STIMULATING CREATIVE BEHAVIORS IN THE WORK ENVIRONMENT: INFLUENCES OF EMPLOYEE ENGAGEMENT, AUTHENTIC LEADERSHIP, AND HUMAN CAPITAL FACTORS ON EMPLOYEE CREATIVITY

Foluso Philip Adekanmbi¹
foladex12@yahoo.com

Wilfred Isioma Ukpere¹

¹Department of Industrial Psychology and People Management
College of Business & Economics
University of Johannesburg
Auckland Park, South Africa, PO Box 524, 2006

Abstract
This paper investigates employee engagement, authentic leadership and human capital factors’ influences on the creative behaviors of bank employees within Nigeria’s banking industry. This investigation’s sample was taken from a selection of banks (Guarantee Trust Bank Plc, First Bank Plc, and United Bank For Africa Plc) across the Lagos and Ibadan cities of Lagos and Oyo States, Nigeria. This paper adopts a survey study approach, and questionnaires were randomly circulated. However, out of the 300 questionnaires distributed, 273 were fit to be used for the research and analyzed via statistical packages for social sciences (SPSS vs. 26). The current findings suggest that the younger the bank employees, the more creative they are. The higher their educational level and work experience, the more creative they are within Nigeria’s banking industry. The current investigation further established that employee engagement and authentic leadership significantly and positively influence creativity amongst employees within Nigeria’s banking industry. Therefore, the management of the Nigerian banks needs to consider spurring of employees’ sense of belonging and engagement to help stimulate and nurture their creativity. They should also consider essential authentic leadership training for their managers to help them discharge their leadership functions, related to the positive development of their subordinates’ creative behaviors and the human capital factors in stimulating employee creativity.

Keywords: engagement, transparency, ethics, competencies, banks, Nigeria.

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1. Introduction
Creativity contributes to an organization’s growth, and performance cannot be overlooked within a competitive dynamic setting. Scholars posited that employee creativity is pertinent for an organization’s competence and existence [1, 2]. In the current era of globalization and digitization, employees’ innovation and creativity are critical to meeting the service and hospitality organizations’ need for survival and progress [3]. In the 21st century, the service industry is quickly changing. Precisely, the regular interactions of employees with customers remain a powerful source of information [4], and this has a significant impact on service organizations’ (for instance, the banking industry) daily progressive innovation [5, 4]. The recent ever-changing business environment has made commercial banks more vulnerable to failure in recent times than earlier [6]. Therefore, commercial banks require their employees’ innovativeness at work by creating novel and appropriate judgments for products and services to remain competitive and effective [7]. In addition, the challenge of innovation has preoccupied the banking industry, thereby improving their skills and knowledge [8]. However, the expansion and practice of novel ideas enable commercial banks to use the chances that provide themselves and actively compete in the fluctuating business setting [9].

[10] posited that engaged individuals express themselves passionately, physically, and cognitively when they discharge their duties at work. Recently, employee engagement is an essential focus of academic scholars and business entrepreneurs and has become an intense issue of the mod-
ern business environment [11]. One of the issues this study will touch is employees’ engagement within Nigeria’s banking industry. Hence, within the work setting, the subordinates’ perception hinges on trust, security and increases information distribution amongst members of their work team [12]. A study has indicated that authentic leadership stimulates the performance and creativity of employees [7]. Furthermore, several changes such as globalization, increasing competition, increase in world trade capacity, and fast transfer of capital have improved the role of knowledge management in attaining organizational efficiency and competitiveness [13]. One of the challenges that work organizations face in recent times is little dedication and investment in the physical and intangible capitals that increase their quality, competence, and effectiveness, enhancing their growth and sustainability. In this study, human capital is operationalized regarding employees’ age, gender, educational level, work experience, and training.

Despite the rising scholarly interest in service creativity and innovation research, this moderately expanding stream of the investigation remains understudied. Hence, the need to contribute to the body of knowledge in this sphere, particularly regarding employee creativity exists [14]. Therefore, the question is: how can employees’ creativity be stimulated and increased in Nigeria’s work environment, especially within the banking industry? Despite the growth and status of the banking industry, very few investigations on individual units influencing employees’ creativity have been conducted in this industry. Thus, the current research focuses on the influences of employee engagement, authentic leadership, and human capital factors on employee creativity within Nigeria’s banking industry.

1.1 Employee engagement and creativity

Customers’ demands are fluctuating, alongside their involvement in creating value within work organizations. This fluctuation has given birth to a worrying rate of economic and aggressive competition, which needs creativity and innovation as a keystone for the sustainability of work organizations [5]. However, [15] opined that developed nations are more creative and innovative than developing countries like Nigeria. According to [16, p. 248], “the right people in the right roles with the right managers drive engagement.” [17, p. 2] noted that engagement is “the ability to capture the heads, hearts, and souls of your employees to instill an intrinsic desire and passion for excellence.” However, generally, employee engagement is a distinctive concept, containing social, mental, and emotive factors, associated with individual job performance [18] and other discretionary efforts at work [19]. [20] opines that every organization wants to gain a competitive advantage, and employee engagement remains one of the essential tools for achieving such an advantage. [21] noted that the cognitive component relates to employees’ beliefs about the organization, culture, and leaders. The emotional element has to do with how employees feel about their organization, colleagues, and leaders. At the same time, the behavioral factor reflects the value-added factor in the size of employees’ efforts to work. Besides, employee engagement has been related to significant organizational products, for instance, emotional commitment [22] and employee turnover intent [23], and individual products, such as employee creativity [24]. Several managers make every effort to improve employee engagement as it reduces employee turnover, leads to superior performance, and improves employees’ well-being [25]. In addition, [26] noted that authentic leadership enhances the creative behaviors of employees. [27] also, note that employee engagement concentrates on positive organizational results, such as increased performance, and individual products, such as citizenship behaviors and employee creativity. Going by previous research about the influence of employee engagement on employee creativity, a hypothesis about employee engagement in Nigeria’s banking industry is proposed below:

H1: Employee engagement significantly influences creativity among bank employees in Nigeria.

1.2 Authentic leadership and employee creativity

Authentic leadership combines constructive mental capabilities and a very established organizational setting to raise leaders’ and followers’ positive behaviors [28]. Hence, authentic leadership centers on ethical and transparent conduct, inspiring sharing essential information for deci-
sion-making [29]. [30] noted that authentic leadership style centers on the inherent leaders’ natural abilities, which are more noticeable than their displayed behaviors and influence their followers from leaders’ authentic behaviors. Authentic leaders have significant attributes, including accepting their views and values, genuine awareness, being confident and reliable, with considerable prominence on improving their followers’ fortes and broadening their intelligence [28]. Scholars have advocated that authentic leadership stimulates organizations’ performance and the creative behaviors of employees [31, 32]. Moreover, [33] noted that authentic leadership promotes creative behaviors within employees; hence, organizations need to concentrate on leaders who value transparency as they relate with their employees. Further, [34] indicated that authentic leadership significantly and positively correlated with employees’ creative behaviors. Based on these annotations, the following hypothesis, related to authentic leadership and employee creativity, is proposed below:

\[ H2: \text{Authentic leadership significantly influences creativity among bank employees in Nigeria.} \]

1.3. Human capital factors and employee creativity

[35] referred to human capital as a combination of labor and education skills, or the experience, insights, knowledge, and amount of training within an individual [36]. [37] opined that human capital is formed by competencies, aptitudes, experiences, and employees’ skills within the work organizations. [38] also noted human capital as an individual’s cumulative knowledge, skills, and abilities, developed through informal and formal education and experience. Human capital has been established to influence creativity [39, 40] positively. [41]’s study revealed that organizations human capital’s influence on creativity is positive. The [42] survey showed that age, work experience, and education impact employee creativity. Increased values in human capital elements, such as work experience and educational level, could make individuals more creative and efficient [43]. Moreover, human capital elements, for example, work experience, level of education, and training inspire creativity and innovation and are essential for businesses [44]. To test the impact of human capital factors on creativity among bank employees within Nigeria’s banking industry, the current study proposed the following hypothesis:

\[ H3: \text{Human capital factors significantly influence creativity among bank employees in Nigeria.} \]

In addition, the above literature review triggered the hypothesis stated below:

\[ H4: \text{There is a joint influence of employee engagement, authentic leadership, and human capital factors on employee creativity among bank employees in Nigeria.} \]

The current study aims to add to the body of knowledge by examining the influences of employee engagement, authentic leadership, and human capital factors on employee creativity to suggest a practicable and helpful model to significantly stimulate and increase creative behaviors within Nigeria’s banking industry.

2. Methods

The current investigation, which was carried out in November 2020, adopted a survey approach. In testing the present research hypotheses, questionnaires were floated to collect data from participants’ views concerning employee engagement, authentic leadership, human capital factors, and creativity in their organizations (for instance, commercial banks). Also, this investigation sampled 300 bank employees from designated commercial banks in Lagos and Ibadan cities of Lagos and Oyo States, Nigeria. The chosen banks are Guarantee Trust Bank Plc, First Bank Plc, and United Bank For Africa Plc. Fifty (50) participants were sampled from each bank within each city, namely 150 respondents per city and 300 for both towns. Furthermore, this study has utilized the random sampling method in choosing respondents that participated in the study. It has ensured employees’ anonymity and effectively maintained that throughout the process of the research. 273 usable questionnaires were recovered from respondents and analyzed.

2.1. Instrumentation

In this study, the survey included different subdivisions:

Section A – Human capital factors

This segment comprised participants’ human capital elements, for instance, age, gender, level of education, training, and work experience.
Section B – Employee engagement

In measuring employee engagement, this paper adapted the intellectual, social, and affective (ISA) engagement scale items scale, developed by [45]. The participants’ responses were captured on a 5-point Likert scale. This instrument has three dimensions, having three items each. The developer noted an acceptable level of reliability for all dimensions with a Cronbach’s alpha of 0.817 for intellectual engagement, 0.897 for social engagement, and 0.896 for affective engagement. However, the current study has indicated a Cronbach’s alpha of 0.882 for intellectual engagement, 0.917 for social engagement, and 0.902 for affective engagement.

Section C – Authentic leadership

This section consists of an authentic leadership scale of sixteen items, adapted from [46] investigation to measure participants’ perception of authentic leadership. This instrument has a five-point Likert scale. Also, this instrument has four dimensions: self-awareness, relational transparency, internalized moral perspective, and balanced processing, all with four items each. This scale’s initial Cronbach’s alpha was 0.827 before the current study reported a 0.883 Cronbach’s alpha consistency coefficient.

Section D: Employee creativity

This paper measured employee creativity by adapting a thirteen-item scale from [47]’s study. This instrument is a 5-point Likert response scale, which was reported to have a 0.877 Cronbach’s alpha reliability coefficient. Meanwhile, the current research has accounted for a 0.861 Cronbach’s alpha reliability coefficient.

The Statistical Package for Social Sciences (SPSS version 26) was used to analyze data, retrieved in this study. Nonetheless, this paper implemented a pilot study in identifying any likely problems ahead of time to substantiate the instruments’ efficiency.

3. Results

In the current investigation, the results from the data analyzed are presented tables and figure.

Table 1
Human Capital Factors

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Category</th>
<th>Frequency</th>
<th>Percent (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
<td>20–34</td>
<td>143</td>
<td>52.4</td>
</tr>
<tr>
<td></td>
<td>35–49</td>
<td>87</td>
<td>31.9</td>
</tr>
<tr>
<td></td>
<td>50 and Above</td>
<td>43</td>
<td>15.8</td>
</tr>
<tr>
<td>Total</td>
<td>273</td>
<td>100.0</td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>130</td>
<td>47.6</td>
<td></td>
</tr>
<tr>
<td>Female</td>
<td>143</td>
<td>52.4</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>273</td>
<td>100.0</td>
<td></td>
</tr>
<tr>
<td>Gender</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>OND/HND</td>
<td>31</td>
<td>11.4</td>
</tr>
<tr>
<td></td>
<td>B.Ed./BSc.</td>
<td>78</td>
<td>28.6</td>
</tr>
<tr>
<td>Educational level</td>
<td>M.Ed./MSc.</td>
<td>44</td>
<td>16.1</td>
</tr>
<tr>
<td></td>
<td>CIBN, ICAN, ACCA</td>
<td>120</td>
<td>44.0</td>
</tr>
<tr>
<td>Total</td>
<td>273</td>
<td>100.0</td>
<td></td>
</tr>
<tr>
<td>Work experience</td>
<td>1–3 years</td>
<td>62</td>
<td>22.7</td>
</tr>
<tr>
<td></td>
<td>4–6 years</td>
<td>105</td>
<td>38.5</td>
</tr>
<tr>
<td></td>
<td>7–10 years</td>
<td>98</td>
<td>35.9</td>
</tr>
<tr>
<td></td>
<td>above 10 years</td>
<td>8</td>
<td>2.9</td>
</tr>
<tr>
<td>Total</td>
<td>273</td>
<td>100.0</td>
<td></td>
</tr>
<tr>
<td>No of training</td>
<td>1–3</td>
<td>63</td>
<td>23.1</td>
</tr>
<tr>
<td></td>
<td>4–6</td>
<td>117</td>
<td>42.9</td>
</tr>
<tr>
<td></td>
<td>7–10</td>
<td>93</td>
<td>34.1</td>
</tr>
<tr>
<td>Total</td>
<td>273</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

Note: OND connotes (ordinary national diploma), HND indicates (higher national diploma), B.Ed. (Bachelor of Education) B.Sc. (Bachelor of Science), M.Ed. (Masters of Education) and M.Sc. (Masters of Science); while CIBN suggests (Chartered Institute of Bankers of Nigeria), ACCA (Association of Chartered Certified Accountants), and ICAN (Institute of Chartered Accountants of Nigeria)
Table 1 reveals that 143 of the respondents were between 20-34 years old (52.4 %), after that 87 respondents who are between 35–49 years old (31.9 %), followed by 43 participants who are 50 years old and above (15.8 %). Also, the findings showed that 130 participants (47.6 %) were male and 143 (52.4 %) female. Table 1 further revealed that 31 (11.4 %) respondents were OND/HND holders, 78 (28.6 %) were B.Ed/BSc licensed, 44 (16.1 %) were M.Ed./MSc. holders and 120 (44.0 %) of the respondents were CIBN, ICAN, ACCA certified. The results also revealed that 62 (22.7 %) respondents had 1–3 work experience years, 105 (38.5 %) had 4–6 years, 98 (35.9 %) had 7–10 years, and 8 (2.9 %) respondents had work experience above 10 years. Results in Table 1 also show that 63 (23.1 %) of the respondents have had 1–3 management training, 117 (42.9 %) 4–6 management training, while 93 (34.1 %) respondents have had 7–10 management training.

3. 1. Inferential Statistics

Table 2
Multiple regressions, presenting the joint influence of employee engagement, authentic leadership, and human capital factors on employee creativity among bank employees within Nigeria’s banking industry

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R-squared</th>
<th>Adjusted R-squared</th>
<th>F</th>
<th>Sig</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>0.949</td>
<td>0.900</td>
<td>0.898</td>
<td>341.777</td>
<td>0.000b</td>
</tr>
</tbody>
</table>

Predictors: (constant), human capital factors (age, gender, level of education, work experience, and the number of training and management courses), employee engagement, and authentic leadership.

Table 3
Coefficients

<table>
<thead>
<tr>
<th>Influencers</th>
<th>B</th>
<th>β</th>
<th>t</th>
<th>Sig</th>
<th>95.0 % Confidence Interval for B</th>
<th>R</th>
<th>R²</th>
<th>F(7, 265)</th>
<th>P</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Constant)</td>
<td>−0.558</td>
<td>−0.461</td>
<td>0.645</td>
<td>−2.944</td>
<td>1.828</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Age</td>
<td>−1.556</td>
<td>−0.207</td>
<td>8.947</td>
<td>0.000</td>
<td>−1.898</td>
<td>−1.214</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gender</td>
<td>−0.072</td>
<td>−0.006</td>
<td>−2.929</td>
<td>0.771</td>
<td>−0.555</td>
<td>0.412</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Educational level</td>
<td>0.864</td>
<td>0.168</td>
<td>6.946</td>
<td>0.000</td>
<td>0.619</td>
<td>1.109</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Work Experience</td>
<td>1.048</td>
<td>0.154</td>
<td>6.074</td>
<td>0.000</td>
<td>0.708</td>
<td>1.387</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No of training/management</td>
<td>−0.027</td>
<td>−0.004</td>
<td>−0.150</td>
<td>0.881</td>
<td>−0.382</td>
<td>0.328</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>courses</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee Engagement</td>
<td>0.820</td>
<td>0.582</td>
<td>17.388</td>
<td>0.000</td>
<td>0.727</td>
<td>0.913</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Authentic Leadership</td>
<td>0.322</td>
<td>0.402</td>
<td>11.734</td>
<td>0.000</td>
<td>0.268</td>
<td>0.376</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Dependent Variable: Employee Creativity

Table 2 showed that human capital features (age, gender, level of education, work experience, and the number of training/management courses), employee engagement, and authentic leadership significantly and jointly influence bank employees’ creativity within Nigeria’s banking industry ($R=0.949$, $R^2=0.900$, $F=341.777$, $p<0.01$). The value $p$ is sufficient. These findings revealed that human capital, employee engagement, and authentic leadership significantly and jointly influenced a 94.9 % variance in employees’ creativity within Nigeria’s banking industry. So, the hypothesis that there is a joint influence of employee engagement, authentic leadership, and human capital factors on employee creativity among bank employees in Nigeria is confirmed.

Furthermore, the model, shown in Table 2 b, stipulates that beyond all the human capital factors (for example, age, gender, educational level, work experience, and number of trainings/management courses) tested, only age, level of education, and work experience notably influence the variance in employee creativity at $β=−0.207$, $t=−8.947$; $p<.01$; $β=.168$, $t=6.946$; $p<.01$;
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β=.154, t=6.074; p<.01 respectively. The value p is sufficient. These outcomes suggest that age contributed about 20.7 %, educational level 16.8 %, and work experience 15.4 % variance in employees’ creativity within Nigeria’s banking industry. The negative relationship shows that bank employees’ creativity increases with younger age. In contrast, the positive relationship shows that bank employees’ creativity increases with their educational level and work experience (in years). Hence, the hypothesis that human capital factors significantly influence creativity among bank employees in Nigeria is confirmed.

In addition, Table 3 indicates that employee engagement significantly and positively influences the change in employees’ creativity within Nigeria’s banking industry at β=-.582, t=17.388; p<.01. The value p is sufficient. Hence, this paper notes that employee engagement contributed about 58.2 % influence on variance in employee creativity within Nigeria’s banking industry. Also, the current results show that authentic leadership significantly and positively influences the variance in employees’ creativity within Nigeria’s banking industry at β=.402, t=11.734; p<.01. The value p is sufficient. Therefore, the current investigation suggests that authentic leadership contributed about 40.2 % influence on the change in employee creativity within Nigeria’s banking industry. In addition, as specified above, the positive relationships show that employee creativity increases with employees’ engagement level and with the authentic leadership adoption level. Thus, the stated hypotheses, namely, that employee engagement significantly influences creativity among bank employees in Nigeria, and authentic leadership influences creativity among bank employees in Nigeria, are confirmed.

4. Discussion

The current findings revealed that employee engagement considerably and positively influences employee creativity within Nigeria’s banking industry. This position infers that the more engaged employees are within Nigeria’s banking industry, the more creative they become. Hence, this paper validates [24]’s suggestion that employee engagement has been related to significant individual products, such as employee creativity. It also supports [27]’s position that engagement concentrates on positive organizational results, such as increased performance and individual products, such as citizenship behaviors and employee creativity.

Also, the current findings have established that authentic leadership significantly and positively influences employee creativity among bank employees within Nigeria’s banking industry. This position implies that bank employees are more creative when their managers/leaders adopt an authentic leadership style within Nigeria’s banking industry. Therefore, this position supports [33], which indicates that authentic leadership stimulates employees’ creativity. The current results also support [34]’s view that authentic leadership is significantly and positively correlated with employees’ creative behaviors.

Furthermore, this paper posits that the age of bank employees significantly and negatively influences their creativity within Nigeria’s banking industry. Hence, the younger employees are within Nigeria’s banking industry, the more creative they become. Also, the current findings suggest that employees’ educational level and work experience within Nigeria’s banking industry significantly and positively influence their creativity. So, the higher their educational level and work experience, the more creative they become. This paper, therefore, confirms the positions of [42], which states that human capital factors (for instance, age, work experience, and education) impact employee creativity. It also confirms [43]’s position, which indicates that increased values in human capital elements, such as work experience and educational level, could make individuals more creative and efficient. This paper further corroborates [44], who specified that human capital components, such as work experience, level of education, and training, inspire creativity and innovation and are essential for businesses.

The current investigation aims to add to the body of knowledge by examining the influences of employee engagement, authentic leadership, and human capital factors on employee creativity to suggest a practicable and helpful model to significantly stimulate and increase creative behaviors within Nigeria’s banking industry. Hence, Fig. 1 below indicates a viable model to promote and increase creative behaviors within Nigeria’s banking industry.
Research limitations. The current results are liable to some limitations. Firstly, the recent sample was restricted to the employees in three banks across the Lagos and Ibadan cities of Lagos and Oyo States, Nigeria. Hence, a future investigation should look into bank employees in other regions and States of Nigeria. This will ensure the generalizability of the findings. Second, the current research adopted a cross-sectional survey design. Thus, future studies need to use a triangulation design that includes a mixed method of data collection to achieve more robust information on the phenomenon under investigation.

5. Conclusion

The current investigation focused on creating a practical, helpful model to significantly stimulate and increase creative behaviors within Nigeria's banking industry. This paper’s findings have established that human capital features, for example, age, level of education, and work experience, significantly influence employee creativity within Nigeria’s banking industry. Hence, the younger bank employees are, the more creative they become, and the higher their educational level and work experience. This paper also indicates that employee engagement significantly and positively influences creativity within Nigeria’s banking industry. So, the more employees are engaged in their work, the more stimulated they exhibit creative behaviors. Furthermore, the current study has established that authentic leadership significantly and positively influences creativity among bank employees within Nigeria’s banking industry. This position infers that creative behaviors are stimulated and increased among bank employees, whose leaders adopt authentic leadership style in managing and leading them within their work organization, particularly within Nigeria’s banking industry. Therefore, this study concludes that employee engagement, authentic leadership, and human capital components (age, educational level, and work experience) significantly influence employee creativity within Nigeria's banking industry.

Based on the above conclusion, management of Nigeria’s banks can stimulate and increase their employees’ creativity by considering the following recommendations:
A manager should always endeavor to spur employees’ sense of belonging and engagement, which helps to stimulate and nurture their creativities and innovativeness; it is necessary always to provide essential authentic leadership training to managers to enable them to discharge their leadership functions towards the positive development of their subordinates’ creative mind-sets and the human capital factors to stimulate employee creativity; and it is essential to consider primary human capital factors in stimulating employee creativity. This paper has shown that younger employees with higher educational qualifications and work experience are more creative within Nigeria’s banking industry, making this recommendation vital.

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