

## PSYCHOSOCIAL FACTORS PREDICTING CREATIVITY AND THE MEDIATORY ROLE OF PRONENESS TO DIVORCE AMONG MARRIED EMPLOYEES OF FINTECH ORGANISATIONS IN LAGOS

T. ATTAH & S.K. BALOGUN

Department of Psychology,  
University of Ibadan,  
Ibadan-Nigeria

### ABSTRACT

Employees' creativity is an important attribute with far reaching implication especially within the FINTECH organisations. Despite the fledging nature of the FINTECH space in Nigeria and indeed Africa as a whole as well as the need for creative workforce within this sector, not much has been done in terms of empirical research to determine factors that could predict creativity among employees within this fast developing sector. This study represents an attempt at looking at possible factors that could have implication for creativity among married employees. 229 Participants were drawn from five selected FINTECH organisations in Lagos. Their age ranged between 26-63 years with a mean age of 36 years and a standard deviation of 5.47. The study participants also comprised of 134 (58.5%) male employees and 85 (37.1%) female employees. Multiple regression analysis was employed to test the independent and joint influence of marital satisfaction, marital commitment, familism and religiosity on creativity as well as the mediatory role of proneness to divorce. Results showed that (commitment to marriage, familism, marital satisfaction and religiosity) have a significant joint influence on employee creativity ( $F(4, 223) = 24.766, P < .01; R^2 = .295$ ). Similarly, also, it revealed a significant independent contribution of commitment to marriage and familism to employee creativity of Nigerians [ $\beta = .358, P < .01$ ]; ( $\beta = .287, P < .01$ ). results also shows that proneness to divorce significantly mediated only the independent influence of commitment to marriage ( $\beta_1 = .358; \beta_3 = .350$ ). it was discovered that there was no gender difference in creativity among married employees in FINTECH organisations in Lagos ( $t(217) = 1.656, P > .05$ ). these findings were discussed in the light of reviewed literature.

**Keyword:** FINTECH, Marital satisfaction, Marital commitment, Familism, Religiosity Lagos

### INTRODUCTION

Creativity is said to be critical competency for 21<sup>st</sup> century organization; which helps in leadership and adaptation to change (Cekmecelioglu & Günsel, 2013). Creativity is also said to be critical for organizations' survival and competitiveness (George & Zhou, 2002; Zhou, 1998). Employees' creativity is very germane in the overall performance of any organization. This is especially true in this dynamic and competitive environment; thus, every employee needs to be creative and ground-breaking in conduct of their duties. Display of creativity by employees in any organization may have to do with marital situation of the concerned employees. This is so because, being married may place some demands on an individual in addition to being committed to your job. However, married employees may find it more challenging to be creative at work compared to any other marital status, as there are familial factors that may influence work outcome of which creativity is not an exception; and these familial factors could be marital instability or poor quality of marriage of the respective married employees. This assertion is in line with the work of Tang, Huang and Wang (2017) that proposed and tested the idea that a satisfying marriage increases a spillover of psychological resources from family to work that enhances creativity in employees. Tang et al., (2017) also reported positive relationship between marital satisfaction and creativity at workplace. This finding suggests that certain marital-related variables could either enhance or reduce creativity among married employees.

Just as the individual achievement motivation levels within a society come together to determine the society's level of development (McClelland, 1961), so also can the individual creativity and innovations propensity can and should translate to the organizational level of creativity that would make the organization to be effective and efficient in modern day competitive world. In other words, the aggregate of individual creativity level should reflect the level of creativity of that organization, the basis upon which the organization's success is based. Yet, this individual creativity/innovation is also subject to different factors for it to manifest. These factors can be contextual and/or dispositional (situational or individual subjective variables) The situational factors may include but not limited to organizational

climate, organizational culture as well as supervisory style etc., while the personality variables could also include but not limited to gender, religiosity, marital commitment, familism, as well as other personality traits etc.

Every marriage experiences one form of conflict or the other. This conflict may eventually become a stressful life event that can change the entire personality characteristics of the individual. One may be involved in one form of marriage dynamics such as an abusive one, in-law pressure, financial pressure, childlessness and so on. It is the ability to manage and cope effectively that is likely to determine how one perceives the marriage as being successful or otherwise. The dynamics of the marriage has implication for creativity which may also affect other areas of the individual's life including how he/she manages him/herself in the workplace. If creativity is a personality disposition that individuals possess at different levels, it presupposes then that the amount possessed may reflect in the ingenuity of the individual to come up with strategy to manage the dynamics within the home and how this would reflect in his/her work performance. Equally, the ingenuity in managing the marital situation would also contribute to whether the individual can be pre-dispose to the tendency to want to seek separation or not (Proneness to divorce). If an individual is able to successfully navigate the dynamics of marriage, probably due to his/her ingenuity (Creativity), he /she may not even think of divorce/separation from the partner, and this may not interfere with his/her work disposition as well. For example, part of the experience gained in managing the home front may transcend to the work place where the individual may produce "better" ways of approaching challenges in the office and the organization becomes better for it. This could also work the other way, so the marriage dynamics – creativity-organization success interface should be seen at the level of individual capacity to manage any stressful event successfully for the success of the organization. It is on this basis that the present study is proposing that, Familism, Religiosity, commitment to marriage and marital satisfaction would individually and jointly have implication in creative predisposition of employees, and that these variables impact could also be mediated by proneness to divorce of the individual, and that all together, all these would have implication for the success of the organization

Undoubtedly, employee creativity is crucial for the growth and development of any organization most especially, FINTECH organisations. For example, within the FINTECH organisation which has to do with how new technology or innovation is disrupting as well as partnering traditional ways of conducting financial transactions, characterized by high levels of competition, being creative as employees is a key survival strategy . FINTECH, which have helped in digitizing processes that were previously handled with paper money and human interaction requires high level of creativity to bring about the seamless and much convenient approach in financial transactions. The term financial technology can apply to any innovation in how people transact business, from the invention of digital money to double-entry bookkeeping. The word FINTECH is a combination of the words "financial technology". FINTECH is the major cause of all the recent innovations we are experiencing in the Nigeria financial sector today (With the likes of ALAT & \*737-Nigeria and all other mobile wallets within the country. Now you can access top-notch financial services without stepping into a banking hall. FINTECH uses technology in a better way to make people feel convenient living in the modern age. FINTECH helps people who are financially excluded, but desire to buy or sell online have access to quick and affordable banking transaction just by using a mobile phone, tablets or any other hand held devices. With the rapid adaptation of card payments in Nigeria platforms like Flutterwave, Warri, E-money, and Paystack are playing the lead role in making it easy for businesses to start accepting online payments with the click of a button, while other Brand such as the Baxi box, Paga as well as Pocket Moni are making impact in the mass market space, driving convenient payments as well as financial inclusion, all coming into limelight through high level of creativity from employees within these organisations.

Besides, an in-depth look at previous literatures further reveal a gap in the area of familial factors that could be implicated for creativity among employees in the work place. Apart from the fact that there is paucity of research in the areas of employees' creativity in Nigeria especially among married employees; previous studies had not focused on the relationships between familial and religious variables and employees creativity with a view at investigating the mediating role of proneness to divorce in these relationships. It is in the light of the foregoing that this study examine how psychosocial variables – Marital commitment, marital satisfaction, familism and religiosity would predict levels of creativity among married employees in FINTECH organisations in Lagos.

### **Review of Literature and theoretical Framework**

Although work-family research has typically focused on the difficulties of participating in both work and family roles (i.e., work-family conflict), there is a growing awareness that there are also beneficial effects of combining work and family roles (Greenhouse & Powell, 2006). These beneficial effects have been referred to as work-family enrichment and may have positive implications for career development, which is a function of one's work and non-work experiences. According to Greenhaus and Powell (2006), work-family enrichment and work-family conflict are conceptually distinct constructs. Thus it is possible that an individual can experience high (or low) levels of both conflict and enrichment at the same time or high levels of one and low levels of the other. Similar to work-family conflict, researchers have conceptualized work-family enrichment as consisting of two directions: work-to-family enrichment (where one's work experiences benefit his or her family life) and family-to-work enrichment (where one's family experiences benefit his or her work life). Each direction of work-family enrichment may be associated with unique antecedents and outcomes. A term that has been used more recently to describe the benefits of combining work and family roles is work-family facilitation, which according to Greenhouse et al (2006) is defined as the extent to which an individual's participation in one role enhances functioning in another role. Most research on creativity describes it as a net positive: producing new products for the organization and satisfaction and positive affect for creative workers. However, according to Spencer and David (2016), a host of anecdotal and historical evidence suggests that creative work can have deleterious consequences for relationships. In a study conducted by Perry-Smith and Shalley (2003), they explore the association between the context of social relationships and individual creativity. Perry-Smith et al (2003), went beyond a one-dimensional treatment of social relationships, highlighting the importance of both static and dynamic social network concepts. Perry-Smith and Shalley (2003), argued that weaker ties are generally but not always beneficial for creativity, and proposed the network positions that facilitate and constrain creative work, and describe three moderators, thus lending credence to the direction of this present study which stated that employees with strong marital commitment would show higher level of creativity than employees with low level of marital commitment. However, this cannot be said of all employees. Except we are limiting creativity as a personality disposition to individuals who are in one form of relationship or the other. In a research by Xu (2018), which focused on how employees experience at home influences their creativity at work, investigated the impact of employee's marriage experience on their work –related creativity, the researcher discovered that when employees are highly satisfied with their marriage, they are more likely to accumulate more psychological resources, which can energize them to engage in creative tasks at work that requires extra effort and energy. Similarly, in a bid to advance the understanding of socio-relational sources of employee creativity, Yipeng, Xu, and Yongli (2017) investigated the effect of a good marriage on workplace creativity. Drawing on family–work enrichment theory, they proposed and tested the idea that a satisfying marriage boosts a spillover of psychological resources from family to work that enhances employees' workplace creativity. Using survey data collected from 548 spouse–employee–supervisor triads, Yipeng et al., (2017) find an indirect positive relationship between employees' marital satisfaction and workplace creativity through a spillover of psychological resources from family to work, thus indicating that it will not be out of place to discover that in this present study, marital

satisfaction and commitment as well as familism could influence levels of creativity among married employees in Lagos.

Family values stand at the very core of human decision-making. When we work in an organisation whose culture aligns with our personal values that has evolved from our family beliefs, we feel liberated. We are able to bring our full selves to work. We not only bring our energy, our creativity, and our enthusiasm, we also bring our commitment to the well-being of our associates and the success of the organisation. Unleashing this energy is tantamount to liberating the corporate soul. Young people's expectations regarding how they will combine work and family in the future also play a role in influencing career choice and by implication, work creativity thereafter.

One important question in the field of workplace spirituality concerns the relationship of religiosity and employee work-related attitudes. [Czaplewski](#) and Ferguson (2003) attempted to make a rigorous empirical examination of the relationship between spirituality and five prevalent employee job attitudinal variables. The results of their study indicate that three dimensions of spirituality used have a significant relationship with two or more of the five job attitude variables examined. While acknowledging that spirituality at work is an abstract concept, Milliman et al., (2003) attempted to provide some of the first empirical support that there is a positive association between spirituality and employee job outcomes. Consequently, religiosity could be found to influence levels of creativity among married employees in FINTECH organisations in Lagos.

According to Daisy (2015), the impact of gender on perceived creativity has potential implications for how women are seen in the workplace. Daisy (2015) argued that whether you are seen as creative or not may depend on whether you're a man or a woman. In the light of this argument as put forward by Daisy (2015), it will not be out of place to expect that sex differences may significantly influence creativity among employees in the FINTECH organisation both in Lagos and Cotonou. Empirical studies of gender differences in creative ability have yielded decidedly inconsistent findings, except for a consensus regarding the disproportionately greater male presence among widely recognized figures who are distinguished by their eminent creative accomplishments (Stoltzfus, Brady, Vredenburg, & Thyrum (2011).

## HYPOTHESES

Considering the literature reviewed, the following hypotheses emerged:

1. There will be significant joint and independent influence of commitment to marriage, familism, marital satisfaction and religiosity; and creativity among married employees in Lagos.
2. Divorce proneness will significantly mediate relationship between psychological factors (i.e. commitment to marriage, familism, marital satisfaction and religiosity) and creativity among married employees in Lagos.
3. Married employees who are male would significantly differ in creativity than married employees who are female.

## METHODS

### Design

The study is a survey research which adopted ex post facto research design. The independent variables of the study are commitment to marriage, marital satisfaction, religiosity and familism. The dependent variable of the study is creativity. The mediating variable of the study is proneness to divorce which is hypothesized to mediate the relationship between the independent and dependent variables. The Socio-demographic variables are age, sex, and length of marriage

## POPULATION OF THE STUDY

The population of the study comprised married employees within the FINTECH organisations. The choice of this population was premised on the fact that this population is gradually the focus of most human resources managers, when recruiting employees. This is based on the assumption that married employees are more stable and less likely to leave their jobs after much have been spent recruiting and training them. Besides, considering the familial variables in the study, it is only appropriate for participants to be married. Must be married employees and working in any of the FINTECH organisations in Lagos. The rational for FINTECH organisations is predicated on the need for rapid churning of new ideas to bring about change in the status quo. Unlike most sectors, the FINTECH require high level of creative tendencies from its employees to be able to compete and remain it business, hence it choice for this study.

## SAMPLE SIZE AND SAMPLING TECHNIQUE

Adopting the Taro Yamene (1967) sample size determination formula, a representative sample was obtained from the FINTECH organisations in Lagos based on the numbers employees that are married in these organization as obtained from the human resources departments. The convenience sampling was found appropriate for this study; being a type of non-probability sampling where participants met certain practical criteria, such as easy accessibility, geographical proximity, availability at a given time, or the willingness to participate in the study (Dornyei, 2007; Saumure & Lisa, 2008). A total of 224 married employees were targeted for the study.

## PARTICIPANTS

A total of six hundred 250 questionnaires were printed and distributed to married employees of five selected FINTECH organisations – FETS LTD, Pagatech LTD, Capricorn Digital LTD, Credit Direct LTD and Renmoney LTD for the study. Out of the total number of the distributed questionnaires, a total of two hundred and twenty nine (229) were retrieved. Their age ranged between 26-63 years with a mean age of 36 years and a standard deviation of 5.47. The study participants also comprised of 134 (58.5%) male employees and 85 (37.1%) female employees, while ten (10) participants did not indicate their sex representing 4.4%.

## INSTRUMENT

A structured questionnaire, made up of seven sections labeled A-G, was used to collect data for this study. The questionnaire was made up of validated scales that measured constructs of Proneness to divorce, marital commitment, marital satisfaction, religiosity, familism and creativity. The scales were pre-tested via a pilot study to validate its psychometric properties for the study population. **Section 'A'** contained items that measure socio-demographic variables of the study participants, **Section 'B' measured Proneness to Divorce as** developed by Booth, Johnson and & Edwards (1983), **Section 'C' measured Employee Creativity as** developed by Tierney, Farmer and Graen (1999). **section 'D' measured Commitment to Marriage as** developed by Rusbult, Kumashiro, Kubacka, and Finkel (2009), **Section 'E' Marital satisfaction as** developed by Blum and Mehrabian, (1999), **Section 'F' measured Religiosity as developed** by Gorsuch and Venable (1983), while **Section 'G' measured Familism as developed** by Lugo Steidel & Contreras (2003). All the scales were revalidated and appropriate psychometric properties established.

## ETHICAL CONSIDERATIONS

Ethical approval was obtained from the university approved ethical review committee. Introduction letter was collected from the Department of Psychology, University of Ibadan to introduce the researcher to the state board of ethical review for research ethical compliance and due process.

## RESULTS

Hypothesis one which stated that there would be significant independent and joint influence of commitment to marriage, familism, marital satisfaction and religiosity on creativity among married employees in Lagos was tested with multiple regression analysis as presented in Table 1.1.1

Table 1.1.1: Summary Table of Multiple Regression Analysis Showing Joint and Independent Influence of Psychological (Commitment to Marriage, Familism, Marital Satisfaction and Religiosity) on Employee Creativity and the Mediation of Proneness to divorce for Employees in Lagos

Variables	B	T	P	R	R <sup>2</sup>	F	P
<b>Model 1</b>							
Marital Commitment	.358	5.222	<.01	.555	.295	24.766	<.01
Marital Satisfaction	-.102	-1.476	>.05				
Religiosity	.100	1.459	>.05				
Familism	.287	4.343	<.01				
<b>Model 2</b>							
Marital Commitment	-.215	-3.155	<.01	.565	.307	26.081	<.01
Marital Satisfaction	-.407	-5.917	<.01				
Religiosity	-.048	-.700	>.05				
Familism	.023	.354	>.05				
<b>Model 3</b>							
Marital Commitment	.350	4.972	<.01	.556	.294	19.778	<.01
Marital Satisfaction	-.122	-1.632	>.05				
Religiosity	.101	1.457	>.05				
Familism	.287	4.327	<.01				
Divorce Proneness	-.043	-.641	>.05				

Results from model 1 of Table 1.1.1 reveal that psychological factors (commitment to marriage, familism, marital satisfaction and religiosity) have a significant joint influence on employee creativity ( $F(4, 223) = 24.766, P <.01; R^2 = .295$ ). This indicates that psychological factors (commitment to marriage, familism, marital satisfaction and religiosity) accounts for 29.5% of the variation observable among employees' creativity. The result also revealed a significant independent contribution of commitment to marriage and familism to employee creativity of Nigerians [ $(\beta = .358, P <.01)$ ;  $(\beta = .287, P <.01)$  respectively]. Therefore, the stated hypothesis was confirmed.

Results from model 2 of Table 1.1.1 reveal that psychological factors (commitment to marriage, familism, marital satisfaction and religiosity) have a significant joint influence on divorce proneness ( $F(4, 222) = 26.081, P <.01; R^2 = .307$ ). This indicates that psychological factors (commitment to marriage, familism, marital satisfaction and religiosity) account for 30.7% of the variation observable in Nigerian employees' proneness to divorce. The result also revealed a significant independent contribution of commitment to marriage and marital satisfaction to proneness to divorce [ $(\beta = -.215, P <.01)$ ;  $(\beta = -.407, P <.01)$  respectively].

Model 3 on Table 1.1.1 is a test of mediation, as stated in the second hypothesis of this study; proneness to divorce was introduced into the relationship between psychological factors (commitment to marriage, familism, marital satisfaction and religiosity) and employee creativity of Nigerians. Results from model 3 of table 1.1 reveal that psychological factors (commitment to marriage, familism, marital satisfaction and religiosity) and divorce

proneness have a significant joint influence on employee creativity ( $F(5, 221) = 19.778, P < .01; R^2 = .294$ ). This indicates that psychological factors (commitment to marriage, familism, marital satisfaction and religiosity) and divorce proneness accounts for 29.4% of the variation observable in employees' creativity. The result also revealed a significant independent contribution of commitment to marriage and familism to employee creativity [ $(\beta = -.350, P < .01)$  and  $(\beta = .287, P < .01)$  respectively]. These shows that proneness to divorce significantly mediated only the independent influence of commitment to marriage ( $\beta_1 = .358; \beta_3 = .350$ ) on employee creativity, seen in the reduction of their beta values in model three compared to model one; thus, partially supporting the stated hypothesis.

In other to establish the direction and strength of marriage, familism, marital satisfaction and religiosity were regressed against divorce proneness on married employees of FINTECH organisations in Lagos

Table 1.1.2: Summary Table of Path Coefficients Showing the Direct Effect of Psychological Factors (Commitment to Marriage, Familism, Marital Satisfaction and Religiosity) and Divorce Proneness on Employee Creativity for Married Employees in Lagos

Path	Variables	Path Coefficients	R <sup>2</sup>
A	Marital Commitment	.350**	.294
B	Marital Satisfaction	-.122	
C	Religiosity	.101	
D	Familism	.287**	
E	Divorce Proneness	-.043	

NB: \*\* =  $p < .01$ ; \* =  $p < .05$

Table 1.1.2 shows the path coefficients (beta) which is a standardized regression coefficient for all the variables. It indicated the direction and strength of effect of commitment to marriage, familism, marital satisfaction, religiosity and divorce proneness on employee creativity. The table also showed the joint percentage contributions of the psychological factors (commitment to marriage, familism, marital satisfaction and religiosity) and divorce proneness on employee creativity.

Specifically, when commitment to marriage, familism, marital satisfaction and religiosity were regressed against divorce proneness, the joint percentage prediction was 30.7% ( $R^2 = .307$ ), while for employee creativity, the joint percentage prediction was 29.5% ( $R^2 = .295$ ). When divorce proneness was introduced into the model as a mediating variable between the psychological factors and divorce proneness, the joint percentage prediction became 29.4% ( $R^2 = .294$ ).

The last hypothesis which stated that there would be a significant gender difference in creativity among married employees of FINTECH organisations in Lagos was tested using t-test for independent samples and the result obtained is presented in table 1.2

Table 1.2: t-Test Showing Gender differences in Employee Creativity among Employees in Lagos-Nigeria

Gender	N	$\bar{X}$	SD	Df	t	P
Male	134	27.57	4.6			
				217	1.656	>.05
Female	85	26.54	4.4			

Results from table 1.2 reveals that there are no significant gender differences in employee creativity ( $t(217) = 1.656, P > .05$ ). Further observation of means however reveal

that male employees ( $\bar{X}$  =27.57, S.D= 4.6) are more creative than female employees ( $\bar{X}$  = 26.54, S.D= 4.4). Hence, the result also negates the stated hypothesis.

## DISCUSSION, RECOMMENDATION AND CONCLUSION

It was hypothesized that there will be significant joint and independent influence of commitment to marriage, familism, marital satisfaction and religiosity; and creativity among married employees in Lagos and the result obtained confirmed the stated hypothesis. It was revealed that psychological factors (commitment to marriage, familism, marital satisfaction and religiosity) have a significant joint influence on employee creativity. This indicates that psychological factors (commitment to marriage, familism, marital satisfaction and religiosity) accounts for the variation observable among employees' creativity. The result also revealed a significant independent contribution of commitment to marriage and familism to employee creativity. This finding of the study gives credence to the basic assumptions of the family enrichment theory as propounded by Greenhaus and Powell (2006). Greenhaus and Powell (2006) posited in their model that Family-related characteristics such as marital quality, lack of family conflict, and high levels of family support have also been associated with increased family-to-work enrichment. A cursory look at the finding of this study vis-a-vis the outcome of previous research in this regards, one is apt to posit that family, which has been argued to constitute an integral part of an individual personality, also plays a significant role in work-related outcomes among married employees. The outcome for this present study may not be unconnected with the quality of social support that an individual derives from a satisfying family relationship.

In testing for mediation, as also hypothesized in this study, proneness to divorce was introduced into the relationship between psychological factors (commitment to marriage, familism, marital satisfaction and religiosity) and employee creativity of Nigerians. Results obtained reveal that psychological factors (commitment to marriage, familism, marital satisfaction and religiosity) and divorce proneness have a significant joint influence on employee creativity. This indicates that psychological factors (commitment to marriage, familism, marital satisfaction and religiosity) and divorce proneness accounts for the variation observable in employees' creativity. The result also revealed a significant independent contribution of commitment to marriage and familism to employee creativity. These shows that proneness to divorce significantly mediated only the independent influence of commitment to marriage on employee creativity, seen in the reduction of their beta values in model three compared to model one (See table 1.1) thus, partially supporting the stated hypothesis. This outcome is in line with the study of Xu (2018), that when employees are highly satisfied and committed with their marriage, they are more likely to accumulate more psychological resources; and this could energize them to engage in creative tasks at work that might require extra efforts and energy. The finding of the current study is also in line with the discovery of Yipeng, Xu, and Yongli (2017), who investigated the effect of a good marriage on workplace creativity and that an indirect positive relationship exists between employees' marital satisfaction and workplace creativity through a spillover of psychological resources from family to work. From the outcome of this study, it has obvious that an unstable relationship at home could influence workplace outcome negative of which creativity is no exception.

Gender was predicted to have implication for productivity, in that male employees would be more creative than their female counterpart among married employees in Lagos. The result obtained indicated that there are no significant gender differences in employee creativity among married employees in Lagos. Further observation of their mean score revealed that male employees scored higher on creativity than female employees. This



finding is in consonance with the findings of Kaufman, Baer, & Gentile, (2004), who revealed that no discernible gender differences have been founding their study on creativity. However, the outcome of this present study could also be linked with the exposure and equal opportunities given to both sexes in Lagos in the past decades. Unlike in the past where male individuals tend to be favour educationally and otherwise, Nigeria parents have come to realize and also understand that given same opportunities, the female folks can be as good as their male counterparts and this has changed the whole equation. With this development, both male and female are being encouraged and given equal chances to excel. As a result, both of them tend to be performing equally in task presented to them within the work place.

Findings of the study showed that commitment to marriage, familism, marital satisfaction and religiosity were related to creativity among married employees in FINTECH. This implies that to be high in creativity, married employees need to be high in marital satisfaction, familism, religiosity and commitment to their marriages. The findings of this present study also showed that inclusion of divorce proneness reduced creativity in married employee; which implies that divorce proneness is a risk factor to creativity in employees. It is therefore recommended that married employees should try as much as possible to ensure stability in their marriage. Management of FINTECH too should make work routine accommodative for smooth marital life in her employees. There was no gender difference in levels of creativity among married employees. This implies that management's expectation of performance and ideas among married employees is of no respecter of being male or female. It is therefore recommended that no sex should be given preference as a target or audience during work-related trainings or workshops for employees.

#### **LIMITATIONS OF STUDY**

Undoubtedly, the study was confronted with few limitations that need to be addressed in further studies of same scope and objectives. First, findings of the study are limited to married employees sampled at FINTECH in both Lagos and Cotonou, thus, the extent of explaining levels of creativity among married employees who are not working in corporate organization like FINTECH cannot be estimated. Nevertheless, there is a need to consider that levels of creativity of married employees in a corporate organization like FINTECH will largely depend on combination of familial factors such as commitment to marriage, familism, marital satisfaction and religiosity.

Second, though statistically arrived at; the sample size of married employees who participated in the study may be regarded as small. Rather, a larger sample size would be more ideal for robust generalization of findings; especially to other organisations within Lagos. Nevertheless, findings of the current study are still very relevant in explaining levels of creativity within the population studied.



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