

Familial Factors Influencing Creativity Among Married Employees of Financial Technology Organisations in Lagos

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ABSTRACT

Creativity in the workplace is absolutely essential, especially in a financial technology organization in today's global society. A detailed literature review reveals unclear connection of creativity with some family-related variables among married employees. This study is a further exploration to establish the role of familial factors such as commitment to marriage, marital satisfaction, religiosity and familism in the creativity of FINTECH employees in Lagos, Nigeria. The research was a cross-sectional survey of married employees within FINTECH organizations in Lagos. 224 married employees (135 are males) were conveniently sampled to respond to a structured questionnaire of six sections made up of validated scales that measured constructs of marital commitment, marital satisfaction, religiosity, familism and creativity. Three hypotheses were tested using Pearson product moment correlation, multiple regression analysis and t-test for independent samples at $\alpha.05$. Creativity for FINTECH employees has a significant positive relationship with marital commitment ($r=.468, p<.01$), marital satisfaction ($r=.224, p<.01$), religiosity ($r=.328, p<.01$) and familism ($r=.452, p<.01$). Psychological factors (commitment to marriage, familism, marital satisfaction and religiosity) have a significant joint influence on employee creativity ($F(4, 223) = 24.766, p <.01$; $R^2 = .295$) and a significant independent contribution of commitment to marriage and familism to employee creativity [$(\beta = .358, p <.01)$; $(\beta = .287, p <.01)$ respectively]. There are no significant gender differences in employee creativity ($t(217) = 1.656, p > .05$). This confirms the hypothesized heightened relationship of familial factors with creativity of employees, especially FINTECH employees. This study rather brings a new suggestion that organizations should not just focus on the conditions of work at the office, or the pay of their employees only, but also give attention to the state of the family of their employees as this influences their abilities to deliver innovative ideas and lofty solutions to nutty problems within the work environment.

Keywords: Creativity, Commitment to marriage, Familism, FINTECH employees

Word count: 303

INTRODUCTION

Creativity is said to be critical competency for 21st century organization; which helps in leadership and adaptation to change (Cekmecelioglu & Gunsell, 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 as found within the Financial Technology (FINTECH) organisations; thus, every employee needs to be creative and ground-breaking in conduct of their duties.

Display of creativity by employees in any organizations may have to do with familial orientation of the concerned employees. This is so because, being married places some demands on an individual in addition to being committed to their job. However, married employees might find it more challenging to be creative at work compared to any other marital status, as there could be familial factors that may influence work outcome of which creativity is not an exception; and these familial factors might 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.

Creativity in the workplace is absolutely important. If employees can apply creative thinking to their everyday work life, such an employee will find that not only will the day stop feeling like drudgery, but the employee will be unlocking more meaningful opportunities. And this does not just go for employees, but for managers as well. In fact, managers have the ability to be the conductors of creativity in their subordinates. Being creative in the workplace goes far beyond making the prettiest spreadsheet or the most colorful PowerPoint presentation. Instead, there are two main ways that creativity is absolutely needed in the workplace: creative thinking and creative problem solving. Creative thinking is pretty simple to define, but a bit harder to implement. Basically, if you are a creative thinker, it means that you come up with ideas that are entirely unique. On one hand, employees who are creative thinkers understand that a person's talent is best used to make results that might come from unordinary circumstances; which could be possible by taking some risks in workplace. On the other hand, creative problem solving comes into play when employees attempt to fix an issue that has many possible resolutions; examine these solutions and come out with the best solutions that are completely new and interesting with cutting edge advantages.

Undoubtedly, employee creativity is crucial for the growth and development of any organization. For example, within the FINTECH (Financial Technology) organisation which has to do with how new technology or innovation is replacing traditional ways of conducting financial transactions, characterized by high levels of competition, being creative as employees is a key survival strategy. FINTECH have also helped in digitizing processes that were previously handled with paper money and human interaction. 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". While the term has been around for several years, it seems that 2015 is

really the year that this fledgling sector of the larger financial services space finally came to be recognized.

FINTECH is the major cause of all the recent disruptions being experienced in the Nigerian financial sector today (with the likes of ALAT & *737-Nigeria and Wari, MTN money). 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, Wari, 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, Flooz money, Sigue, 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 organizations.

Employee's ability to initiate and produce idea or work that is both original and timely in workplace is important for employees. Among other definitions of employee creativity, Plucker, Beghetto and Dow (2004) defined creativity to be an interaction among aptitude, process and environment by which a person or a group of persons produces a noticeable product or service that is both novel and useful to the organization. Creativity is simply the generation of novel and useful idea (Amabile, 1988; 1996). Being creative could be challenging if an employee is married; considering some family-related issues that could be conflicting with work activities and hinder creativity in him or her; especially if there is marital instability. In other words, marital dynamics could be central to married employees' readiness to engage in work activities, which are vibrant to the creative process in workplace.

Several factors have been reported to have influence on employee creativity across the globe. For instance, Moghimi and Subramanian (2013) reported influence of organizational climate on employee creativity and innovation. In their own study, Shalley, Zhou and Oldham (2004) reviewed empirical studies on personal and contextual variables that have affected employee creativity; and they emphasized on the need for further research on the potential benefits of employee creativity and identify its various antecedents. It was then suggested that it would be desirable to look into other possible variables that could influence creativity in organization. An extensive review of literature reveals an unclear association between some family-related psychological variables and level of creativity among married employees.

High creativity in married employees may have the supportive networks of family. In other words, creativity in married employees may flourish perhaps; when they are highly committed to their marriages. For instance, Graves, Ohlott and Ruderman (2007) reported that marital role commitment was associated with increased enhancement in work-related outcomes. This explains that commitment to marriage is important as a factor to ensuring stability in family-work life. Amato and DeBoer (2001) defined commitment to marriage as a tendency to stay in a marriage even when encountering marital difficulty. In other words, commitment to marriage is the propensity for a spouse to vow not to quit a marriage irrespective of any challenge he or she faces. Commitment to marriage may serve as a booster to marriage stability and reduce divorce. It may also help in reducing problems in marriage; especially when a spouse is taking

steps to keep the relationship moving forward. This in turn, may help reduce strains in married employees and strengthen work outcomes.

Asides commitment to marriage, another likely predicting familial factor to creativity is familism. Research that directly linked the concepts of familism and employees' creativity is lacking. Thus, an area of research gap the present study proposes to fill. Familism may be viewed as a social structure where the needs of the family members as a group are more important than the needs of any member of the family. It is more of trust, loyalty or cooperative attitudes members of family put forward. In this context, married employees who are high in familism would always think of the family first and would not want disunity that may lead to separation in the family; which may enhance their levels of creativity. For instance, staying together for the sake of the children could be regarded as being high in familism.

Another relevant factor that may have relationship with employee creativity is marital satisfaction. Tang *et al.* (2017) recently reported that a positive relationship exists between employees' marital satisfaction and workplace creativity through the moderating effect of spillover of psychological resources from family to work. This explains the potential of divorce proneness as possible mediating factor in explaining the relationship between marital satisfaction and creativity among married employees. Marital satisfaction has been viewed to be a mental state in a spouse that reflects the perceived benefits and costs of marriage to him or her. This suggests that spouses that perceive more benefits in a marriage would enjoy better marital satisfaction, than those who perceive more marriage costs; and this may have relationship with their level of creativity.

The importance of employees' level of religiosity in their job outcomes cannot be overemphasized. Vitell and Singhapakdi (2008) defined religiosity as the extent in which an individual is regarded as a religious person apart from one's distinct religious beliefs and the way those beliefs are manifested is classified as religiosity. Religiosity may be defined as the extent at which married couples worship their God; which may include attendance in churches or mosques as the case may be and prayer toward their God. Individual's religious orientation may have a positive influence on his or her personal attitudes and behaviour. On marital life for example, Call and Heaton (1997) suggested that regular church attendance of both husbands and wives helps in reducing divorce rate. In his study, Liu (2010) found that intrinsic religious orientation has a significant positive correlation with emotional intelligent, while, extrinsic religious orientation has a negative correlation with emotional intelligence. In work setting, Ramlee, Osman, Salahudin, Yeng, Ling and Safizal (2016) reported significant influence of religiosity and job attitudes on organizational behaviour. Thus, examining the link between religiosity and creativity among married employees in this study is very relevant and on point in balancing religious life and work attitudes for organizational performance.

This present study was built on the framework of work-family enrichment theory propounded Greenhaus and Powell (2006). Work-family enrichment is a recent term used to refer to the process by which experiences in one role improve the quality of life in the other role. Given this definition, constructs such as work-family positive spillover, and even work-family facilitation, can be broadly categorized under the rubric of work-family enrichment. The process of work-family enrichment begins when resources are generated in the originating role (e.g., work) that can potentially be utilized in the receiving role (e.g., family).

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. 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 which are applicable to creativity.

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 factors and employees' creativity, especially within the FINTECH organisations where the need for employees creativity is paramount for survival.

Hence, this study sought to investigate the roles of familial factors such as commitment to marriage, familism, marital satisfaction and religiosity on the creativity of married employees of FINTECH organizations in Lagos, Nigeria.

METHODOLOGY

Design

The design for this survey research was cross sectional in approach, adopting 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. All variables are on interval scales of measurement; being behavioural concepts.

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. The eligibility of the study participants were based on the fulfillment of the following inclusion criteria.

Inclusion Criteria

- Must be married employees and working in any of the FINTECH organisations in Lagos
- Expression of autonomous desire (informed consent) to participate in the study

SAMPLE SIZE AND SAMPLING TECHNIQUE

Adopting the Taro Yamene (1967) sample size determination formula, a representative sample was obtained from Lagos, Nigeria based on the expected total number employees that are married in the FINTECH 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. This sample size was arrived at using Taro Yamane formula for sampling size determination. In the settings for this present study, a total of 224 were established as the sample population for FINTECH staff in Lagos, Nigeria.

Participants

A total of three hundred and fifty (350) questionnaires were printed and distributed for the study. Out of the total number of the distributed questionnaires, a total of two hundred and twenty nine (229) were validly answered and subsequently used for the study. Their age ranged between 26-63 years with a mean age of 36 years and a standard deviation of 5.47. It took the researcher about three months to conclude the data collection process.

Instrument

A structured questionnaire, made up of six sections labeled A-F, was used to collect data for this study. The questionnaire was made up of validated scales that measured constructs of 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. Properties of the instrument are described below.

Section A: Demographic Factors

This section contains items that measure socio-demographic variables of the study participants. The socio-demographic variables that are captured in this section include age, sex, length of marriage.

Section B: Employee Creativity scale

This scale was developed by Tierney, Farmer and Graen (1999). This section assesses Employee Creativity using 7 items adapted from the work of which was designed to assess married employees level of creativity. In this study each of the 7 items was personalized as statements. Examples of items are "I take risks in terms of producing new ideas in doing job", "I demonstrated originality in my work", etc. It is in a 5-point rating scale ranging from strongly disagree (1) to strongly agree (5). The mean score will be used to determine high and low score on this measure. Higher scores represent greater level of creativity; which is suggestive of higher level of creativity by the respondent. Tierney et al., (1999), reported internal reliability of .82 in their own study. In the pilot study conducted for this present, the results showed that all the seven (7) items in the Employee Creativity scale were loaded above 0.3 reliability coefficient. Hence all were retained. Also, Cronbach Alpha of 0.853, Split-half reliability of 0.761 and Correlation between forms of 0.646 were obtained.

Section C: Commitment to Marriage scale

This scale was developed by Rusbult, Kumashiro, Kubacka, and Finkel (2009). The scale was modified in this present study whereby “relationship” and “partner” as words in each of the 15 items were substituted to “marriage” and spouse” respectively to suit the objective of the study. The scale has three subscales: intent to persist (with items 1, 5, 10, 11 & 14), attachment (with items, 2, 4, 9, 13 & 15) and long-term orientation (with items 1, 6, 7, 8, & 12). The mean score will be used to differentiate between high and low score on this scale. The scale has 5-point response format ranging from strongly disagree (1) to strongly agree (5). High score on the scale indicates higher commitment to marriage as reported by the respondent. From the results of pilot study, all fifteen (15) items of Commitment to Marriage scale loaded above 0.3 reliability coefficient. Hence all were retained. Also, Cronbach Alpha of 0.913, Split-half reliability of 0.882 and Correlation between forms of 0.791 were obtained.

Section D: Marital satisfaction scale

This scale was developed by Blum and Mehrabian, (1999). This section consists of 26-items. It is in a 5-point rating scale ranging from strongly disagree (1) to strongly agree (5). The mean score will be used to differentiate between high and low score on this scale. High score on the scale is indicative of higher marital satisfaction reported by the respondent. The Comprehensive Marital Satisfaction Scale (CMSS) has a highly satisfactory internal consistency (reliability) coefficient of .94 and a satisfactory test-retest reliability coefficient of .83 over a six week interval (Blum and Mehrabian, 1999). The CMSS has content validity because items of the scale constitute clear descriptions of the many varied aspects of satisfaction in a marital situation. Results of the pilot study showed that only twenty five (25) items of the marital satisfaction scale loaded above 0.3 reliability coefficient. Thus, only 25 out of the 26 items were retained. The result of the pilot study revealed Cronbach Alpha of 0.979, Split-half reliability of 0.986 and Correlation between forms of 0.981 were obtained. It worth noted that Items 1, 3, 5, 7, 8, 10, 12, 13, 15, 18, 19, 21, 23 & 26 are all reversed items.

Section E: Religiosity scale

This scale was by Gorsuch and Venable (1983). It consists of 12-items measuring religious experiences. The response format is 5-point rating scale ranging from strongly disagree (1) to strongly agree (5). The mean score will be used to differentiate between high and low score on this measure. High score on the scale is indicative of higher religiosity reported by the respondent. Authors reported coefficients Alphas of .83 for the scale; which indicates strong reliability. Only eleven (11) items loaded above 0.3 reliability coefficient; item 5 of this scale loaded below 0.3, hence was deleted from the scale. Thus, only 11 out of the 12 items were retained. Also, Cronbach Alpha of 0.965, Split-half reliability of 0.905 and Correlation between forms of 0.837 were obtained. Items 3, 7 & 12 are all reversed items.

Section F: Familism scale

This scale was by Lugo Steidel & Contreras (2003). It section consists of 18 items assessing familial support, familial interconnectedness, familial honor, and subjugation of self to family. A 5-point Likert scale ranging from 1 (*strongly disagree*) to 5 (*strongly agree*). The mean score will be used to differentiate between high and low score on this scale. High score on the scale indicates higher familism or positive attitude toward familism by the respondent. The authors reported a reliability coefficient of 0.83. Only fifteen (15) items loaded above 0.3 reliability coefficient. Thus, only 15 out of the 18 items were retained. In this present study, the researcher

obtained Cronbach Alpha of 0.963, Split-half reliability of .923 and Correlation between forms of 0.871 for the scale.

PROCEDURE

Three graduate-level research assistants were recruited and trained by the researcher on how questionnaires will be administered to participants. The graduate research assistants were residents in the city where the study was carried out and could speak English language fluently; The researcher coordinated the administration of questionnaires with the help of the research assistants across three months.

DATA ANALYSIS

Following the completion of the data collection, the copies of the questionnaire were coded, scored and input into an SPSS software program. Both descriptive and inferential statistics were employed in the data analysis of the study. In the study, socio-demographic characteristics of the participants were analyzed using descriptive statistics. Three hypotheses were proposed based on literature reviewed. Hypotheses stated were tested with appropriate inferential statistics. Specifically, hypotheses one was tested with Pearson Product Moment Correlation in order to observe degree of relationships between predicting variables and criterion variable. Hypothesis two was tested with multiple regression analysis in order to examine the relative influence of the familial variables (commitment to marriage, marital satisfaction, religiosity & familism) on criterion variable (i.e. employee creativity). Hypotheses three was tested using t-test for independent samples in order to determine significant difference by comparing the means of groups.

RESULTS

Hypothesis one

Hypothesis one stated that there would be significant relationship between commitment to marriage, familism, marital satisfaction and religiosity with creativity among married employees in Lagos. This was tested with a Pearson Product Moment Correlation as presented in a correlation matrix in Table 1.

Table 1: Correlation Matrix Showing Relationship of Creativity with Commitment to Marriage, Familism, Marital Satisfaction and Religiosity for Married Employees of FINTECH Organisations in Lagos

S/N	Variable	1	2	3	4	5
1	Creativity	-				
2	Marital Commitment	.468**	-			
3	Marital Satisfaction	.224**	.511**	-		
4	Religiosity	.328**	.401**	.472**	-	
5	Familism	.452**	.425**	.338**	.469**	-

NB: * (<.05); ** (<.01)

Result from Table 1 reveals that creativity for FINTECH employees has a significant positive relationship with marital commitment ($r=.468$, $p<.01$), marital satisfaction ($r=.224$, $p<.01$), religiosity ($r=.328$, $p<.01$) and familism ($r=.452$, $p<.01$). This infers that FINTECH employees' creativity increases with increase in marital commitment, marital satisfaction, religiosity and familism, thus lending credence to the stated hypothesis.

Also, marital commitment was found to be significantly positive correlated with marital satisfaction ($r=.511$, $p<.01$), religiosity ($r=.401$, $p<.01$), familism ($r=.425$, $p<.01$). Marital satisfaction was also significantly correlated with religiosity ($r=.472$, $p<.01$) and familism ($r=.338$, $p<.01$). Religiosity was positively correlated with familism ($r=.469$, $p<.01$). Hence, all the variables in this study are well correlated.

Hypothesis two

Hypothesis two stated that psychological factors (i.e. commitment to marriage, familism, marital satisfaction and religiosity) will significantly predict creativity among married employees in Lagos. This was tested with multiple regression analysis as presented in Table 2.

Table 2: Summary Table of Multiple Regression Analysis Showing Joint and Independent Influence of Psychological Factors (Commitment to Marriage, Familism, Marital Satisfaction and Religiosity) on Employee Creativity for FINTECH Employees in Lagos

Variables	B	T	P	R	R ²	F	P
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				

Results from Table 2 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 FINTECH employees' creativity in Lagos. The result also revealed a significant independent contribution of commitment to marriage and familism to employee creativity [$(\beta = .358$, $p <.01$); $(\beta = .287$, $p <.01$) respectively].

Hypothesis three

Hypothesis three stated that there will be a significant gender difference in creativity among married FINTECH employees in Lagos, Nigeria. This was tested with an independent sample t-test as presented in Table 3.

Table 3: T-Test Showing Gender differences in Employee Creativity among FINTECH 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 3 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 negates the stated hypothesis.

DISCUSSION AND CONCLUSION

The overall objective of this study was to unravel how familial factors influence the creativity of married employees in FINTECH organisations located in Lagos-Nigeria. Specifically, the study investigated the role of commitment to marriage, familism, marital satisfaction and religiosity on the married employees' creativity.

Findings show that the creativity of FINTECH employees has significant positive relationship with marital commitment, marital satisfaction, religiosity and familism. This infers that employee creativity increases with increase in marital commitment, marital satisfaction, religiosity and familism. In other words, FINTECH employees become more creative when the commitment they expend towards their marriages increase, when they are more satisfied with their marital relationships, when they are increasingly religious and when their obligations towards family standards and principles also increase.

This confirms a heightened relationship of familial factors with creativity, this time among FINTECH employees, which can also be generalized to several other work climes. Hence, one could conclude that being satisfied in the marriage front is important for generating new and innovative ideas in the work place. How this connection works might seem rather vague and elusive, but this does not make it untrue. Of course, it is well known and established in literature that married people often times report to be much more happier than their unmarried counterparts (Twenge, Campbell, & Foster, 2003). In that case, the creativity that ensues from familial factors might not be traceable to marriage itself, but the happiness that results from it. It is rather appropriate to state at this juncture that marriage itself does not bring happiness, healthy marriage actually does. Hence, employees satisfied with their marriages are more likely to be happy, a state of mind that looses ones inhibitions, releasing some natural endogenous opioids in the form of endorphins that eases stress and puts one in a good mood. A consistent mood as this would not only shield employees from the stress and frictions around work and

life but also encourage them to want to get something beautiful done that could make their world into a better paradise.

These correlations were further confirmed with the finding that commitment to marriage, familism, marital satisfaction and religiosity jointly accounted for as much as 29.5% of the observable variation of creativity among FINTECH employees in Lagos. This point to the fact that beside several other factors in the workplace not considered in this study, these familial factors are potentially jointly responsible for about 30% of the creativity found among FINTECH employees. It would have been expected that situational factors, especially the ones in the work place, would account for a variation this large in the creativity of employees rather than dispositional factors that are resultant of the situation and condition of their homes. This finding thus brings to fore the importance of the home/family experience in the quality of productivity and innovation that can be expected from employees.

Maybe it will then become necessary for work organizations to start investing in the homes and marriages of their employees as a means of boosting their level of creativity in the work place. This is more necessary because a 30% probability rate cannot be ignored and would be worthy of all attention and investment. Programmes that could engender better marital commitment and familism, among others need be designed and introduce to the employee work scheme. In essence, sponsoring family therapy for employees with marital distress should be a welcome idea, as this would help resolve frictions that could hinder employee creativity. Organizing company tourism that includes all employees with their spouses at no cost or a subsidized rate could also help booster such marital relationships among many others.

It is clear that any responsible organization would provide conducive work environment for employees to carry out their daily works without stress. This study rather brings a new suggestion, that organizations should not just focus on the conditions of work at the office, or the pay of their employees only, but also give attention to the state of the family of their employees; not assuming that it is an individual baggage but understanding that when the weight of the baggage from home weigh down their employees, their abilities to deliver innovative ideas and lofty solutions to nutty problems become shrunk under the weight.

Nonetheless the joint influence of all the familial factors on the creativity of FINTECH employees, it is rather worthy of note that this study found that only marital commitment and familism were able to predict employee creativity independently. This would mean that when these two familial factors are intact, they are independently potent enough to foster the creativity of employees. Whereas, marital satisfaction and religiosity could not, stand-alone, determine the creativity of employees.

At times, a perfect description of a concept might not be what it is, rather what it is not. That marital satisfaction and religiosity could not independently influence creativity of employees might rather seem interesting, because these factors, especially marital satisfaction might be presumed to be core in the success of marriages. Marital satisfaction is sense of happiness, satisfaction, and joy experienced by the husband or wife when they consider all aspects of their marriage (Khalatbari et. al., 2013). Because marital relationship is the primary source of social support for most couples and acts as a protective factor against both psychological and physiological affliction, marital satisfaction affects physical and mental health, life satisfaction,

success in work, and social communication (Hatami et. al., 2009). The findings of this study however did not just confirm this; it also shows that marital satisfaction is not the sole factor implicated in work success as found by previous studies, but predicts such when in the company of other familial factors such as familism and marital commitment.

What this means in essence is that it is possible for an employee not to be satisfied with his/her marriage and remain at an heightened level of creativity at work as long as he/she still remains committed to the marriage and prioritizes the family. Hence, marriages do not have to be non-eventful for the creativity of employees to remain at its peak, but the existence of a sense of commitment to that marriage while giving preference the family is all that takes to maintain and sustain the creativity of employees. The actual truth is that all marriages are eventful in their own ways, bearing such sad realities that could drain off marital satisfaction. This study shows that lack of marital satisfaction in marriages do not necessarily infer a derail in the innovativeness and creativity of employees.

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