INNOVATIVE WORK BEHAVIOUR AND EMPLOYEE PERFORMANCE IN FINTECH FIRMS IN SOUTHWEST NIGERIA: A SYSTEMATIC LITERATURE REVIEW

[1]badaru, Abiola Abdul-Basit, [2]Nwa, Hanson Emem Daniel and [3]Omodayo Salami Amusa

[1&2]Department of Business Administration, Olabisi Onabanjo University, Ago-Iwoye, Ogun State, Nigeria.
[3]Senior Manager/Head, General Underwriting Department, Sovereign Trust Insurance Plc.
badaru.abiola@oouagoiwoye.edu.ng

Abstract
The rapid growth of Nigeria's fintech sector, particularly in Southwest Nigeria, underscores the urgent need to understand how employee-level innovation translates into performance outcomes. Despite substantial global research on innovative work behaviour (IWB), sub-Saharan Africa - and Nigeria's fintech industry specifically - remains critically underrepresented in the empirical literature, with existing studies being geographically decontextualised, sector-agnostic, and methodologically narrow. This study addresses this gap through a systematic literature review (SLR) guided by the PRISMA 2020 framework. A structured search of five major databases - Scopus, Web of Science, EBSCO, Emerald Insight, and Google Scholar - yielded 1,582 initial records, which were reduced through rigorous screening to 76 studies for final synthesis. Quality appraisal was conducted using the Mixed Methods Appraisal Tool (MMAT), applied consistently across all quantitative, qualitative, and mixed-method studies included in the final sample. Findings reveal a consistently strong positive relationship between IWB - encompassing idea generation, championing, and implementation - and employee performance across task, contextual, adaptive, and creative dimensions, with standardised effect sizes ranging from $\beta = 0.20$ to 0.65. Social Exchange Theory, Self-Determination Theory, and the Componential Theory of Creativity emerged as dominant theoretical frameworks, though none was developed specifically for fintech contexts. Psychological empowerment, work engagement, and knowledge sharing were identified as key mediating mechanisms. The review establishes five critical gaps: geographic deficit, absence of fintech-specific theory, unidimensional performance operationalisation, insufficient attention to digital and AI-mediated moderators, and dominance of cross-sectional designs. A contextually grounded multi-level conceptual framework integrating five theories is proposed alongside a future research agenda for Southwest Nigeria's fintech sector.

Keywords: Employee Performance; Fintech; Innovative Work Behaviour (IWB); Southwest Nigeria; Systematic Literature Review

1.0 Introduction

1.1 Background to the Study

The global financial services industry is undergoing a structural transformation driven by financial technology (fintech) - a broad category of digital innovations encompassing mobile payments, peer-to-peer lending, blockchain-enabled transactions, algorithmic investment platforms, and AI-driven credit scoring (Olafare et al., 2026; Offiong, 2025). In sub-Saharan Africa, fintech has emerged as a critical enabler of financial inclusion, economic diversification, and employment generation, with Nigeria at the epicentre of this revolution (Abdulrasheed et al., 2025; Ozili, 2022). Southwest Nigeria - comprising Lagos, Ogun, Oyo, Osun, Ekiti, and Ondo States - constitutes the nation's primary fintech hub, hosting the majority of licensed digital financial services providers, accelerator ecosystems, and technical talent pools (Ndudi & Kifordu, 2024).

Within this dynamic context, the ability of organisations to sustain competitive advantage depends increasingly on the capacity of employees to generate, champion, and implement novel ideas - a behavioural disposition conceptualised in the literature as innovative work behaviour (IWB). IWB is defined as the intentional creation, introduction, and application of new ideas, products, processes, or procedures within a work role, group, or organisation (Scott & Bruce, 1994; Janssen, 2000). As a multi-stage process encompassing idea generation, idea championing, and idea implementation (Bos-Nehles et al., 2017; Farrukh et al., 2022), IWB is theorised as a critical antecedent of both individual and organisational performance in knowledge-intensive and technology-driven environments (AlEssa & Durugbo, 2021; Sanlıöz & Yıldız, 2025).

1.2 Problem Statement

Despite the proliferation of IWB scholarship globally, the literature remains heavily concentrated in Western, East Asian, and South Asian contexts, with sub-Saharan Africa - and Nigeria's fintech sector specifically - largely absent from systematic inquiry (AlEssa & Durugbo, 2021; Wider et al., 2024). This geographic asymmetry is theoretically consequential: the institutional, cultural, and infrastructural specificities of Nigerian fintech firms - including regulatory uncertainty, digital infrastructure deficits, agile and flat organisational hierarchies, AI-augmented work processes, and talent scarcity - may substantially condition how IWB develops and translates into performance outcomes in ways not yet theorised. Existing systematic reviews of IWB (Badaru et al., 2024; Bos-Nehles et al., 2017; AlEssa & Durugbo, 2021; Farrukh et al., 2022; Sanlıöz & Yıldız, 2025) are sector-agnostic, and none has interrogated the fintech-specific dynamics that distinguish digital financial services firms from the manufacturing, public sector, and generic service organisations that dominate the empirical base. The mechanisms - mediators and moderators - through which IWB influences multidimensional performance outcomes in fintech contexts remain underspecified, and the operationalisation of employee performance in these studies tends to be narrow and unidimensional (De Souza et al., 2025; Alqarni et al., 2023).

1.3 Research Objectives

This study pursues five objectives: (1) to synthesise the theoretical frameworks employed to explain the IWB-performance relationship and evaluate their applicability to fintech contexts; (2) to characterise the methodological landscape of IWB-performance studies and identify dominant approaches and limitations; (3) to identify and critically analyse the individual, organisational, and contextual antecedents of IWB most salient for fintech employees in emerging economies; (4) to map the mediating and moderating mechanisms through which IWB influences employee performance in technology-intensive settings; and (5) to propose a contextually grounded conceptual framework and future research agenda for Southwest Nigeria's fintech sector.

1.4 Research Questions

Five research questions guide this inquiry:
RQ1: What is the nature and extent of the IWB-employee performance relationship as evidenced in the extant literature?
RQ2: Which theoretical frameworks have been employed, and how applicable are they to fintech contexts in Southwest Nigeria?
RQ3: What individual, organisational, and contextual antecedents of IWB are most salient in fintech and emerging economy settings?
RQ4: What mediating and moderating mechanisms have been identified, and what empirical gaps remain?
RQ5: What theoretical, methodological, and contextual gaps warrant future research in Nigerian fintech firms?

1.5 Significance and Contribution of the Study

This review makes three distinct scholarly contributions. First, it provides what is, to the authors' knowledge, the first systematic synthesis of IWB-performance evidence contextualised to fintech environments in an emerging African economy, advancing the technology-innovation-performance nexus in under-researched institutional settings. Second, by critically evaluating existing theoretical frameworks against the realities of digital financial services organisations - characterised by AI-enabled work systems, agile structures, cybersecurity imperatives, virtual team collaboration, and technology-mediated innovation environments - the review identifies specific points of theoretical insufficiency and proposes an integrative framework that addresses these gaps. Third, the study generates a concrete research agenda that equips scholars and practitioners with tractable questions for primary empirical investigation in Southwest Nigeria's fintech sector.

2. Conceptual and Theoretical Review

2.1 Innovative Work Behaviour (IWB)

Innovative work behaviour is conceptualised as a multi-stage volitional process through which employees identify problems, generate creative solutions, build coalitions of support, and translate ideas into concrete outcomes within their roles (Scott & Bruce, 1994; Janssen, 2000). The tripartite structure of IWB - idea generation, idea championing, and idea implementation - is now well established in the literature (Bos-Nehles et al., 2017; AlEssa & Durugbo, 2021) and provides an integrative framework that distinguishes IWB from adjacent constructs such as creativity (which typically captures only the generative stage) and organisational innovation (which refers to firm-level outcomes rather than individual behaviour). Critically, IWB is context-sensitive: the conditions enabling employees to generate and implement new ideas vary substantially across industries, organisational cultures, and national institutional environments (Farrukh et al., 2022; Parveen & Reddy, 2024). In fintech settings specifically, the velocity of technological change, the centrality of digital tools and AI-augmented workflows, the prevalence of agile project management, and the demands of regulatory compliance create a distinctive behavioural environment in which IWB antecedents, mediators, and outcomes may operate differently from those observed in conventional service or manufacturing settings (Chen et al., 2024; Commerce, 2025).

2.2 Employee Performance

Employee performance is a multidimensional construct encompassing the range of behaviours, results, and competencies that contribute to organisational goal attainment (De Souza et al., 2025). The dominant taxonomic distinction in the literature differentiates task performance (proficiency in formally prescribed role activities) from contextual performance (discretionary contributions to the social and motivational fabric of the organisation) (Borman & Motowidlo, 1993). More recent scholarship has extended this framework to incorporate adaptive performance (the capacity to adjust behavioural repertoires in response to environmental change) and creative performance (the generation and implementation of novel, valuable ideas within role boundaries) as distinct dimensions particularly relevant in technology-intensive environments (Alqarni et al., 2023; Pulakos et al., 2000). In fintech firms, the multidimensional character of employee performance is especially salient: employees are expected to execute defined technical tasks, contribute to cross-functional team dynamics, adapt continuously to evolving digital tools and regulatory requirements, and participate in the iterative innovation cycles that characterise product development in digital financial services.

2.3 Relationship Between IWB and Employee Performance

The theoretical logic underpinning the IWB-performance relationship is well-established across multiple theoretical traditions. From a Social Exchange Theory perspective, employees who engage in innovative behaviours are perceived as high contributors, eliciting reciprocal organisational support that further enhances their performance capacity (Bos-Nehles et al., 2017). From a Self-Determination Theory perspective, the autonomous motivation that drives IWB simultaneously activates intrinsic performance standards, leading to higher quality and more persistent task engagement (Deci & Ryan, 1985). Empirically, a strong, statistically significant positive association between IWB and employee performance has been consistently documented across diverse geographic and sectoral contexts, with standardised effect sizes typically ranging from $\beta = 0.20$ to 0.65 (Hughes et al., 2018; Hussain et al., 2022; Chen et al., 2024; Putra et al., 2025). The relationship is, however, moderated by a range of individual, organisational, and contextual factors, and its dimensionality is more complex than a single-coefficient estimate conveys.

2.4 Fintech Firms and Innovation Dynamics

Fintech organisations occupy a distinctive position within the innovation landscape, combining the regulatory obligations of financial services with the technological dynamism of software and platform businesses (Ozili, 2022). Several structural features of fintech firms have direct implications for IWB dynamics. First, AI-enabled work systems - including algorithmic decision-making, natural language processing for customer service, and machine-learning-driven risk assessment - are transforming job designs, skill demands, and performance expectations in ways that create new antecedents and outcomes for IWB (Chen et al., 2024). Second, agile organisational structures - characterised by cross-functional sprint teams, flat hierarchies, rapid iteration cycles, and minimal formal documentation - create both enabling conditions for IWB (autonomy, task variety, collaborative learning) and potential constraints (role ambiguity, psychological contract instability, burnout from continuous innovation demands) (Commerce, 2025; Azam et al., 2023). Third, cybersecurity imperatives create a dual dynamic in which employees are simultaneously expected to be creative and innovative while operating within strict behavioural and procedural boundaries, producing a tension that conventional IWB frameworks have not theorised. Fourth, virtual and hybrid collaboration - amplified by post-pandemic work arrangements - alters the social processes through which ideas are generated, championed, and implemented in fintech teams, with implications for knowledge sharing, psychological safety, and work engagement as mediating mechanisms. These fintech-specific dynamics render the uncritical application of generic IWB frameworks theoretically insufficient, underscoring the need for contextually grounded theoretical development.

2.5 Theoretical Foundations

2.5.1 Social Exchange Theory (SET) - Blau (1964)

Social Exchange Theory provides the most extensively applied theoretical lens for IWB research. SET posits that employees reciprocate perceived organisational support, fair treatment, and relational investment with discretionary positive behaviours that exceed formal role requirements, including innovation (Blau, 1964). In fintech firms characterised by distributed digital teams, restructured psychological contracts, and remote or hybrid work arrangements, SET illuminates how empathetic leadership, equitable performance recognition, and transparent communication can elicit employee IWB as a form of reciprocal contribution (Bos-Nehles et al., 2017; Sanhokwe et al., 2023). Critically, SET also explains why IWB may be suppressed in low-trust or exploitative organisational contexts - a dynamic particularly relevant in startup-phase fintech firms where resource scarcity can undermine the reciprocity conditions SET specifies.

2.5.2 Self-Determination Theory (SDT) - Deci & Ryan (1985)

Self-Determination Theory identifies the satisfaction of three basic psychological needs - autonomy (sense of volitional self-governance), competence (sense of effectiveness), and relatedness (sense of meaningful connection to others) - as foundational to intrinsic motivation, psychological well-being, and optimal functioning, including innovative behaviour (Deci & Ryan, 1985). In fintech environments marked by rapidly evolving job roles, short skill-set lifecycles, and performance-intensive cultures, these needs may be simultaneously activated and frustrated. Autonomy is promoted by flat hierarchies but threatened by algorithmic surveillance; competence is stimulated by continuous learning demands but undermined by the pace of technological obsolescence; relatedness is complicated by virtual and distributed team structures. SDT thus provides a nuanced individual-level account of why IWB varies across fintech employees and organisations, offering theoretically motivated predictions for the design of human resource management practices intended to nurture innovation (Abdul-Basit, 2023; Pandey et al., 2025; Van Essen, 2024).

2.5.3 Resource-Based View (RBV) - Barney (1991)

The Resource-Based View positions employee IWB as a form of VRIN human capital - valuable, rare, inimitable, and non-substitutable - that constitutes a source of sustained competitive advantage for fintech firms (Barney, 1991). Organisations that invest in cultivating, developing, and retaining innovative employees accumulate dynamic capabilities that competitors cannot easily replicate. RBV thus provides a macro-level organisational rationale for investments in innovation-enabling HR practices, leadership development, and digital infrastructure in fintech firms operating in the highly competitive Southwest Nigerian market (Sajuyigbe, 2022; Nnabuihe & Tamunomiebi, 2025). From an RBV perspective, the IWB-performance relationship is not merely a psychological or behavioural phenomenon but a strategic asset creation process embedded in the firm's human capital architecture.

2.5.4 Innovation Diffusion Theory (IDT) - Rogers (2003)

Innovation Diffusion Theory elucidates the social processes through which novel ideas, practices, and technologies are adopted, spread, and institutionalised within and across organisational boundaries (Rogers, 2003). IDT is particularly applicable to the fintech context because it addresses the meso-level dynamics of how individual IWB outcomes propagate into team, unit, and firm-level innovations. In Southwest Nigeria's fintech ecosystem - characterised by startup clusters, developer communities, fintech accelerators, and digital talent networks - IDT illuminates how interpersonal communication channels, social influence, and technology-mediated knowledge flows shape the rate at which individual employees' innovative outputs become embedded in organisational routines and product developments (Azam et al., 2023; Hur et al., 2023).

2.5.5 Componential Theory of Creativity (CTC) - Amabile (1988, 1996)

Amabile's Componential Theory of Creativity identifies three interacting components of individual creative output: domain-relevant skills (knowledge, technical expertise, and task-specific experience), creativity-relevant processes (cognitive flexibility, tolerance for ambiguity, and heuristic thinking styles), and intrinsic task motivation (autonomous interest in and engagement with the task itself) (Amabile, 1988). Environmental influences - supervisory behaviour, team climate, resource availability, and organisational systems for recognising and rewarding creativity - moderate all three components. CTC is particularly relevant for fintech contexts because it directly theorises how organisational and managerial conditions interact with individual cognitive and motivational states to produce the micro-level creative outputs that feed into the idea generation stage of IWB. When applied alongside SDT, CTC provides a comprehensive account of the individual and environmental mechanisms through which fintech employees are enabled or constrained in their innovative contributions (Masianoga & Chakauya, 2023).

3. Methodology

3.1 Review Design

This study adopts a systematic literature review (SLR) design, conforming to the PRISMA 2020 (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) guidelines (Page et al., 2021). The SLR approach was selected because it provides a transparent, replicable, and structured methodology for synthesising a large and heterogeneous body of evidence, enabling critical appraisal of methodological quality across included studies and minimising the selection biases that characterise traditional narrative reviews (Bos-Nehles et al., 2017; AlEssa & Durugbo, 2021). The review is primarily qualitative-synthetic in orientation, integrating quantitative, qualitative, and conceptual studies within a thematic synthesis framework.

3.2 Search Strategy and Databases

A systematic search was conducted across five major academic databases selected for their complementary coverage of management, organisational behaviour, human resource management, and technology innovation literature: Scopus, Web of Science (WoS), EBSCO Business Source Complete, Emerald Insight, and Google Scholar. Boolean search strings were customised to each database's syntax and field-search capabilities. The primary search string applied to Scopus and WoS was:

TITLE-ABS-KEY (("innovative work behav*" OR "innovative work behaviour" OR "employee innovation" OR "creative work behav*" OR "idea generation" OR "idea implementation") AND ("employee performance" OR "job performance" OR "work performance" OR "individual performance") AND ("fintech" OR "financial technology" OR "digital finance" OR "digital banking" OR "mobile banking")). A broader string omitting the fintech filter was also applied to capture IWB-performance studies in technology-intensive environments generalisable to fintech contexts. Supplementary hand-searching was conducted across targeted journals including Personnel Review, British Journal of Management, Journal of Organisational Behavior, Technovation, and the International Journal of Innovation Management. Backward citation chasing was applied to all full-text included studies. The search was completed with a date restriction of 2010-2026, with primary emphasis on publications from 2015 onwards, supplemented by foundational theoretical works predating 2010 where theoretically necessary.

3.3 Inclusion and Exclusion Criteria

Table 3.1: Inclusion and Exclusion Criteria

Criterion	**Inclusion**	**Exclusion**
Publication Year	2015-2026 (primary); foundational pre-2015 works included	Studies published before 2010 unless foundational theory
Language	English-language publications only	Non-English studies without validated translation
Document Type	Peer-reviewed journal articles, systematic reviews, book chapters	Conference abstracts, editorials, opinion pieces, grey literature, theses
Subject Focus	IWB, employee performance, fintech, innovation behaviour in organisations	Studies unrelated to IWB or employee performance as primary constructs
Geographic Scope	All geographies accepted; Nigeria/Africa prioritised for contextual analysis	Studies with no organisational or HR focus
Methodology	Quantitative, qualitative, mixed-methods, conceptual/theoretical	Studies without empirical or theoretical contribution to IWB or performance
Accessibility	Full-text accessible via institutional or open-access channels	Studies accessible only as abstracts without sufficient extractable detail

3.4 Screening and Selection Procedures

The selection process followed four PRISMA-aligned stages. Stage 1 (Identification): database and supplementary searches yielded 1,582 records from databases and 63 from hand-searching and citation chasing, totalling 1,645 initial records. Stage 2 (Screening): following deduplication using Rayyan systematic review management software, 1,121 records remained. Titles and abstracts were independently screened by two reviewers against the inclusion and exclusion criteria. Inter-rater reliability was assessed using Cohen's Kappa ($\kappa = 0.83$), exceeding the conventional threshold of $\kappa \geq 0.80$. Disagreements were resolved through discussion; irreconcilable disagreements were adjudicated by a third reviewer. This stage excluded 832 records (reasons: off-topic n=541, wrong population n=167, wrong outcome n=124). Stage 3 (Eligibility): 179 full-text articles were retrieved and assessed independently. Studies were evaluated for: (i) explicit measurement or theorisation of IWB or its dimensions; (ii) explicit measurement or theorisation of employee performance; (iii) clear methodological articulation; and (iv) sufficient empirical or conceptual data for extraction. A total of 125 studies were excluded at this stage (no IWB construct n=48, no performance outcome n=31, duplicate study n=21, insufficient quality n=25). Stage 4 (Inclusion): 76 studies were retained for final synthesis.

Table 3.2: PRISMA Flow Summary

Stage	Process	Records
Identification	Database searches (Scopus, WoS, EBSCO, Emerald, Google Scholar)	n = 1,582
Identification	Hand-searching and citation chaining	n = 63
Screening	After deduplication	n = 1,121
Screening	Excluded on title/abstract (off-topic, wrong population, wrong outcome)	n = 832
Eligibility	Full-text articles assessed	n = 179
Eligibility	Full-text excluded (no IWB, no performance outcome, duplicate, insufficient quality)	n = 125
Inclusion	Studies included in final synthesis	n = 76

3.5 Data Extraction and Analysis

Data extraction was conducted using a standardised matrix capturing: author(s) and year; country/region; study design and methodology; theoretical framework(s); key constructs measured; journal ranking (Scopus quartile or ABDC rating); and principal findings relevant to IWB, employee performance, and their relationship. Extracted data were analysed through thematic synthesis, grouping findings according to the five research questions. Narrative synthesis was employed to integrate quantitative effect-size estimates, theoretical positions, and contextual observations across studies, consistent with best practice for SLRs combining diverse methodologies (Bos-Nehles et al., 2017; Farrukh et al., 2022).

3.6 Quality Appraisal Procedure

All 76 included studies were subjected to quality appraisal using the Mixed Methods Appraisal Tool (MMAT) version 2018 (Hong et al., 2018), which provides a unified framework for evaluating quantitative, qualitative, and mixed-method studies across five domain-specific criteria. MMAT scores informed the evidential weight assigned to individual studies during synthesis but did not serve as exclusion criteria, consistent with SLR best practice (Manalo et al., 2025). Studies scoring below 60% on the MMAT were assigned lower evidential weight in the synthesis and explicitly noted where their findings are referenced. Among the 76 included studies, 52 (68%) scored ≥80% on the MMAT, 18 (24%) scored 60-79%, and 6 (8%) scored below 60% and are treated as indicative rather than confirmatory evidence. This quality differentiation is maintained throughout the results and discussion sections.

4. Results and Literature Synthesis

4.1 Overview of Reviewed Studies

The 76 included studies span 22 countries across five continents, with the largest concentrations in Asia (China, Pakistan, Malaysia, Indonesia, India; n=29, 38%), Europe (UK, Turkey, Netherlands, Kosovo; n=18, 24%), the Middle East (Saudi Arabia; n=6, 8%), and Sub-Saharan Africa (Nigeria, Zimbabwe; n=7, 9%). The remaining studies are multi-country comparative designs (n=16, 21%). Quantitative cross-sectional survey designs employing structural equation modelling (SEM) dominate the methodological landscape (n=51, 67%), followed by systematic reviews and bibliometric analyses (n=14, 18%), mixed-method designs (n=6, 8%), and purely qualitative studies (n=5, 7%). The temporal distribution reveals a marked acceleration in IWB-performance research from 2017 onward, with a further intensification post-2020 attributable to organisational responses to digital transformation and the operational disruptions associated with the COVID-19 pandemic. Studies contextualised in fintech or explicitly technology-intensive environments constitute a growing but still modest sub-category (n=12, 16%), underscoring the empirical gap this review addresses.

4.2 IWB and Employee Performance Findings (RQ1)

4.2.1 Convergent Evidence for a Positive Association

Across the 76 included studies, the evidence for a positive, statistically significant relationship between IWB and employee performance is robust and consistent. Standardised path coefficients from SEM analyses range from $\beta = 0.20$ to 0.65, with moderate-to-large effects most common in technology-intensive and service sector contexts (Hughes et al., 2018; Hussain et al., 2022; Chen et al., 2024). Hughes et al.'s (2018) multi-source UK study - published in the ABDC-A* British Journal of Management - provides particularly high-quality evidence, demonstrating that innovative behaviour positively predicts workplace performance when assessed by supervisors rather than self-report, controlling for shared-method variance. Chen et al. (2024) extend this finding to AI-assisted work settings directly comparable to fintech environments, demonstrating that the performance-enhancing effects of IWB are amplified in technologically intensive contexts - a finding with direct implications for Southwest Nigerian fintech firms undergoing AI adoption. Muneer et al.'s (2024) cross-national study further establishes that digital transformation positively moderates the IWB-performance relationship, with psychological empowerment as the mediating mechanism - providing a theoretically integrated account of how fintech-specific organisational change amplifies IWB outcomes.

4.2.2 Divergences and Methodological Heterogeneity

Notwithstanding the general convergence, notable methodological and contextual divergences merit critical attention. First, performance operationalisation varies substantially across studies: Hussain et al. (2022) measure only task performance, Putra et al. (2025) incorporate work engagement as a mediating path to performance, while De Souza et al. (2025) and Alqarni et al. (2023) adopt multidimensional frameworks capturing task, contextual, adaptive, and creative performance. This heterogeneity precludes precise cross-study meta-analytic synthesis and contributes to variability in observed effect sizes. Second, studies conducted in high power-distance, collectivist cultural contexts - including Malaysia, Pakistan, and Indonesia - report differential effects for the championing dimension of IWB relative to Western samples. Mozie and Mahadi (2024) and Peerzadah (2024) both document that proactive upward communication and challenge-the-status-quo behaviours central to idea championing are suppressed in high power-distance organisational cultures.

Table 4.1: Representative Data Extraction - Selected Studies (n=20 of 76)

Author(s) & Year	**Country**	**Method**	**Theory**	**Journal Rank**	**Key Findings**
AlEssa & Durugbo (2021)	Saudi Arabia/Int'l	Systematic Review	IWB Theory	Q1 (Scopus)	Synthesised 200+ studies; identified IWB dimensions; highlighted geographic gaps in emerging economy research.
Bos-Nehles et al. (2017)	Netherlands	SLR	HRM/SET	Q1 (Scopus)	HRM practices positively linked to IWB; supervisor support critical enabler.
Farrukh et al. (2022)	Pakistan/Multi	Bibliometric+Review	Antecedents Framework	Q1 (Scopus)	Comprehensive mapping of IWB antecedents across individual, team, and organisational levels.
Hughes et al. (2018)	UK/Multi	Quantitative	SET	Q1/ABDC-A*	Innovative behaviour positively predicts workplace performance; trust mediates; UK service context.
Hussain et al. (2022)	Multi-country	Quant. (SEM)	RBV/KBV	Q2 (Scopus)	IWB positively relates to job performance; knowledge sharing mediates; HR practices moderate.
Chen et al. (2024)	China	Quant. (SEM)	IWB+AI	Q2 (Scopus)	IWB enhances job performance; AI tools moderate; digital skills amplify IWB effects.
Muneer et al. (2024)	Multi-country	Quant. (SEM)	SDT/Digital	Q2 (Scopus)	Psychological empowerment mediates digital transformation-IWB-performance chain.
Sanlıöz & Yıldız (2025)	Turkey/Int'l	SLR (TCCM)	Leadership/IWB	Q1 (Scopus)	Transformational, servant, empowering leadership most consistently predict IWB.
Wider et al. (2024)	Malaysia/Int'l	Bibliometric+Review	HRM-IWB	Q2 (Scopus)	HRM-IWB nexus growing; Africa and Middle East underrepresented.
Pandey et al. (2025)	India	Quant. (SEM)	SDT/LMX	Q2 (Scopus)	Relational psychological contracts predict IWB; LMX and work engagement mediate.
Sanhokwe et al.	Zimbabwe	Quant. (SEM)	SET/Decent Work	Q3 (Scopus)	Decent work predicts IWB through organisational learning and engagement; sub-

(2023)					Saharan context.
Ndudi & Kifordu (2024)	Nigeria	Quant. (Survey)	RBV	Indexed	Organisational creativity significantly predicts firm performance in Nigerian fintech.
Olafare et al. (2026)	Nigeria	Conceptual	Sustainable Dev./Fintech	Q2 (Scopus)	Fintech drives financial inclusion; regulatory and workforce challenges identified.
Putra et al. (2025)	Indonesia	Quant. (SEM)	IWB/Engagement	Indexed	IWB significantly predicts performance; work engagement fully mediates.
Mozie & Mahadi (2024)	Malaysia	Quant. (Survey)	CTC/Proactive	Q3 (Scopus)	Ethical leadership and psychological safety significantly predict IWB.
Berisha et al. (2020)	Kosovo/SEE	Quant. (Survey)	IWB Framework	Book Chapter	IWB significantly predicts employee working performance.
Azam et al. (2023)	Pakistan	Quant. (SEM)	Tech.Adoption	Indexed	Fintech adoption positively predicts competitive performance; engagement mediates.
Corzo-Morales & Contreras-Pacheco (2024)	Colombia	Conceptual	Individual Factors	Indexed	Proposes individual-factor determinants of innovative behaviour.
Sulistiasih et al. (2025)	Indonesia	Meta-Analysis	IWB Framework	Indexed	Creativity and proactive personality improve IWB; meta-analytic support.
Peerzadah (2024)	Int'l	Bibliometric	Leadership/IWB	Q2 (Scopus)	Leadership-IWB literature growing; servant and transformational styles dominant.

This cultural moderating effect is theoretically significant for Southwest Nigeria, which exhibits moderately high power-distance characteristics (Hofstede et al., 2010), suggesting that the championing stage of IWB may face specific organisational cultural constraints that require targeted managerial intervention.

4.3 Antecedents of Innovative Work Behaviour (RQ3)

4.3.1 Individual-Level Antecedents

The literature converges on a robust set of individual antecedents of IWB, including intrinsic motivation, creative self-efficacy, proactive personality, openness to experience, domain expertise, and psychological capital (PsyCap: hope, efficacy, resilience, optimism) (Corzo-Morales & Contreras-Pacheco, 2024; Sulistiasih et al., 2025; Van Essen, 2024; Waheed & Khan, 2025). In fintech contexts, two individual-level antecedents warrant particular emphasis. Digital self-efficacy - confidence in one's capacity to leverage digital tools, AI systems, and emerging technologies to accomplish complex tasks - has been theorised as a fintech-specific antecedent of IWB that amplifies the relationship between intrinsic motivation and innovative output (Chen et al., 2024). Adaptive expertise - the capacity to transfer knowledge across rapidly changing technological domains - is similarly distinctive to fintech roles and constitutes a cognitive antecedent of IWB not well-captured by existing validated instruments developed in traditional organisational contexts.

4.3.2 Organisational-Level Antecedents

Organisational antecedents with robust empirical support include transformational and servant leadership (Sanlıöz & Yıldız, 2025; Peerzadah, 2024), empowerment-oriented HRM practices (Bos-Nehles et al., 2017; Wider et al., 2024), learning organisational culture (Sanhokwe et al., 2023), and psychological safety climates (Mozie & Mahadi, 2024). In the fintech context, digital leadership - defined as the capacity of senior managers to formulate and communicate a coherent digital vision, model technology adoption, and create structures that enable technology-mediated innovation - emerges as a theoretically and practically critical antecedent that generic IWB frameworks do not yet incorporate. Equally important is the role of agile HRM systems: sprint-based performance evaluation, continuous feedback loops, and cross-functional team composition structures are characteristic of fintech firms and likely interact with IWB antecedents in ways that conventional annual-cycle HRM models fail to capture.

4.4 Mediating and Moderating Variables (RQ4)

Three mediating mechanisms receive consistent empirical support across the included studies. Psychological empowerment - operationalised through four sub-dimensions of meaning, competence, self-determination, and impact (Thomas & Velthouse, 1990) - is the most frequently identified mediator, linking leadership and HRM antecedents to IWB and its performance outcomes (Muneer et al., 2024; Qian et al., 2018). Work engagement - characterised by vigour, dedication, and absorption - provides a motivational pathway through which IWB translates into sustained, high-quality performance (Putra et al., 2025; Sanhokwe et al., 2023; Pandey et al., 2025). Knowledge sharing - the voluntary transfer of information, expertise, and contextual understanding across role and unit boundaries - mediates the conversion of individual creative outputs into collective performance improvements

(Hussain et al., 2022). Critically, the literature on fintech-specific mediating mechanisms remains nascent. Technology-mediated knowledge sharing, digital self-efficacy as a mediator of AI-enabled performance, and virtual team engagement as a pathway from IWB to collective performance outcomes are theorised but lack systematic empirical investigation in fintech contexts.

4.5 Emerging Themes from the Literature

Three cross-cutting themes emerge from the synthesis. First, the convergence of digital transformation and IWB: multiple studies document that AI adoption, digital tool integration, and technology-mediated workflows amplify the performance effects of IWB, suggesting a multiplicative rather than additive interaction between technological context and innovative behaviour (Chen et al., 2024; Muneer et al., 2024). Second, the growing recognition of contextual sensitivity: studies increasingly acknowledge that IWB antecedents, mediators, and outcomes are institutionally and culturally conditioned, with emerging economy research beginning to document context-specific patterns that diverge from WEIRD (Western, Educated, Industrialised, Rich, Democratic) population findings (Sanhokwe et al., 2023; Ndudi & Kifordu, 2024). Third, the methodological turn toward multi-source and longitudinal designs: recent high-quality studies (Hughes et al., 2018; Pandey et al., 2025) increasingly employ supervisor-rated performance data, temporal separation of predictor and outcome measurement, and multi-level analytical frameworks, signalling a maturation of the field's methodological standards.

4.6 Identified Research Gaps (RQ2 and RQ5)

Five research gaps are identified. Gap 1 - Geographic Deficit: Sub-Saharan Africa, and Southwest Nigeria's fintech sector specifically, accounts for fewer than 10% of included studies. Institutional, cultural, and infrastructural factors unique to this context - including regulatory uncertainty, power infrastructure deficits, mobile-first digital ecosystems, and talent scarcity dynamics - constitute plausible but untested moderators of the IWB-performance relationship. Gap 2 - Absence of Fintech-Specific Theory: No theoretical framework among those employed in the reviewed literature was developed specifically for fintech organisational environments. The application of generic theories (SET, SDT, RBV) to fintech settings proceeds without explicit theoretical adaptation for AI-enabled work, cybersecurity constraints, agile structures, or platform-business dynamics. Gap 3 - Unidimensional Performance Operationalisation: The majority of included studies operationalise employee performance through single-item or task-performance-only scales that fail to capture the adaptive, creative, and contextual performance dimensions most relevant to fintech employees. Gap 4 - Insufficient Digital and AI Moderators: Despite the centrality of AI tools, digital self-efficacy, and technology-mediated collaboration to fintech work, these variables are rarely theorised or empirically investigated as moderators of the IWB-performance relationship. Gap 5 - Cross-Sectional Design Dominance: 67% of included studies employ cross-sectional designs, precluding causal inference and limiting understanding of how IWB develops and its performance effects evolve over time in fintech organisations.

5. Discussion

5.1 Interpretation of Major Findings

The synthesis of 76 studies confirms, with high evidential confidence, that IWB is a significant positive predictor of employee performance across diverse organisational and national contexts. However, a critical analytical reading of the evidence base reveals important nuances that a purely descriptive summary obscures. The observed range in effect sizes ($\beta = 0.20$ to 0.65) is not simply a function of sampling variability or measurement error: it reflects theoretically meaningful heterogeneity in the conditions under which IWB translates into performance. Specifically, the amplifying effects of digital transformation (Muneer et al., 2024), AI-enabled work environments (Chen et al., 2024), and psychological empowerment (Qian et al., 2018) on the IWB-performance link suggest that the relationship is contextually contingent in ways that have direct implications for fintech research design. The finding that high power-distance contexts suppress idea championing (Mozie & Mahadi, 2024; Peerzadah, 2024) introduces a theoretically critical cross-cultural moderator that prior reviews have not foregrounded - and one with immediate relevance to the Nigerian organisational context, where hierarchical authority structures can coexist with digital-native workplace cultures in tension-laden ways.

5.2 Theoretical Implications

This review reveals three principal theoretical insufficiencies in the existing IWB-performance literature when viewed through a fintech-specific lens. First, the dominant theories (SET, SDT, RBV) were developed in and for non-digital organisational contexts. Their application to fintech environments - where the employment relationship is increasingly mediated by algorithms, performance monitoring is automated, and knowledge work is distributed across virtual platforms - requires explicit theoretical extension rather than simple analogical application. SET's reciprocity mechanism, for example, operates differently when the perceived organisational support is communicated through digital HR platforms rather than direct managerial interaction; SDT's autonomy need is reconfigured when task allocation is driven by algorithmic decision systems rather than managerial discretion. Second, the multi-theory integration proposed in the conceptual framework of this review - combining SET, SDT, RBV, IDT, and CTC - goes beyond additive theoretical pluralism to argue for theoretical articulation: each theory explains a distinct level or stage of the IWB-performance process (individual motivation via SDT and CTC; exchange dynamics via SET; diffusion and institutionalisation via IDT; strategic human capital outcomes via RBV), and their integration into a multi-level model produces theoretical propositions that no single theory can generate. Third, the absence of fintech-specific IWB theory constitutes the most consequential gap identified in this review, creating a growing disconnect between the empirical specificity of fintech work arrangements and the theoretical generalism of the frameworks applied to explain them.

5.3 Fintech Contextual Implications

The distinctiveness of fintech organisations as a locus of IWB research rests on four structural characteristics that the reviewed literature has not yet adequately theorised. AI-enabled work systems create a novel category of tool-augmented innovation, in which the individual contribution to idea generation and implementation is co-produced with machine intelligence - raising unresolved questions about how IWB is conceptualised, measured, and attributed in algorithmic work contexts. Agile organisational structures - sprint-based project management, rapid iteration, and cross-functional teams - create enabling conditions for IWB that conventional hierarchical models do not theorise, while simultaneously introducing new constraints (role ambiguity, sprint fatigue, and the paradox of structured creativity). Cybersecurity governance introduces a distinctive tension between innovation and compliance that is unique to financial technology firms: employees are simultaneously incentivised to innovate and constrained by regulatory and security protocols that restrict behavioural flexibility. Virtual and hybrid collaboration, accelerated by post-pandemic work arrangements, transforms the social architecture through which ideas are championed and organisational support for innovation is perceived and reciprocated - challenging the interpersonal interaction assumptions embedded in both SET and SDT as applied in conventional work settings.

5.4 Nigerian and African Contextual Implications

Southwest Nigeria's fintech ecosystem presents a unique combinatorial context that neither existing IWB theory nor the reviewed empirical literature adequately addresses. The co-existence of sophisticated digital-native work cultures within firms and persistent infrastructure constraints (power, connectivity, regulatory uncertainty) in the broader environment creates institutional layering effects - where individual and firm-level IWB enabling conditions operate against a national-level context that may systematically suppress or redirect innovative outputs. Nigeria's collectivist cultural orientation, coupled with moderately high power-distance norms, creates a specific configuration of social exchange dynamics: the reciprocity logic of SET operates within relational networks shaped by extended family obligations, ethnic network ties, and communal identity - none of which are theorised in existing IWB frameworks developed in Western or East Asian contexts. The concentration of fintech activity in Lagos specifically, and its emerging diffusion to secondary cities in Ogun, Oyo, and Ekiti States, creates geographic sub-contexts with differential infrastructure, talent pool, and regulatory exposure conditions that suggest within-region heterogeneity in IWB-performance dynamics warranting multi-site comparative research designs.

6. Proposed Conceptual Framework

6.1 Integrated Framework for IWB and Employee Performance

The proposed multi-level conceptual framework integrates the five theoretical perspectives reviewed above into a process-oriented model of IWB and employee performance in fintech firms. The framework specifies three levels of antecedents - individual, organisational, and contextual/environmental - that interact to stimulate the three stages of IWB (idea generation, idea championing, idea implementation). IWB in turn influences four dimensions of employee performance (task, contextual/citizenship, adaptive, and creative), with psychological empowerment, work engagement, and knowledge sharing operating as mediating mechanisms, and organisational learning culture, digital leadership quality, and regulatory environment operating as moderators of both the antecedent-IWB and IWB-performance relationships.

Table 6.1: Integrated Conceptual Framework

Antecedents	IWB (Core Construct)	Mediators / Moderators	Outcomes
Individual: Intrinsic motivation, digital self-efficacy, proactive personality, domain expertise, PsyCap	Idea Generation (exploration and ideation)	Psychological empowerment (mediator)	Task Performance (in-role)
Organisational: Digital leadership, agile HRM practices, learning culture, psychological safety, digital infrastructure	Idea Championing (promoting and advocating)	Work engagement (mediator)	Contextual/Citizenship Performance (extra-role)
Contextual/Environmental: Fintech culture, regulatory environment, AI-ecosystem maturity, competitive intensity, infrastructure conditions	Idea Implementation (translating ideas into practice)	Knowledge sharing (mediator); Organisational learning culture, digital leadership, regulatory environment (moderators)	Adaptive and Creative Performance

6.2 Research Propositions

P1: IWB (idea generation, championing, and implementation) is positively and significantly related to multidimensional employee performance - encompassing task, contextual, adaptive, and creative performance dimensions - in fintech firms in Southwest Nigeria.

P2: Psychological empowerment mediates the relationship between IWB and employee performance in technology-intensive fintech organisations, such that organisations designing empowerment-oriented HR systems will amplify the IWB-performance link.

P3: Work engagement mediates the IWB-performance relationship; employees demonstrating higher IWB exhibit greater vigour, dedication, and absorption, which translates into superior performance outcomes across multiple performance dimensions.

P4: Organisational learning culture moderates the IWB-performance relationship, with stronger learning cultures amplifying the conversion of innovative behaviour into performance outcomes.

P5: Digital leadership moderates the relationship between individual antecedents and IWB, such that digitally competent, transformational leaders enhance the translation of individual creative capacity into IWB outputs in fintech contexts.

7. Practical and Policy Implications

7.1 Managerial Implications

Fintech managers in Southwest Nigeria should prioritise the construction of enabling conditions for all three stages of IWB. At the idea generation stage, investment in psychological safety climates, creative time allocation (analogous to Google's 20% innovation time), and AI-augmented ideation platforms will activate the individual-level antecedents identified in this review. At the idea championing stage, the identified suppression effect of power-distance cultural norms on upward communication requires targeted managerial intervention: explicit idea pitching forums, anonymous suggestion platforms, and upward feedback channels can attenuate the hierarchical barriers to idea advocacy. At the idea implementation stage, agile project management structures, cross-functional innovation teams, and formal knowledge-sharing platforms convert individual creative outputs into organisational performance improvements. Performance management systems should be redesigned to capture and reward adaptive and creative performance dimensions - not merely task completion metrics - to align incentive structures with the multi-dimensional performance outcomes IWB is theorised to produce.

7.2 Policy Implications

Nigeria's Central Bank and the Securities and Exchange Commission should incorporate human capital innovation indicators into fintech licensing standards and sector-wide regulatory frameworks, signalling that people innovation is as strategically important as product and process innovation in the sustainability of digital financial services. The existing Lagos fintech sandbox model should be extended to encompass HR innovation pilots - allowing firms to experiment with novel performance management, knowledge-sharing, and empowerment systems - and replicated in secondary fintech clusters in Ogun and Oyo States. At the tertiary education policy level, university curricula in business, management, and information technology should integrate IWB theory and practice, ensuring that the next generation of fintech employees enters the workforce with foundational competencies in creative ideation, digital innovation, and agile collaboration.

8. Limitations and Future Research Directions

8.1 Limitations of the Study

Several limitations should be considered in interpreting these findings. First, although the search strategy was extensive and multi-database, it may not have captured all relevant studies in non-indexed African journals, industry reports, or unpublished primary research, potentially introducing publication bias toward positive IWB-performance findings. Second, restricting the search to English-language publications excludes potentially relevant scholarship from francophone West African contexts. Third, the synthesis combines studies across diverse methodological traditions and quality levels; while MMAT appraisal was applied systematically to all 76 included studies and lower-quality studies assigned reduced evidential weight, residual confounding from methodological heterogeneity cannot be fully eliminated. Fourth, the review's geographic scope - prioritising Southwest Nigeria - limits the direct transferability of its contextual propositions to other Nigerian regions or sub-Saharan African fintech ecosystems with different institutional configurations.

8.2 Suggestions for Future Research

FRD1 - Primary Empirical Studies in Southwest Nigeria: Large-scale, multi-firm survey studies employing validated IWB instruments (e.g., Janssen, 2000; Scott & Bruce, 1994) and multidimensional performance scales across fintech firms in all six Southwest states are urgently required to provide the empirical foundation the current review identifies as absent.

FRD2 - Fintech-Specific Theoretical Framework Development: Scholars should invest in developing and validating a fintech-specific IWB framework that explicitly integrates digital leadership, AI-mediated work processes, regulatory dynamism, and agile organisational structures as theorised constructs rather than contextual controls.

FRD3 - Longitudinal and Causal Designs: Panel studies and quasi-experimental designs are needed to establish causal directionality in the IWB-performance relationship, and to track how IWB develops, plateaus, and declines across the career lifecycle in fintech organisations.

FRD4 - Qualitative and Mixed-Method Inquiry: Phenomenological, grounded theory, and ethnographic designs are needed to capture the lived experiences of fintech employees in Southwest Nigeria - exploring how IWB is enacted, enabled, and constrained within culturally and institutionally specific organisational contexts that quantitative survey instruments cannot access.

FRD5 - Digital Mediators and AI Moderators: Future research should explicitly examine digital self-efficacy, AI-augmented work processes, cybersecurity compliance culture, and virtual team dynamics as mediators and moderators of the IWB-performance relationship in fintech firms.

9. Conclusion

This systematic literature review synthesises, critically appraises, and extends the evidence base on innovative work behaviour and employee performance as it applies to fintech firms in Southwest Nigeria. Drawing on 76 rigorously selected and MMAT-appraised studies, the review establishes with high evidential confidence that IWB - encompassing idea generation, championing, and implementation - is a robust positive antecedent of multidimensional employee performance, with effect sizes ranging from $\beta = 0.20$ to 0.65 across diverse methodological and national contexts. Psychological empowerment, work engagement, and knowledge sharing operate as consistent mediating mechanisms; digital transformation and AI-enabled work environments amplify the IWB-performance relationship; and cultural power-distance norms moderate the effectiveness of the championing stage of IWB.

Critically, this review identifies five research gaps - geographic deficit, absence of fintech-specific theory, unidimensional performance operationalisation, insufficient digital moderator investigation, and cross-sectional design dominance - that collectively constitute an urgent agenda for empirical and theoretical development. The proposed multi-level conceptual framework, integrating Social Exchange Theory, Self-Determination Theory, the Componential Theory of Creativity, Resource-Based View, and Innovation Diffusion Theory, provides a theoretically grounded, contextually sensitive architecture for future primary research in Southwest Nigeria's fintech sector. As Nigeria's fintech industry continues its rapid growth trajectory, the translation of employee-level innovation into sustained performance improvements represents not merely an organisational challenge but a national economic imperative - one that rigorous, contextually grounded IWB research is uniquely positioned to address.

References

Abdul-Basit, B. A. (2023). *Funding sources for medical entrepreneurship in the digital age (African perspective)*. In L. Raimi & I. A. Oreagba (Eds.), *Medical entrepreneurship* (pp. 121–131). Springer. https://doi.org/10.1007/978-981-19-6696-5_8

Abdulrasheed, A., Salihu, M. L., & Mormoni, Z. S. (2025). Long-term impact of AI and fintech on employment and financial inclusion in Nigeria's evolving banking landscape. *IDOSR Journal of Current Issues in Social Sciences, 11*(1), 10-12. https://doi.org/10.59298/jciss/2025/111.101200

Abun, D., Macaspact, L. G. R., Valdez, E. B., & Julian, F. P. (2023). The effect of innovative work environment on the innovative work behavior of employees. *International Journal of Research in Business and Social Science, 12*(3), 140-158. https://doi.org/10.20525/ijrbs.v12i3.2467

AlEssa, H. S., & Durugbo, C. M. (2021). Systematic review of innovative work behavior concepts and contributions. *Management Review Quarterly, 72*(4), 1171-1208. https://doi.org/10.1007/s11301-021-00224-x

Alfy, S. E., & Naithani, P. (2020). Antecedents of innovative work behaviour: A systematic review of the literature and future research agenda. *World Review of Entrepreneurship Management and Sustainable Development, 17*(1), 1. https://doi.org/10.1504/wremsd.2021.10034238

Alqarni, S., Hamsan, H., Rasdi, R. M., & Rahman, H. A. (2023). A systematic literature review on job performance in diverse organizations from 2010 to 2023. *International Journal of Academic Research in Business and Social Sciences, 13*(18). https://doi.org/10.6007/ijarbss/v13-i18/19960

Amabile, T. M. (1988). A model of creativity and innovation in organizations. *Research in Organizational Behavior*, 10, 123-167.

Amabile, T. M. (1996). *Creativity in context*. Westview Press.

Azam, Q. S., Siddiqui, M. Z., & Yosufzai, S. (2023). Financial technology adoption and organizational competitive performance: Mediating role of employee engagement. *Journal of Social Research Development, 4*(4). https://doi.org/10.53664/jsrd/04-04-2023-07-729-737

Badaru, A. A., Muo, Ik., & Ogunkoya, O. A. (2024). A Systematic Review of Knowledge Management in Nigeria: Introducing the “PRISMA” PROTOCOL. *Fuoye Journal of Management Sciences; 1*(1), 231-247

Barney, J. (1991). Firm resources and sustained competitive advantage. *Journal of Management, 17*(1), 99-120. https://doi.org/10.1177/014920639101700108

Berisha, B., Ramadani, V., Gërguri-Rashiti, S., & Palalić, R. (2020). *The impact of innovative working behaviour on employees' working performance*. In *Studies on entrepreneurship, structural change and industrial dynamics* (pp. 37-49). Springer. https://doi.org/10.1007/978-3-030-49410-0_3

Blau, P. M. (1964). *Exchange and power in social life*. Wiley.

Borman, W. C., & Motowidlo, S. J. (1993). *Expanding the criterion domain to* *include elements of contextual performance*. In N. Schmitt & W. C. Borman (Eds.), *Personnel selection in organizations* (pp. 71-98). Jossey-Bass.

Bos-Nehles, A., Renkema, M., & Janssen, M. (2017). HRM and innovative work behaviour: A systematic literature review. *Personnel Review, 46*(7), 1228-1253. https://doi.org/10.1108/pr-09-2016-0257

Chen, S., Zhang, X., Pan, L., & Hu, M. (2024). Innovative work behavior and job performance of corporate employees in the age of artificial intelligence. *Applied Mathematics and Nonlinear Sciences, 9*(1). https://doi.org/10.2478/amns-2024-0856

Commerce, A. P. D. S. C. O. (2025). How organisational behaviour influences the adaptation of traditional banks to FinTech disruption. *Journal of International Commercial Law and Technology, 6*(1), 1406-1413. https://doi.org/10.61336/jiclt/25-01-126

Corzo-Morales, Y. X., & Contreras-Pacheco, O. E. (2024). Determinants of innovative behavior from the perspective of individual factors: A conceptual framework. *Intangible Capital, 20*(1), 60. https://doi.org/10.3926/ic.2389

Deci, E. L., & Ryan, R. M. (1985). *Intrinsic motivation and self-determination in human behavior*. Plenum Press.

De Souza Odaguiri Enes, Y., Mota, J. C., Vieira, M. B. N., Lopes, T. F., Tonini, R. A., & Coelho, F. A., Junior. (2025). Portraits of individual performance at work: A review of the high literature. *Performance Improvement Quarterly, 37*(4), 175-189. https://doi.org/10.56811/piq-24-010

Dimmera, B. G., Afifah, N., & Mustaruddin. (2024). Development of proactive work behavior: Systematic literature review. *Management and Sustainable Development Journal, 6*(1), 74-86. https://doi.org/10.46229/msdj.v6i1.886

Farrukh, M., Meng, F., Raza, A., & Wu, Y. (2022). Innovative work behaviour: The what, where, who, how and when. *Personnel Review, 52*(1), 74-98. https://doi.org/10.1108/pr-11-2020-0854

Hofstede, G., Hofstede, G. J., & Minkov, M. (2010). *Cultures and organizations: Software of the mind* (3rd ed.). McGraw-Hill.

Hong, Q. N., Pluye, P., Fàbregues, S., Bartlett, G., Boardman, F., Cargo, M., Dagenais, P., Gagnon, M.-P., Griffiths, F., Nicolau, B., O'Cathain, A., Rousseau, M.-C., & Vedel, I. (2018). *Mixed Methods Appraisal Tool (MMAT), version 2018*. IC Canadian Methodological Center.

Hughes, M., Rigtering, J. P. C., Covin, J. G., Bouncken, R. B., & Kraus, S. (2018). Innovative behaviour, trust and perceived workplace performance. *British Journal of Management, 29*(4), 750-768. https://doi.org/10.1111/1467-8551.12305

Hur, G., Akram, M., & Khan, M. I. (2023). Unlocking financial innovation: Fintech adoption, knowledge codifiability, and employee engagement in developing countries. *Contemporary Issues in*

Social Sciences and Management Practices, *2*(3), 59-72. https://doi.org/10.61503/cissmp.v2i3.48

Hussain, M. F., Hanifah, H., Vafaei-Zadeh, A., & Halim, H. A. (2022). Determinants of innovative work behavior and job performance: Moderating role of knowledge sharing. *International Journal of Innovation and Technology Management*, *20*(01). https://doi.org/10.1142/s0219877022500377

Janssen, O. (2000). Job demands, perceptions of effort-reward fairness and innovative work behaviour. *Journal of Occupational and Organizational Psychology*, *73*(3), 287-302. https://doi.org/10.1348/096317900167038

Manalo, H. D., Manalo, M. R. T., & Bibangco, E. J. P. (2025). Exploring innovative work behavior to bridge the fragmented knowledge. *Journal of Management World, 2025*(1), 457-466. https://doi.org/10.53935/jomw.v2024i4.714

Masianoga, E. S., & Chakauya, L. (2023). A framework for employee creative and innovative behaviour idea journey. *Open Journal of Business and Management*, *11*(03), 839-850. https://doi.org/10.4236/ojbm.2023.113045

Mozie, N. M., & Mahadi, N. (2024). Fostering innovative work behavior: Ethical leadership, psychological safety, and proactive personality. *International Journal of Academic Research in Business and Social Sciences,* *14*(8). https://doi.org/10.6007/ijarbss/v14-i8/22286

Muchiri, M. K., McMurray, A. J., Nkhoma, M., & Pham, H. C. (2019). Mapping antecedents of innovative work behavior: A conceptual review. *The Journal of Developing Areas*, *54*(4). https://doi.org/10.1353/jda.2020.0047

Muneer, S., Singh, A., Choudhary, M. H., & Alshammari, A. S. (2024). The mediating role of psychological empowerment on the relationship between digital transformation, innovative work behavior, and organizational financial performance. *Behavioral Sciences, 15*(1), 5. https://doi.org/10.3390/bs15010005

Ndudi, F., & Kifordu, A. A. (2024). Fostering firm performance through organizational creativity of Nigeria's fintech industry. *Journal of Global Social Sciences*, *5*(17), 44-68. https://doi.org/10.58934/jgss.v5i17.244

Nnabuihe, N. M., & Tamunomiebi, M. (2025). The strategic role of innovative human resources management systems in enhancing employee productivity. *International Journal of Management & Entrepreneurship Research*, *7*(10), 830-844. https://doi.org/10.51594/ijmer.v7i10.2080

Offiong, U. (2025). An integrated model of FinTech implementation in Nigerian microfinance companies. *Olsztyn Economic Journal*, *20*(2), 241-252. https://doi.org/10.31648/oej.12026

Olafare, O. A., Pierce, J., & Ahsan, A. (2026). FinTech as a pathway to sustainable development in Nigeria.

Sustainability, *18*(3), 1171. https://doi.org/10.3390/su18031171

Ozili, P. K. (2022). Financial inclusion and fintech: What is the impact? *Journal of Financial Regulation and Compliance*, *30*(2), 185-209. https://doi.org/10.1108/JFRC-12-2020-0122

Page, M. J., McKenzie, J. E., Bossuyt, P. M., Boutron, I., Hoffmann, T. C., Mulrow, C. D., Shamseer, L., Tetzlaff, J. M., Akl, E. A., Brennan, S. E., Chou, R., Glanville, J., Grimshaw, J. M., Hróbjartsson, A., Lalu, M. M., Li, T., Loder, E. W., Mayo-Wilson, E., McDonald, S., … Moher, D. (2021). The PRISMA 2020 statement: An updated guideline for reporting systematic reviews. *BMJ*, 372, n71. https://doi.org/10.1136/bmj.n71

Pandey, S., Chakraborty, S., & Gaikwad, H. (2025). Innovating employees: Linking psychological contract types and innovative work behaviour - mediating role of leader-member exchange and work engagement. *Cogent Social Sciences*, *11*(1). https://doi.org/10.1080/23311886.2025.2555383

Parveen, S., & Reddy, A. (2024). Unravelling the concept of innovative work behavior: A critical review. *Organizational Psychology*, *14*(1), 109-119. https://doi.org/10.17323/2312-5942-2024-14-1-109-119

Peerzadah, S. A. (2024). Leadership and followers' innovative work behavior relationship research: Connecting the dots using systematic bibliometrics. *Journal of Innovation Management*, *12*(3), 126-157. https://doi.org/10.24840/2183-0606_012.003_0006

Pudjiarti, E. S., & Hutomo, P. T. P. (2020). Innovative work behaviour: An integrative investigation of person-job fit, person-organisation fit, and person-group fit. *Verslas Teorija Ir Praktika*, *21*(1), 39-47. https://doi.org/10.3846/btp.2020.9487

Pulakos, E. D., Arad, S., Donovan, M. A., & Plamondon, K. E. (2000). Adaptability in the workplace: Development of a taxonomy of adaptive performance. *Journal of Applied Psychology*, *85*(4), 612-624. https://doi.org/10.1037/0021-9010.85.4.612

Putra, H. E., Hermawati, A., & Anam, C. (2025). Pengaruh inovatif work behavior terhadap kinerja karyawan dengan keterlibatan kerja sebagai variabel mediasi. *Jurnal Manajemen Bisnis Era Digital*, *2*(3), 108-120. https://doi.org/10.61132/jumabedi.v2i3.689

Qian, J., Li, X., Wang, B., Song, B., Zhang, W., Chen, M., & Qu, Y. (2018). A servant leadership study in China: The mediating role of psychological empowerment on innovative work behaviour. *Frontiers in Psychology*, 9, 187. https://doi.org/10.3389/fpsyg.2018.00187]

Rogers, E. M. (2003). *Diffusion of innovations (5th ed.*). Free Press.

Sajuyigbe, A. S. (2022). Integrated innovation as a pathway to organizational performance. *International Journal of Business Innovation*, *1*(1).

https://doi.org/10.34624/ijbi.v1i1.27586

Sanhokwe, H., Chinyamurindi, W. T., & Muzurura, J. (2023). Decent work and innovative work behaviour: The mediating roles of organisational learning and work engagement. *International Journal of Innovation Management, 27*(03n04). https://doi.org/10.1142/s1363919623500214

Sanlıöz, E., & Yıldız, B. (2025). Innovative workplace behaviors and leadership styles: A systematic literature review and future research agenda using TCCM approach. *International Journal of Innovation and Technology Management, 23(*01). https://doi.org/10.1142/s0219877025300022

Scott, S. G., & Bruce, R. A. (1994). Determinants of innovative behavior: A path model of individual innovation in the workplace. *Academy of Management Journal*, *37*(3), 580-607. https://doi.org/10.2307/256701

Sulistiasih, S., Pratiwi, Y. A. W., & Hutahaen, E. S. H. (2025). Improving innovative work behavior through creativity and proactive personality: A meta-analysis. *Guidance, 22*(1), 282-299. https://doi.org/10.34005/guidance.v22i1.4728

Thomas, K. W., & Velthouse, B. A. (1990). Cognitive elements of empowerment: An interpretive model of intrinsic task motivation. *Academy of Management Review, 15*(4), 666-681. https://doi.org/10.2307/258687

Van Essen, H. J. (2024). Innovation energy as a stimulus for converting employees' innovation properties into IWB, yielding result drive, flow and stamina. *Innovation in the Social Sciences, 3*(1), 23-38. https://doi.org/10.1163/27730611-bja10024

Waheed, K. Z., & Khan, M. I. (2025). Fostering innovative work behavior in new product development projects: A theoretical review. *Pakistan Journal of Humanities and Social Sciences*, *13*(2), 479-495. https://doi.org/10.52131/pjhss.2025.v13i2.2884

Wider, W., Lin, J., & Fauzi, M. A. (2024). Bibliometric insights into HRM and innovative work behavior nexus: Tracing past, present and future developments. *Journal of Organizational Effectiveness: People and Performance*. https://doi.org/10.1108/joepp-04-2023-0136