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Role of Expectations and Innovative Work Behaviour on Innovation Related-Outputs among Employees in Banking Industry in Afikpo, Ebonyi State Nigera.

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Abstract

This research examined the roles of expectations (innovative self-efficiency and outcome expectation) and innovative work behaviour in innovation-related output among employees in the banking industry in Ebonyi State. It comprises a cross-sectional survey of 104 employees drawn from four accessible banks namely First Bank Plc, Fidelity Bank, Zenith Bank and Polyunwana Micro Finance Bank, all in Ebonyi State. The survey study aimed at assessing the relationship between innovative behaviour and innovation-related output among the employees and to ascertain the mediating roles of employee expectations (self-efficacy and outcome expectations) in the relationship. Questionnaire was used for data collection. Simple descriptive statistics, Pearson Correlation and Hayes Process were adopted for data analysis using SPSS version 23. The results revealed that innovative behaviour is positively correlated with innovation-related output among the bank employees. The results also showed that the employee's expectation (self-efficacy and outcome expectations) had non-significant mediation in the relationship between innovative work behaviour and innovation-related output among the bank employees. Education level was added as a covariate and was discovered to have a robust positive correlation with innovation-related output at P = 0.82. The results suggest that innovative work behaviour predicts innovation-related output and that employee's expectation had non-direct impacts in the relationship. The result also suggest that education level could be considered an important personality factor in employees' innovative behaviour tendency. The study highlights the importance of innovative work behaviour among other factors in personal selection or recruitment processes for sustainable competitive advantages in banking business. Lastly suggestions and recommendations were proffered to guide further researches.
Keywords: *Expectations, Innovative Self-efficiency, Outcome Expectation, Innovative Work Behaviour, Innovation-related Output, Banking Industry*.

Introduction

Globally, the banking system is gradually moving away from transaction across the counter to the finger prints of the customers with the adoption of modern technology. In the contemporary world which is highly sensitive to the effects of information factors such as scientific and technological developments, changing environmental conditions, increasing competition pressure, social and political structures whose expectations differ require organizations to be sustainable (Jas Bella, et al, 2023, Duradoni & Difabio, 2019). The rate of changes in business processes and the dynamics of organizational context demands that every enterprise innovate. Innovation is assumed to be the driving force of the rapid change and developments that is being experienced all over the world. Studies have shown that innovation is a vital factor that

could bring sustainable competitive advantage which could be used to handle environment in this kind of change (Popov, et al, 2023)

According to Rank, et al (2004) innovation concerns the development of entire organization, the transformation of individual work roles as well as the implementation of new ideas in work groups or terms. It was noted that innovation is necessary in production of goods and services as well as in both management and manufacturing processes. Invariably, innovation can come from the management, the customers, competitors or even the work environment. Yet, it is also believed that innovation tendency lies with the creative ideas of employees. (Farrukh, et al, 2022).The hunch is that the ideas and the individuals who generate, apply and effect changes on these ideas are the bases of innovation. Therefore, sustainable innovativeness perhaps resides in employees' engagement in innovative work behaviour.

Innovative work behaviour is defined as the intentional generation, promotion and realization of new ideas within a work role, work-group or organization in order to benefit role performance, the group or the organization (Kmieciak, 2020, Yuan & Woodman, 2010).

Thus, innovativeness depicts a matchless organizational asset which can lead to organizational success in dynamic environments. It also enables organizations to utilize and encourage their employees' creativity and innovative potentials (Islam et al, 2024, Ade & Ida, 2020) the result of which is innovation-related outputs. Innovation-related outputs refer to increase in services or work-related outcomes as a result of implementation of innovative ideas. Innovation-related outputs could result if the employees are focused on innovation. Studies have demonstrated that idea generation occurs when knowledge workers were able to direct their behaviours towards creating new ideas for improvement purpose (Farrukh, et al, 2022, Yu & Suntrayuth, 2022).

The banking sector is an important aspect of all economies in terms of promoting economic growth and development and a typical example of service industry. Globally, banks as institutional organizations operate in a volatile and highly erratic environment at the moment due to continuous technological advancement. Bank operators are striving to offer new services as well as some disruptive organizational innovations that could enables firms adapt to rapid technological changes, create the most appropriate customer experience or consumers and small businesses, identify risks and frauds or provide other scalable services that can be easily adopted (Dharani & Bolaji, 2023, Jes Bella & Thomas, 2023, Cegarra-Navarro et al., 2019). The innovations are said to be disruptive in the sense that the practices are new and strange to both the employees and the entire organizational structure and may entail destabilization of routines, hence, requiring some kind of adjustment and adaptation for a smooth work-flow in the system.

In addition to the need for adaptation to these environmental changes, the need to maintain institutional capacity emphasizes the importance of being innovative for the employees working in the banking industry (Banerjee, 2023, Desyllias et al., 2018). Furthermore, banking being a dynamic and competitive business calls for a greater orientation towards adapting to the corporate learning culture, technological advancement and required changes in the skills of the workforce (Kmieciak, 2020, Kumar et al, 2022, Lin & MacDonough, 2011). This implies that individual employees must possess innovative features so as to remain competent in the system. The above situational demand is also supported by the hunch that the extent to which any firm can continuously innovate is significantly related to innovation by individual employees (Farrukh, et 2022; de Jong & den Hartog, 2007). Therefore, generating an innovative oriented employee team becomes imperative. In an organizational situation

whereby, the employees' innovative behavioural tendency is in question, two important employees' expectations such as the employees' innovative self-efficacy and outcome expectations could be considered.

From Social Cognitive theoretical perspective, researchers have noted the importance of self-efficacy in the context of innovation. The theory postulates that people hold two expectations beliefs about human behaviour namely: self-efficacy and outcome expectations. Alidoshi & Tavassoli, 2020; Huahua et al, 2022 argued that since change and innovation in a work role may involve both uncertainty about future outcomes as well as possible resistance from others affected by the change, the individual who does not possess reasonable amount of self-efficacy faces considerable barriers. Self-efficacy refers to the kind of belief or judgment that one holds about him/herself and the task at hand (Bandura, 1986). Self-efficacy has important effect on an individual's choice of activities, the degree of persistence that the individuals displays when faced with difficulties in tasks at hand and on the thought patterns and emotional reaction of the individual. Some researchers asserted that self-efficacy is a task-specific belief and that its measurement should be directed to a specific domain under study (Gist and Mitchell, 1992) which led to the introduction of the concept of innovative-self efficacy in innovation literature. Dornar (2012) defined innovative self-efficacy as a person's belief in his/her capability to produce innovative outcomes and revealed that employees were more innovative when they judge themselves efficacious in innovating. This is an indication that innovative self-efficacy could be a major personality factor in innovative work behaviour and innovation-related output (increased productivity due to innovation). This also gives bearing to the impact of outcome expectations in innovation related-outputs.

Outcome expectations refer to the beliefs of the consequences of one's actions (Bandura, 1986). Majority of the intentional human behaviour is regulated by the forethought. This implies that people anticipate the likely outcomes of their behaviours. Outcome expectations play essential role in human behaviour when they believe that the behaviour will lead to a positive outcome. On the other hand, they will try to avoid actions if they believe that that vey action will result in unfavourable consequences. These two kinds of belief: self-efficacy and outcome expectations are strong personal expectations that could propel one's action. Robertson and Sadri (1993) distinguished them on the bases that individuals may believe that a particular behaviour leads to a particular outcome, but they may doubt that they can perform the behaviour.

Researchers have indicated that innovative self-efficacy is associated with specific task performance (Chen, et al., 2001). Outcome expectations have also been linked to work related outcomes (Alidoshi & Tavasoli, 2020) and innovative work behavior (Ade et al, 2020).
Yu & Suntrayuth, (2022) also reported significant positive relationship between innovative work behaviour and innovation related-output. However, there is a dearth in research directed towards understanding the relationship between innovative work behaviour and innovation-related outputs among service employees in on-going organizational setting especially in African context. Most of the investigations in this field were conducted in non-African countries. Furthermore, studies that investigated the role of expectations (innovative self-efficacy and outcome expectations) as mediating variables in the relationship between innovative work behaviour and innovation related-outputs in banking industry rarely exist.

Therefore, there is need to shed more light on the role of innovative work behaviour in innovation related-outputs among bank employees in African organizational context. Also, Dorner (2012) in a similar study has suggested that further studies should explore whether the

relationship between innovative self-efficacy and innovative work behavior is contingent on third variable which in this study is innovation-related output, as well as test whether the relationship is stable across different situations. In the view of the above gap in the literature and following Dorner's suggestion, the study sought to investigate the role of employees' expectations (innovative self-efficacy and outcome expectations) and innovative work behaviour in innovation-related outputs among employees in banking industry in Afikpo, Ebonyi State with particular reference to employees in First Bank Plc, Fidelity Bank, Zenith Bank and Polyunwana Micro Finance Bank.

Statement of the Problem

The banking sector has been selected for this study due to its structure which makes it difficult for employees to take innovative approaches in their duties. This is on the account of the relatively non-typical nature of innovation in such a bureaucratic context (Kaur & Sandhu, 2019). Owing to the specific job characteristics of banking jobs, the employees are often required to comply with the existing regulations and procedures of the banks instead of promoting their ability. Moreover, policies that stimulate innovations have not been broadly and strictly applied among banks especially in developing countries such as Nigeria. Obviously, most employees are still passive as they only perform assigned tasks and make changes only on the directives of their supervisors (Banerjee, 2023).

Furthermore, vast majority of bank employees still lack skills such as English proficiency, proper inter-personal skills, team spirit, communication skills, knowledge of the existing financial and banking tricks as well as flexibility in daily activities (Nham & Phan, 2015).Nevertheless, increased competitive pressures, continuously changing regulatory work patterns/procedures, declining customer loyalty, personal competency and demographic characteristics and other new technological innovations such as smart phone, etc. consistently demands that banking industry innovates.

Research Questions

Arising from the focal points of the statement of the problem, this study will proffer answer to the following questions:
1. Will there be a significant relationship between outcome expectation on innovation related output among bank employees in Afikpo Ebonyi State?
2. Will self-efficacy mediate the relationship between innovative work behavior and innovation related output among employees?
3. Will outcome expectation mediate the relationship between innovative work behavior and innovation related output among employees of the banking industry?

Objectives of the Study

The general objective of the study is to examine the roles of expectations and innovative work behaviour and innovation-related outputs among employees in banking industry in Ebonyi State. Specifically, the study sought to;
1. Determine the relationship between innovative work behaviour and innovation-related outputs among employees of banking industry in Afikpo, Ebonyi State.
2. Ascertain whether innovative self-efficacy will mediate the relationship between innovative work behaviour and innovation related-outputs among employees of banking industry in Afikpo, Ebonyi State.
3. Assess whether outcome expectation will mediate the relationship between innovative work behaviour and innovation related-outputs among employees of banking industry in Afikpo, Ebonyi State.

Hypotheses
The following null hypotheses were tested in the study.
1. There will be no statistically significant relationship between innovative work behaviour and innovation-related outputs among employees of banking industry in Afikpo, Ebonyi State
2. Innovative self-efficacy will not mediate the relationship between the innovative work behaviour and innovation-related outputs among employees of banking industry in Afikpo, Ebonyi State.
3. Outcome expectations will not mediate the relationship between innovative work behaviour and innovative-related outputs among employees of banking industry in Afikpo, Ebonyi State.

Method
Participants
The study participants consist of one hundred and four (104) bank employees selected from four major banks in Ebonyi State name: First Bank Plc, Fidelity Bank PLC, Zenith Bank and Polyunwana Micro Finance Bank. The demographic characteristics of the participants employed include: gender (M = 44, F = 60), age (24-56 years, M_{age} = 38.46, SD=5.13). The sample was selected using convenience (availability) sampling technique.

Instrument
A structured standardized scale was employed. It consists of two major part; sections A and B. Section A consists of five (5) items seeking information about the demographic characteristics of the participants. Section B consists of 17 items grouped into four sub-parts, each sub-part measuring one of the major study variables namely: innovative self-efficacy, outcome expectations, innovative work behaviour, and innovation-related output.

Innovative self-efficacy was assessed using three items which referred to creative self-efficacy developed by Tierney and Farmer (2002) who believe that creative self-efficacy enhances employee creativity. Outcome expectations was measured by four items which was adopted from Venkatesh, et al. (2003) who believed that outcome expectation influences innovative work outcome. Innovative work behaviour was assessed by six items adapted from innovation scale developed by Janssen (2000) which shows how often employees adopted those innovative work behaviours in their office. Lastly, innovation-related output was measured using four items adapted from West (2002) who proposed that employee innovative behaviour creates innovation-related output, and these items were completed by the supervisors in each sections of the organizations. All the items were based on the five-point Liket's type scale ranging from 1 = strongly disagree to 5 = strongly agree. Scoring is by summing up the items in the scale. The subscale scores of the scale are obtained by summing up the items of the particular subscale, while the cumulative score for the scale is obtained by summing up the four subscale scores. Total scores ranged from five (5) to eighty-five (85) with higher values reflecting higher innovativeness and the overall scale score was used in the study.

In the reliability analysis, the Principal Axis factoring was employed using extraction method to confirm a three-factor solution. A good internal consistency and construct validity with reliability coefficient values of 0.83 for innovative self-efficacy, outcome expectation and innovative work behaviour and 0.67 for supervisor rating of innovation-related outputs respectively was revealed.

Procedure

The researchers obtained an approved letter for the study through a letter from the HOD Department of Psychology and Sociological studies, Ebonyi State University, Abakaliki; a permission to use the banks through the bank managers, and informed research consent from the participants through a written informed research consent form. This involved introduction and assurance of confidentiality in the participants' responses which included rapport building as the researcher also explained the study purpose and measures of confidentiality to the participants. The data were collected using structured standardized questionnaire. The questionnaires were administered directly to the participants who filled them and returned same to the researcher. The data collection period lasted for two weeks.

Design/Statistics

A cross sectional survey design was employed in the study since all the banks were studied concurrently. Data collected was analyzed using Pearson correlation to test the proposed relationship between the dependent and the independent variables and Hayes (2013) Process macro to test for mediation using bootstrapping procedure. The macro generate direct total effect values, indirect effect estimates for mediator variables and bias-corrected bootstrapped confidence intervals (Cls) derived from the bootstrap distribution. All the data analysis was conducted using SPSS version 23.

Results

A. Regression of innovative work behaviour on innovation-related output among bank employees

Correlations		Sex	Age	Education	Length of Service	Marital status	innovative_Work Behaviour
Age	Pearson r	-.092					
	Sig.	.353					
	N	104					
Education	Pearson r	.123	-.068				
	Sig.	.214	.496				
	N	104	104				
Length of Service	Pearson r	-.206	.443	.012			
	Sig.	.036	.000	.906			
	N	104	104	104			
Marital status	Pearson r	.040	-.287	-.025	-.183		
	Sig.	.684	.003	.805	.063		
	N	104	104	104	104		
innovative Work Behaviour	Pearson r	.084	-.142	.040	-.076	.009	
	Sig.	.394	.151	.685	.445	.924	
	N	104	104	104	104	104	
innovative Output Supervisor Rating	Pearson r	.148	-.048	.226	.066	-.064	.421
	Sig.	.134	.629	.021	.503	.522	.000
	N	104	104	104	104	104	104

Table 5: Regression analysis of innovative work behaviour on innovation-related output.

The table displays the Pearson correlation coefficients, significance value, and the number of cases with non-missing value. The correlation coefficient for innovative work behaviour and innovation-related output is r = .421 at P = .000. Since 0.421 is relatively low compared to 1, this indicates that innovative work behaviour and innovation-related output are positively, but

not strongly correlated. The significant level from the table is .000 which indicates that the correlation is significant and that the two variables are linearly related. This shows that as employees innovative work behaviour increases innovation related output also increase. N is the number of cases with non-missing values. In the table, the number of cases with non-missing values for both innovative work behaviour and innovation-related output is 104.

B. Mediating roles of innovative self-efficacy and outcome expectation in the relationship between innovative work behaviour and innovation-related output

Table 6: PROCESS Macro result of the direct total effects of innovative work behaviour, innovative self-efficacy and outcome expectations on innovation-related output with education level as a covariate.

Predictor Variables	Innovation-related output			
	B	T	P	95% CI
Edu	.89	2.09	.0393	(.04, 1.7)
Inworkbe	.15	2.0	.0491	(.00, .30)
Inself	.37	2.6	.0109	(.09, .65)
outcExpe	.06	.54	.5884	(-.15, .26)

Where Edu (Education level), Inworkbe (innovative work behaviour), In self (self-efficacy) and outcExpe (Out-Come expectation) and innovati (innovation-related output).

Table 6: showed the total direct effects of innovative work behaviour, innovation self-efficacy, and outcome expectation on innovation-related output. Education level was included as a covariate due to its significant positive correlation with innovation-related output. The result showed that Education level had a value of 0.89 approximately which is strong (robust) positive correlation with innovation-relation output at P= 0.04 approximately and L.L.CI and UPCI of (.04, 1.72) respectively.

From the table, innovative work behaviour had a direct effect value of 0.15 at LLCI and UPCI of (.00, .30) respectively which indicates positive significant correlation with innovation-related output at P= .05

Innovative self-efficacy had a direct effect value of .37 at LLCI and UPCI of (.09, .65) respectively which also indicates positive significant correlation with innovation-related output at P= .01.

Outcome expectation had a direct effect value of .06 at LLCI and UPCI of (-.15, .27) approximately respectively which indicates positive but non-significant with innovation-related output at P= .6.

Table 7: Completely standardized Bootstrap tests of mediating effects (indirect effects) of innovative self-efficacy and outcome expectations on the relationship between innovative work behaviour and innovation-related output.

Predictor variables	Innovation

	B	95% Cl
InwokrBe-Inself-Innovati	0.07	(-.00, .17)
InworkBe-OutcExpe-Innovati	0.02	(-.008, .12)
InworkBe-Inself-OutcExpe-Innovati	0.09	(-.06, .23)

Table 7: Showed the Bias corrected bootstrapped confidence intervals (CI) for the mediation effects. The mediation effect holds were the CI does not include Zero.

From the table, innovative self-efficacy had an indirect effect value of 0.07 at LLCI and UPCI of (-.00, 0.17) approximately respectively on innovation-related outputs. This implies that innovative self-efficacy had non-significant mediation in the relationship between innovation work behaviour and innovation-related output.

Outcome expectations had an indirect effect value of 0.02 at LLCI and UPCI of (-.08, .12) approximately respectively on innovation-related output. This implies that outcome expectations had non-significant mediation in the relationship between innovation work behaviour and innovation-related outputs. In the path from innovative self-efficacy through outcome expectations, the result showed a total indirect effect value of 0.09 at LLCI and UPCI of (-.06, .23) approximately respectively. The implication is that both innovative self-efficacy and outcome expectations had non-significant mediation in the relationship between innovative work and innovation-related outputs.
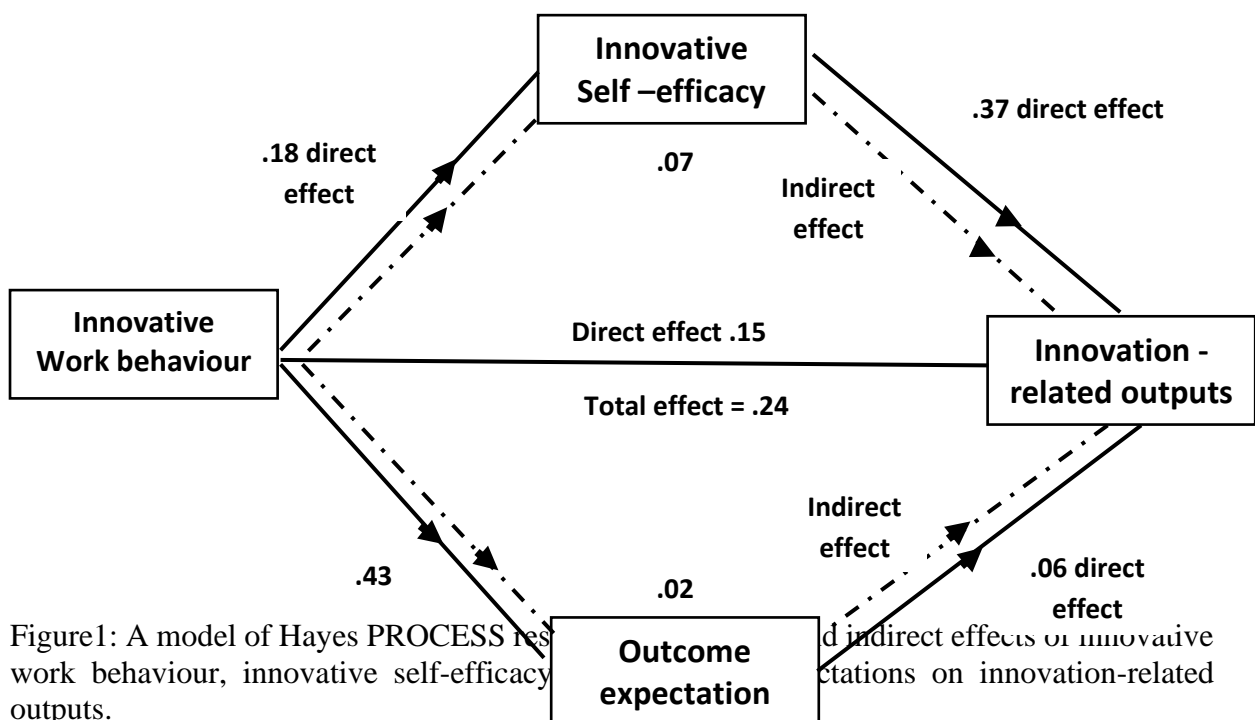

Figure1: A model of Hayes PROCESS res[...]d indirect effects of innovative work behaviour, innovative self-efficacy [...]ctations on innovation-related outputs.

Note: solid lines indicate significant mediation whereas dotted lines indicate non-significant mediation.

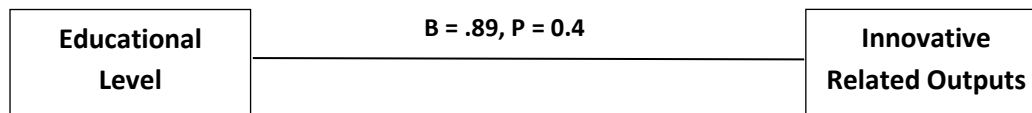| Educational Level | B = .89, P = 0.4 | Innovative Related Outputs |

Figure 2: A model of Hayes PROCESS result of the effect of Education level (Covarates) on innovation-related outputs.

Discussion

The result of the study rejects the first null hypothesis which states that there will be no statistically significant relationship between innovative work behaviour and innovation-related output among bank employees. The findings showed that innovative work behaviour had a direct effect value of 0.15 at LLCI and UPCI of (.00, .30) respectively indicating positive significant correlation with innovation-related outputs. This is consistent with the study of Achimba et al. (2014) which found out 270% increase in business unit profit by implementing several straight forward customer relationship management measures (innovative ideas). This finding strengthens the assumption that innovation is not restricted to industry but rather is also applicable in services and core organizational management processes (Thomas & JesBella, 20236). This could be explained by the direct effect of education level on the participants' work behaviour outcome. From the Hayes Process macro result, education level had Alpha coefficient value of B = .89 at P = .04 and CI of LLCP and UPCI of (.04, 1.7) respectively.

This implies strong (robust) positive correlation with innovation-related outputs - about 24% direct effect on the innovation-related outputs. If 67% of the participants are Degree holders, then higher education qualification and learning must have had strong positive link with innovation-related outputs. This is in conformity with the findings of Yu & Suntryuth (2022) who reported that innovations related to incremental and often non-technological improvements in service concepts and work processes are of major importance for knowledge intensive business services. This implies that education is a major personality factor in innovative work behaviour and innovation-related outputs in banking system especially as it concerns creating appropriate customer experiences, identifying risk and frauds, and other scalable services that can sustain customers' loyalty.

The second null hypothesis which states that innovative self-efficacy will not mediate the relationship between the innovative work behaviour and innovation-related outputs among bank employees was accepted. The analysis of data on the corrected bootstrapped confidence interval (CI) for the mediation effects showed that innovative self-efficacy had an indirect effect value of 0.07 at LLCI and UPCI of (-.00, 0.17) approximately respectively on innovation-related outputs in the relationship and thus, non-significant mediation in the relationship

The third hypothesis which states that outcome expectations will not mediate the relationship between the innovative work behaviour and innovation-related outputs was also accepted. The analysis of the data on the corrected bootstrapped confidence intervals (CI) for the meditation effect showed that outcome expectations had an indirect effect value of 0.02 at LLCI and UPCI of (-.08, .12) approximately respectively on innovation-related outputs which is also an indication of non-significant mediation in the relationship.

These last two hypotheses were at variance with the social cognitive theory which postulates that people hold two expectations beliefs about human behaviour which include self-efficacy and outcome expectations (Bandura, 1977, 1987). In keeping with the assumptions of these expectations, it is expected that employees will innovate more if they judge themselves

efficacious in bringing new ideas into their jobs performances and anticipate positive rewards and re-enforcements as the consequences of their work behaviours. Furthermore, it was also expected that some management commendations on specific task performance such as rewards for 'Bank targets' could go a long way to enhance the innovative behavioural tendency of employees. The results were also at variance with the study of Tri et al. (2019) who found out that there is a strong relationship between sales staff creativity and innovative work behaviour as well as innovation-related outputs. This contradiction could be explained by the effect of small sample size of the study and the analysis process employed. Small sample affect bootstrapping. Bootstrapping techniques assigns measures of accuracy such as, CL, prediction error, etc. and it can only work with information available in original sample. If the sample size is not a representative of the whole population, the mediation will not be very accurate (Fritz & Mackinnon, 2007).

Implications of the Study
Theoretically, the findings of the study supports social cognitive theory and contribute to the innovation literature in two major ways. First, the findings support that employees innovative work behaviour positively relates to innovation-related outputs. Prior research has mostly built on the assumption that innovation is followed by positive outcomes and has treated innovative work behaviour as the dependent variable (e.g. Yuan & Woodman, 2010). The present work is an empirical proof of the relationship. Secondly, the findings of this study imply that employees' innovative work behaviour actually leads to increased work output (service delivery) and thus may eventually aid organization in achieving competitive advantages. This implies that managers should encourage their employees to think in alternative ways, search for improvements or rather figure out new ways to accomplish tasks, look for new technologies, apply new work methods and investigate and secure resources to make new idea happen.

Limitations and Further Studies
The study has some limitations, the research model was tested with data collected from one hundred and four (104) bank employees using four accessible banks namely; First Bank PLC, Fidelity Bank PLC, Zenith Bank and Polyunwana Micro Finance Bank in Afikpo Ebonyi State. The sample size is quite small considering the total population of the subjects. It could not server as a true representation of all banking industries in Ebonyi state, hence, not suitable for generalizability of the result.

Furthermore, the study established the proposed relationship between employee expectations, innovative work behaviour and innovation-related outputs at a single moment in time. More appropriate conclusions about causality would have been better in a longitudinal study approach. As a matter of fact, re-investigating the roles of employee expectations (self-efficacy and outcome expectations) as mediator variables in the relationship between innovative work behaviour and innovation-related outputs using a larger sample size is a good suggestion for future studies. It is by inclusion of these factors that the postulations of this research model would be better validated.

Recommendations

Given the above findings and conclusion, the study recommends that:

- Banking institutions should empower and encourage innovative work behaviour among bank employees by embracing innovative culture in the banking system.

- Bank managers should prioritize innovative work behavioural tendency in selection processes as it produces frontline employees with sufficient degree of responsiveness and flexibility in managing relationships with customers.
- Banking institutions should take educational status of prospective employees into consideration especially during recruitment process.

Conclusion

Based on the findings, the study concludes that innovative work behaviour predicts innovation-related outputs which indicates that innovative work behaviour has significant positive correlation with innovation-related outputs. This shows that the bank employees' efforts toward innovation actually led to the anticipated improvement in their service delivery (innovation-related outputs). Nevertheless, innovative self-efficacy had non-significant mediation on the relationship between innovative work behaviour and innovation-related outputs. More so, outcome expectations had non-significant mediation on innovative work behaviour and innovations-related outputs. Small sample size which effects bootstrapping negatively could possibly have accounted for these situational outcomes.

However, education level which was included as covariate variable was found to have robust positive correlation with innovation-related output, hence, is assumed to be a major personality factor when considering innovative behavioural tendency.

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