Codes were created inductively, focusing on semantic and latent meanings. NVivo 12 supported the organisation of coding but did not replace the researcher's interpretation.

TABLE 1: Demographic characteristics of the sample.

Characteristics	Frequency (*n*)		Percentage	
	Leaders	Marketers	Leaders	Marketers
Age (years)				
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. (Postgraduate degree)	6	1	100	8.3
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	-

Note: Marketers (*n* = 12); Leaders (*n* = 6).

OND, Ordinary National Diploma; HND, Higher National Diploma; B.Sc, Bachelor of Science; M.Sc, Master of Science.

Developing themes

Codes were clustered into meaningful patterns that captured shared meanings across the dataset. 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

Themes were reviewed in relation to coded extracts and the full dataset to ensure coherence, distinctiveness and analytic depth. 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 sub-themes 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

Themes were refined to articulate their central organising concepts, ensuring each addressed a specific aspect of the research questions.

Producing the report

Themes were woven into an interpretive narrative, supported by illustrative quotations and integrated with relevant literature.

Clarification of coding

To ensure transparency in interpreting excerpts, the coding system used in quotations is explained as follows:

MT = Marketer
LD = Leader

Bank identifiers: Acronyms (ABmb, ACs, FB, POL, UBA and WB) refer to the participating financial institutions.

Numbers: '1' or '2' refers to different participants from the same bank.

Example:

MT-WB2 = Marketer, from bank 'WB', participant number 2
LD-ACs1 = Leader, from bank 'ACs', participant number 1

This system ensures anonymity while enabling meaningful interpretation of the data in this study.

Trustworthiness

To ensure methodological rigour, the four criteria of trustworthiness proposed by Lincoln and Guba (1985, 2013) – credibility, dependability, confirmability and transferability – were applied.

Credibility

Prolonged engagement during interviews allowed participants to elaborate on their experiences. Peer debriefing with the research supervisor occurred during coding to refine and verify interpretations. Verbatim quotations were used to retain participants' voices and enhance authenticity.

Dependability

A *detailed* audit trail was maintained, documenting decision-making processes, coding revisions and analytical memos. Coding procedures were reviewed collaboratively with the study supervisor.

Confirmability

Researcher reflexivity was maintained through reflective notes that captured assumptions, positionality and potential biases. Findings were grounded in direct quotations and triangulated with existing literature.

Transferability

Rich contextual descriptions of the research setting, participant roles and organisational contexts were provided to enable readers to assess applicability to similar settings.

Ethical considerations

Ethical clearance to conduct this study was obtained from the University of KwaZulu-Natal's Humanities and Social Sciences Research Ethics Committee (HSSREC) (No. HSSREC/00003483/2021). Informed consent was obtained from the leaders and marketers after the aims and objectives of the study were outlined and ethical principles were discussed, that is, anonymity and confidentiality of the data, voluntary nature of participation and right to withdraw from the study without any negative consequences, use and protection of data. This was followed by the signing of the consent forms for the interviews by both groups. Permission was gained to audiotape each interview.

Results

The key themes from the interviews aligned with some of the key questions asked during the interviews. Sub-themes were identified within these key themes for the marketers and leaders as depicted in Table 2.

Perception of innovative work behaviour

The first theme, perceptions of IWB, seeks to explore both marketers' and leaders' understandings and their views of IWB. From this theme, both marketers and leaders described their understanding of IWB as the development of new ideas and the improvement of existing ideas. Most participants (both marketers and leaders) perceived IWB as the 'development of new ideas' to the overall growth and benefit of the organisation:

TABLE 2: Coined themes and generated sub-themes from both marketers and leaders.

Theme	Sub-theme - Marketers (MT)	Code	Sub-theme - Leaders (LD)	Code
Perceptions of IWB	Development of new ideas	Service delivery	Development of new ideas	Promoting new brands
		Work process		Creating new products
		Creativity		
	Improvement of existing ideas	Solution to problems	Improvement of existing ideas	Solutions to problems
Factors influencing IWB	Enabling environment	Human relations	Enabling environment	Organisational climate
		Organisational practices		Availability of basic resources
		Legal regulatory competitors		
		Customers		
	Leadership	Positive relationships	Leadership	Positive relationships
		Supportive leaders		Supportive leaders
	Personal factors	Passion for work	Personal factors	Motivation
		Creativity		Self-belief or confidence in oneself
		Commitment to organisational growth		
		Empathy		
Innovative idea management in the organisation	Idea ranking	-	Idea ranking	-
	Progress measurement		Progress measurement	
	Discussions		Discussions	
	Team management		Brainstorming	
Rewards for IWB	Recognition	Promotions	Recognition	Recommendations
		Bonuses		Promotions
		Awards		Bonuses
				Awards

IWB, innovative work behaviour.

> 'Innovation or IWB 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)
>
> 'IWB 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.' (LD-POL)
>
> 'It means bringing great and new ideas to the organisation.' (MT-ABmb2)

In addition, leaders 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.' (LD-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.' (LD-Acs)
>
> 'Bringing new insight and way of doing thing to create a positive change.' (LD-UBA)

It was further found that both marketers and leaders perceived IWB as the 'improvement of existing ideas'. This was evidenced by comments such as:

> 'It could be a solution to a problem, promoting a new brand or ways of doing things differently from what we already have in existence.' (LD-ABmb)
>
> 'It is the ability to create new solutions to existing business problems and situations.' (MT-FB1)

From the interviews, leaders in particular view IWB as 'creating new products':

> 'Innovation is a process that involves providing new things, promoting new brands or ways of doing thing differently from what we already have in existence.' (LD-ABmb)
>
> 'An introduction of something new. Bringing in a change, different from the existing ideas, or customs.' (LD-POL)

Some of the marketers referred to IWB as a personal attitude or an 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 ideas are accepted.' (MT-ACs2)

Factors influencing innovative work behaviour

Apart from marketers' and leaders' perceptions of IWB, they also pointed out some factors that influence IWB. Most of the marketers pointed out that an '*enabling environment*' is an important facilitating factor for IWB 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 a favourable work environment, provision of basic facilities to implement service and so on.' (MT-WB1)

Two marketers further explained other facilitating factors for IWB. 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 to 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, leaders not only acknowledged the important role of an enabling environment for IWB 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 tasks and a conducive environment.' (LD-Acs)

> 'Providing support and basic needs to implement whatever new things are brought to the table.' (LD-ABmb)

> 'Creating an enabling environment to promote a brand. Provision of required resources and amenities.' (LD-POL)

> 'Provision of basic needs to staff to enhance their productivity, having basic amenities in terms of resources that can promote outcomes.' (LD-WB)

In further inquiry, it was stated that the '*structure of an organisation*' might also influence employees' IWB:

> 'When the structure of the organisation is perfect and is 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 contrary, a rigid organisational structure and related policies constrain innovation, as seen in this extract:

> 'Rigid or non-flexible organisation structure or policy. There are some organisations that have very rigid structures or rigid policies that hinder the actualisation of new ideas or innovation which can improve or make the company much better.' (MT-POL2)

The participants also named the '*external environment*' as a factor that influences IWB. They stated that the activities of the customers, competitors, suppliers, legal regulatory systems and labour market are also cogent factors with some 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 IWB. 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 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 better to their numerous clients and customers.' (MT-POL2)

> 'Feeling of being appreciated, having the 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 IWB:

> 'Several factors are involved, some of which are good staff and leader relationships as well as encouragement of staff.' (LD-UBA)

> 'Support from the organisation, good leadership.' (LD-WB)

One of the marketers, who pointed out the need for a close working relationship with the leader, also supports the above narratives:

> '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 IWB relates to the '*personal attributes of the employee*'. Marketers emphasised 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 systems of doing things. People believe that you can do the same thing and get different results, which is not possible. Inability to do research, people don't engage in research work, when you research, you get new ideas.' (MT-ABmb1)

Leaders and marketers also pointed to passion in your work and motivation as personal attributes which impact IWB:

> 'Having passion for the work you do, being ready to take risks or try new things.' (LD-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)

Management of innovative ideas in the organisation

One of the ways innovative ideas are managed, as stated by one of the leaders, is '*idea ranking*'. This is believed to help leaders sift past the ideas that are not feasible, while retaining those that 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.' (LD-ABMB)

The above statement on how ideas are managed is also supported by one of the marketers' views below:

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

Both marketers and leaders mentioned 'discussions' as a way to manage innovative ideas:

'A new process that can make us better off than how 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 or she has and while discussing on the round table.' (MT-POL1)

'All ideas generated are deliberated upon during meetings. The feasible ones are work upon.' (LD-WB)

Finally, for the sub-theme '*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 bringing them together to make a whole project.' (MT-ACs1)

'By working as a team and bringing about great achievement for the organisation.' (MT-ABmb1)

Reward for innovative work behaviour

Participants were asked about organisational rewards for employees who bring innovative ideas or suggestions for consideration. 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-POL1)

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)

In addition, one of the leaders 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.' (LD-POL)

Most of the leaders 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.' (LD-WB)

'We give them bonuses based on target met, as well as awards per accomplishment.' (LD-UBA)

'We give them bonuses when set targets are met, some promotion when they've attained all required standard or met targets.' (LD-ACs)

However, two of the marketers claimed that there were no rewards for generating 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 FB1)

Discussion

The findings from this study revealed that participants (i.e. marketers and leaders) perceived IWB as the development of new ideas for the overall growth and benefit of the organisation. This finding supports and extends existing theoretical explanations of IWB and aligns with Janssen's (2008) and Escriba-Carda et al.'s (2017) multidimensional views of IWB as employees' ability to generate novel concepts and viewpoints, which are then transformed into innovations. Participants conceptualised innovation as both generating and improving ideas to enhance organisational performance. The findings further affirm the Componential Theory of Creativity (Amabile, 2012) and also Al-Omari et al.'s (2019) view of innovation as activities focused on creating new products, processes or services that will benefit people, organisations and society at large. Leaders in this study were also of the opinion that IWB not only is about the development of new ideas and improvement to the business but also helps to achieve greater customer satisfaction. Apart from the development of new ideas, participants perceived IWB as improving existing ideas, being creative, proffering solutions to problems and promoting new brands. This finding is consistent with Xerri (2018), who states that IWB 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 IWB 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 or IWB 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.

Participants also indicated that the main factors that influence IWB were an enabling environment, organisational structure, personal attributes and leadership. This study found that having an enabling environment is an important factor in achieving IWB. Embedded in an enabling environment is

good human relationships, supportive leadership, providing basic resources and facilities, employee training, a legal regulatory framework and a focus on the external environment (Akinpelu & Meyer-Weitz, 2023). In the study of Al-Omari et al. (2019), the organisational environment was found to play a significant role in encouraging IWB.

Supportive leadership as part of an enabling environment was raised by both leaders and marketers in influencing IWB. Most participants acknowledged the importance of a supportive leader and how this kind of leadership impacts their ability to be more innovative. This finding affirms the role of transformational leadership (Bass, 1995), particularly as supportive and motivational leadership as central to employees' willingness to propose and implement innovative ideas. Based on previous research findings, a supportive leader can be likened to a transformational leader. Transformational leaders are leaders able to build confidence and trust in employees. They can 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 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 to seek solutions through innovation and implementation (Bass et al., 1996; Boyett, 2006; Williams, 2014). Transformational leadership requires inspiring leadership to foster followers' capabilities for creativity. The shared motivation in reaching a common goal lends a sense of purpose and meaning, and transformational leadership models this through practical examples and relevant behaviour (Colquitt et al., 2019). To experience any positive change in an organisation or situation, the best way to bring about is through a transformational leadership style (Kazmi & Naaranoja, 2015). Transformational leadership fosters an appropriate environment for employees who want to get involved in IWB, 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 (Al-Omari et al., 2019; Ghulam, 2014; Khan et al., 2009; Wang & Hong, 2010; Zhang et al., 2018). According to Ghulam (2014), transformational leadership has significance associated with innovation, including knowledge management. Widiartanto and Suhadak (2013) stated that transformational leadership positively influences learning orientation and thus organisational innovation.

Providing an innovation-enabling environment for employees could also be achieved through employee training, as found in this study. Participants felt that the organisation's operating structures impact employees' IWB. Most of the marketers in the study contended that a rigid organisation structure impedes both the implementation and realisation of new ideas and innovation. This evidence also aligned with organisational climate and culture theories (Scott & Bruce, 1994; Shanker et al., 2017), where availability of resources, positive human relations and knowledge sharing enabled IWB in an organisation. Gaspary et al. (2020) emphasise the importance of a favourable organisational structure, finding that structural characteristics could influence a work environment in ways that influence innovation. Their research findings highlight that leaders 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. Organisational climate is described as a long-lasting working environment that enables the mechanisms for the advancement of knowledge (Di Stefano & Micheli, 2022). Consequently, a supportive organisational climate fosters a constructive belief system among employees (Brimhall, 2019). In order to promote IWB, an organisational climate that recognises and encourages innovation or IWB is important (Cherly et al., 2022). As a result, efforts to improve the organisational climate can be a valuable strategy for improving IWB. This study found that the financial system presents a complex social structure, as leaders are required to adopt a strategic orientation in response to the continuous and unpredictable changes within the business environment. Consequently, organisations should proactively shape the appropriate strategies and processes to foster a positive work climate conducive to creative and innovative idea generation among employees (Akinpelu & Meyer-Weitz, 2023).

This continuously changing and unpredictable external environment directly influences IWB. The participants specified that the activities of customers, competitors and suppliers, the legal regulatory framework and the labour market are all cogent factors that impact innovation. OECD/Eurostat (2019) stated that the external environment of a firm consists of aspects that are not directly controlled by the management. While these aspects are challenging, they also bring opportunities to management to make meaningful business decisions. Financial institutions were described by the participants to be influenced by customer behaviour, actions of their competitors, their supply chain, as well as more macro-economic factors such as unemployment and broader economic conditions locally and globally. These views were supported by OECD/Eurostat (2019),

highlighting the role of product and service users and customers who purchase goods or services from an organisation as a driver of innovative behaviour and innovation. In addition, competition was another market feature argued to impact innovation or IWB. The number of competitors, the comparative size of the competitors, whether an organisation is much bigger or smaller 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.

The personal attributes of employees were the final factor by the marketers in this study to influence IWB. They emphasised creativity, working with passion or motivation and open-mindedness to learning, as vital personal qualities that influence IWB. According to the study by Wang et al. (2019), employees' attributes are important influencing factors in IWB. Zheng et al. (2018) found that employees' learning behaviour will positively influence company efficiency. Chen et al. (2019) believes that proactive personality types influence IWB. Based on the findings of this study, the personal attributes of IWB can be compared to an intrinsic form of motivation. An individual who is intrinsically motivated is driven by opportunity or passion rather than by need, necessity or external rewards (Ersarı & Naktiyok, 2012). Various personal attributes can be considered important in innovative behaviour (Madrid et al., 2014; Montani et al., 2014; Newman et al., 2020).

The study found that innovative ideas are managed in the financial sector through idea ranking, discussions, and other team management processes. 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 through the ideas that are not feasible while retaining the realistic ideas that have the potential for positive impact and are feasible to implement. This process seems to be aligned with the diffusion of innovation theory of Rogers (2003) in which he identified stages of the innovation adoption process, such as gaining the relevant knowledge, followed by persuasion, decision, the implementation stage and, lastly, the confirmation stage.

Additionally, in the findings of this study, teams can be used to develop and manage innovative ideas generated by the organisation. This results in knowledge sharing as team members and management deliberate on cogent matters. Knowledge sharing in teams and organisations is associated with IWB (Radaelli et al., 2014; Xu & Suntrayuth, 2022). In addition, collaborative work teams and policies that encourage the active sharing of ideas within the organisation have been found to promote innovation in organisations (Amabile, 2012). Psychological safety and knowledge sharing are reported to play a significant mediation role in innovation and IWB, and importantly, psychological safety seems to enhance individual IWB by knowledge sharing among team members (Xu & Suntrayuth, 2022). These results confirm the importance of supportive teamwork and psychologically safe spaces in encouraging employee IWB.

The study found that employees who bring innovative ideas may be given bonuses and other incentives such as positive recommendations, and in some cases may even be publicly congratulated and receive awards. Rewards and recognition increase employee commitment, zeal and engagement in their work, which leads to numerous benefits for the organisation, such as increased productivity and higher retention rates. Recognition programmes have proven effective because they send a clear message to employees that what they do matters. However, the study challenges assumptions within motivation and reward literature that recognition reliably fosters innovation (Çetin et al., 2016), with several participants reporting inconsistent or absent rewards. Rewarding excellent performance and success with awards or bonuses will help keep employees focused and motivate them to do better, encouraging them to accomplish the goals they set out to achieve. Additionally, Çetin et al. (2016) state that encouraging employees requires extrinsic motivation 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 was no reward for bringing innovative ideas and suggested that this might explain why employees are not forthcoming with the development of innovative ideas. In this way, innovation is stifled in an organisation.

Recommendations

Based on the study outcomes, the following practical recommendations are proposed:

Strengthen supportive and transformational leadership practices

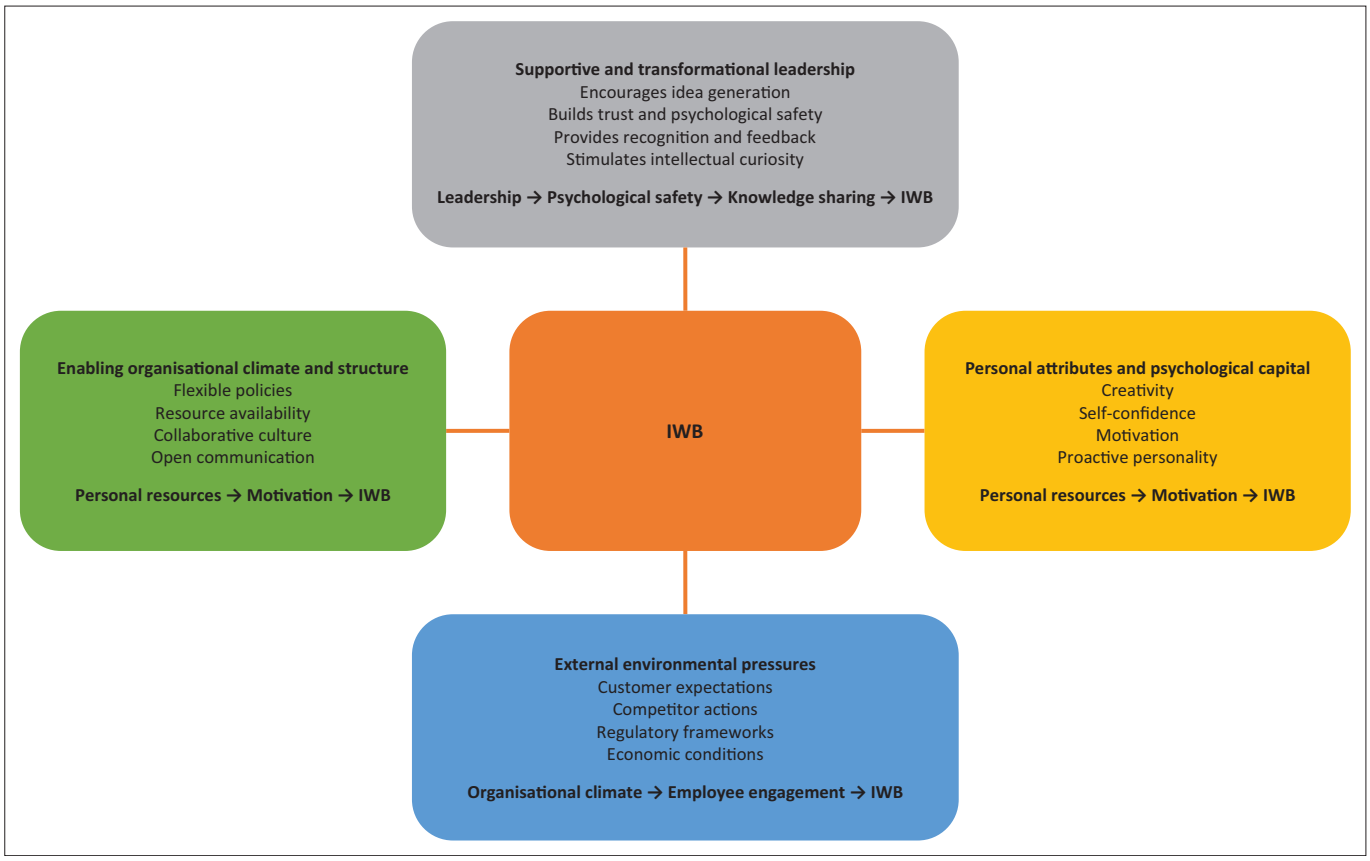
Leaders should provide consistent encouragement, recognise employees' ideas and maintain open communication to build trust and intrinsic motivation for innovation, as participants identified supportive leaders as key facilitators of IWB:

Develop a more enabling organisational climate

Financial institutions should create flexible structures, reduce rigid policies and ensure that employees have access to adequate facilities, tools and work conditions that enable them to implement new ideas effectively:

Fair and transparent reward systems

To prevent demotivation and resentment, organisations should adopt consistent reward policies – including



IWB, innovative work behaviour.

FIGURE 1: Conceptual framework for innovative work behaviour in Nigerian financial institutions.

recognition, bonuses and promotion opportunities – that were valued by employees but reported to be inconsistently applied:

> *Promote knowledge sharing and collaborative innovation*

Idea management teams, structured brainstorming sessions and internal innovation platforms should be strengthened to facilitate collective problem-solving and the refinement of creative suggestions, as currently practised in some of the financial institutions.

Conclusion

In conclusion, a supportive organisational culture, an enabling climate as depicted in Figure 1, inspiring leadership and appropriate work structures are essential for fostering IWB. Financial institutions should cultivate a positive and psychologically safe environment that encourages knowledge sharing to support creativity and innovation. Training programmes may enhance engagement and motivation that may improve innovation in the workplace, while targeted training programmes on specific transferable skills like problem-solving and emotional intelligence, in particular, could enhance relationships and thus positively influence IWB. This study further suggests that well-designed reward and recognition systems are likely to improve employee engagement, motivation and retention. In addition, when selecting marketers, human resources should consider personal attributes such as creativity, resilience and goal-directedness, as these traits may enhance job fit and overall performance. By acknowledging employee contributions, organisations reinforce commitment and foster a culture of continuous innovation, ultimately contributing to sustained organisational performance.

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Competing interests

The authors declare that they have no financial or personal relationships that may have inappropriately influenced them in writing this article.

CRediT authorship contribution

Gbemisola S. Akinpelu: Conceptualisation, Data curation, Formal analysis, Investigation, Methodology, Project administration, Resources, Visualisation, Writing – original draft, Writing – review and editing. Anna Meyer-Weitz: Funding acquisition, Resources, Supervision, Validation and Visualisation. All authors reviewed the article, contributed to the discussion of results, approved the final version for submission and publication, and took responsibility for the integrity of its findings.

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Data availability

The data that support the findings of this study are available from the corresponding author, Gbemisola S. Akinpelu, upon reasonable request.

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