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## \*Corresponding author

Shyngle K Balogun, Department of  
Psychology, University of Ibadan, Nigeria

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Research Article

# Familial Factors Influencing Creativity among Married Employees of Financial Technology Organisations in Cotonou: Mediatory Role of Proneness to Divorce

Thomas Attah, Abel C Obosi and Shyngle K Balogun\*

Department of Psychology, University of Ibadan, Nigeria

## Abstract

In the face of a complex and changing external environment, employee creativity has evolved into the driving force and core competitive capability required for most organizations to thrive in their enterprise. Most studies conducted on employees' creativity were mainly from the perspective of organizational factors rather than personal factors. Therefore, this study investigated the prediction of employee's creativity from familial factors (commitment to marriage, marital satisfaction, familism, and religiosity) and how proneness to divorce could mediate the strength of this relationship among married employees in FinTech organisations in Cotonou, Benin Republic. The study was cross-sectional in approach that adopted the ex-post facto design, in which a questionnaire measuring social-demographic variables, marital commitment, marital satisfaction, familism, proneness to divorce, religiosity and creativity was administered to 190 consenting married employees in FinTech, using convenience sampling technique. Pearson product moment correlation, multiple regression, and t-test for independent samples were used to test the hypotheses at  $p < .01$ . The participants' ages ranged from 26 to 63 years old, with a  $M_{age}$  of  $36 \pm 5.47$  years. Results obtained revealed employees' creativity has a significant positive relationship with marital commitment ( $r = 0.437$ ,  $p < 0.01$ ) but a significant inverse relationship with divorce proneness ( $r = -0.706$ ,  $p < 0.01$ ), marital satisfaction ( $r = -0.257$ ,  $p < 0.01$ ), religiosity ( $r = -0.561$ ,  $p < 0.01$ ). Further analysis revealed that all predictor variables (commitment to marriage, familism, marital satisfaction, & religiosity) significantly related to creativity among married employees. Meaning that the extents of correlations between commitment to marriage, familism, marital satisfaction, religiosity and creativity were significantly lowered by the inclusion of proneness to divorce as a mediator. The results of this study, which show the significance of proneness to divorce in tying familial variables and workplace outcomes, give a framework for understanding how familial factors contribute to diversity in degrees of creativity for organizational efficiency.

## Introduction

The global workforce has seen rapid technological advancement and increasingly fierce competition as a result of enterprise innovation and competitive advantage [1]. Almost all businesses, particularly high-tech firms, place a premium on human capital. In the face of a complex and changing external environment, employee creativity has evolved into the driving force and core competitive capability required for most organizations to thrive in their enterprise. Employee creativity is widely regarded as an important source of organizational innovation. Employee creativity is defined as the ability to generate new things or ideas that can lead to new products, services, manufacturing methods, or work processes. As a result, assisting high-technology driven organizations such as financial Technology (FinTech) to improve their innovativeness in order to gain a competitive advantage is dependent on a broad understanding of the organizational and personal factors influencing creativity. The ability to respond to technological changes is a critical prerequisite for business success in today's rapidly changing world. Technology is now an integral part of long-term business life, necessitating open thinking and creativity in order to overcome turbulent business periods and gain a competitive advantage [2]. Because it is the originality of ideas that materializes from people's way of thinking to solve an existing problem or differentiate services or products from others, creative thinking is said to be an exclusive human skill that cannot be replaced by artificial intelligence. Therefore, being creative may be challenging for employees especially among those who are married, considering some family-related issues that could be in conflict with work activities. This is to say that marital dynamics could be pivotal to married employee's level of creativity especially in the workforce that requires technology.

Employees' displays of creativity in any organization may be related to the employees' familial orientation. This is because being married places additional demands on a person in addition to being committed to their job. However, married employees may find it more difficult to be creative at work than other marital statuses, as there may be familial factors that influence work outcome, including creativity; these familial factors may include marital instability or poor quality of marriage of the respective married employees. This assertion is in line with the work of Tang et al. [3] 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. [3] 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. The use of innovation in technology is gradually replacing the traditional way of money transactions in FinTech companies, which challenges employees to be creative thinkers in order to provide solutions to financial issues and also make customers transact with convenience. In the Benin Republic, platforms such as flutterwave, e-money, and paystack are leading the way in making it simple for businesses to begin accepting online payments with the click of a button, while other brands such as the baxi box, flooz money, sigue, paga, and pocket moni are making an impact in the mass market space, driving convenient payments as well as financial inclusion, all thanks to the high level of creativity displayed by employees within these organizations.

Existing research has identified personal and organizational factors that influence employee creativity and innovation [4,5]. For example, some studies have found conflicting results regarding the direction of influence of leadership characteristics or styles on innovative behaviors [6,7]. Other studies reported that insufficient use of an employee's talent or



skills [8,9] is a waste of resources that leads to a lack of creativity, a decrease in market share, and a loss of competitive advantage [10,11]. An extensive review of literature reveals an unclear association between some family-related psychological variables as well as some demographical factors, and level of creativity among married employees with the possibility that the associations are being mediated by proneness to divorce in West African countries. In other words, for relationships to exist between creativity and some family-related variables; divorce proneness may serve as a mediating factor accounting for each of these relationships among married employees. Proneness to divorce is viewed as the tendency in married individuals to think about and want to divorce/separate from their spouses in the nearest future. Gottman [12] argued that divorce proneness is an important part of the divorce process and it is a precursor to marital deterioration and actual separation. Some factors have been identified as contributors to a number of divorce and broken homes. Most of the recognized factors include; economic reasons, materialism, women emancipation, sexual dissatisfaction, parental or third-party intrusion, barrenness, provocation, pride, impatience, lack of understanding, infidelity, suspicion, underage marriage and many others [13-15]. Also, positive attitudes toward divorce are reported to lead to higher divorce proneness [16]. Hence, it is important to examine the extent of relationships between family-related psychological factors and creativity and observe how divorce proneness explains these relationships.

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 et al. [17] 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, et al. [18] 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. Marital satisfaction is another variable of the study hypothesized to influence employee creativity. According to Tang et al. [3], positive relationship exists between employees' marital satisfaction and workplace creativity through the moderating effect spill-over 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. In addition, the importance of employees' level of religiosity in their job outcomes cannot be overemphasized such that individual's level of religiosity may influence their attitude and behaviour. With respect to work environment, Ramlee et al. [19] reported significant influence of religiosity and job attitudes on organizational behaviour. Thus, examining the link between religiosity and creativity and a possible mediation of proneness to divorce among married employees in this study is very relevant and on point in balancing religious life and work attitudes for organizational performance. Another likely predicting psychological factor to creativity is familism. Research that directly linked the concepts of familism and employee's creativity is lacking. Thus, an area of research gaps 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.

Summarily, creativity serves as a transformation too-1 for extraordinary growth and development in any organization. Companies do not innovate, their employee's do. For instance, employees are always evolving in their thinking, techniques and technology; seeking out and implementing invention that improves and empowers clients. This is done in order to make clever choices that allow them to stay ahead of the game and attain long-term success. Notwithstanding, a lot of factors comes into play in propelling employees into creative process; especially the married ones. A cursory look at literature in the field of creativity has revealed several factors as correlates of employee creativity. Many empirical studies have been conducted to address factors that contribute to employees' creativity stems from organizational factors such as leadership styles [7,17] and organizational culture [21] and entrepreneurial development [22]. Yet not much has been investigated as it related to personal factors influencing creativity. This assertion is in line with Okediji et al. [23] that there is a substantial gap in creativity research with respect to personal factors. Hence, the

current study proposes to improve on the existing study on employee creativity especially among married employees in financial technology companies which solely depends on creativity to solve financial challenges through technology. Based on this identified gap, this study hopes to provide empirical answers to the following research questions that forms the basis for the hypotheses tested in this study.

- i. Will there be significant relationships between commitment to marriage, familism, marital satisfaction and religiosity; and creativity among married employees in Cotonou?
- ii. Will divorce proneness significantly mediate the strength of relationship between psychological factors (i.e., commitment to marriage, familism, marital satisfaction and religiosity) and creativity among married employees in Cotonou?
- iii. Will there be a significant gender difference in creativity among married employees in Cotonou?

## Methods

### Design and sampling technique

The ex-post facto research design was used in this cross-sectional survey. The convenience sampling technique was used to select participants for this study, primarily due to their availability and willingness to participate. Commitment to marriage, marital satisfaction, religiousness, and familism are considered independent variables in the study. In this study, creativity is considered the dependent variable, while divorce proneness is considered a mediator of the relationship between the study's independent and dependent variables.

### Sample size determination

One hundred and seventy-four (174) was derived from a population of 309 (based on the HR of the organization) as a sample size for this study using Yamane [24] formula of  $n=N/[1+N(e)^2]$

Where:  
n= sample size  
N= 309  
e= 0.05  
 $n= 309/(1+309(0.05)^2)$   
 $n= 309/(1+0.7725)$   
 $n= 309/1.7725$   
n= 174

### Participants

A total of 190 questionnaires were filled out and returned by FinTech employees in Cotonou, Republic of Benin. The participants' ages ranged from 26 to 63 years old, with a  $M_{age}$  of 36±5.47 years. The study participants also included 236 (56.3%) male employees and 171 (40.8%) female employees, with twelve (12) participants (2.8%) not indicating their gender. Data was collected over a 15-week period.

### Inclusion criteria

The eligibility of the study participants was based on the fulfilment of the following inclusion criteria;

- i. Must be married employees and working in any of the FinTech organizations in Cotonou.
- ii. Expression of autonomous desire (informed consent) to participate in the study.

### Measures

**Demographics characteristics:** The questionnaire captured demographic characteristics of the participants such as sex, age, length of marriage, ethnic affiliation and spousal income level.

**Creativity:** Tierney et al. [25] creativity (1999) developed a 7-item employees creativity scale to assess employee. The scale employs a 5-point Likert response format for questions such as "I take risks in terms of producing new ideas in doing my job," and



"I demonstrated originality in my work." Higher composite scale scores indicate a higher level of creativity, and vice versa. The authors reported a Cronbach alpha of 0.82, indicating that the scale demonstrated greater internal consistency.

**Proneness to divorce:** Five items that were adapted from the marital instability index created by Booth et al. [26] to measure marital instability were used to measure this variable. Examples of such statements include "I have never thought that my marriage might be having problems" and "I have thought about considering a separation or divorce." Response options range from "Never" (1) to "Yes, during the last three months," with higher scores suggesting more unstable marriages and a higher likelihood for divorce. For this investigation, a Cronbach Alpha of 0.88 was produced.

**Commitment to marriage:** This scale was developed by Rusbult et al. [27]. 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). Higher scores on the scale is indicative of higher commitment to marriage and vice versa. Cronbach alpha of 0.91 was reported for this scale in this study.

**Marital satisfaction:** The Comprehensive Marital Satisfaction Scale (CMSS), developed by Blum, et al. [28], was used to assess marital satisfaction among the study's participants. The 26 items were scored on a 5-point scale, with 1 being strongly disagree and 5 being strongly agree (5). The scale's items 1,3, 5,7,8,10,12,13,15,18,19,21, and 26 all have their scores inverted. A high overall score on the scale is a sign that the respondent is more satisfied with their marriage, according to the survey. The Internal consistency (reliability) coefficient of the Comprehensive Marital Satisfaction Scale (CMSS) is highly satisfactory at 0.94, and the test-retest reliability coefficient is satisfactory at 0.83 over a six-week period [28].

**Religiosity:** The 12-items Religiosity scale developed by Gorsuch, et al. [29] was used to measure participants religiosity. The response format is 5-point rating scale ranging from strongly disagree (1) to strongly agree (5). However, items 3, 7, and 12 were reversed scored. Overall, high score on the scale is an indication of higher religiosity.

**Familism:** Lugo-Steidel, et al. [30] scale on familism was used in this study. It 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) was used for the scoring. 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 researchers obtained Cronbach Alpha of 0.96.

**Procedure:** The study's ethical approval was acquired in accordance with ethical standards. Both English and French versions of the study's instruments were available. The researcher provided a copy of the questionnaire to the French community in lagos so that it could be translated from English to French without changing the original contents and purposes that the instruments were intended to serve. The English language Community in Cotonou received a copy of the translated instruments and translated it back into English. The original English version and this translated copy were then compared to ensure no errors were introduced. The questionnaire was eventually adopted and circulated after these procedures. Three graduate-level research assistants were also hired, and they received training on how to deliver the study's questions. With the aid of the research assistants, the researcher coordinated the distribution of questionnaires, and data collection took place over a 13-week period.

**Data analysis:** The copies of the questionnaire were categorized, scored, and entered into an SPSS program when the data collection process was complete. The study's data analysis used both descriptive and inferential statistics. Bivariate correlational analysis was used to test hypothesis 1, regression analysis was used to test hypothesis 2, and a t-test for independent samples was used to test hypothesis 3.

Results

Hypothesis one

There would be significant relationship between commitment to marriage,

familism, marital satisfaction and religiosity and creativity among married employees married employees in Cotonou. This was tested with a pearson product moment correlation as presented in a correlation matrix in Table 1.

Table 1: Correlation matrix showing relationship between the dependent variables and independent variables of the study for married employees of FinTech organisations in Cotonou.

Table with 7 columns: S/N, Variable, 1, 2, 3, 4, 5, 6. Rows include Creativity, Divorce Proneness, Marital Commitment, Marital Satisfaction, Religiosity, and Familism with correlation coefficients.

Source: NB: \*( $<0.05$ ); \*\*( $<0.01$ ).

Result from Table 1 reveals that Cotonou employees' creativity has a significant positive relationship with marital commitment ( $r=0.437, p<0.01$ ) but a significant inverse relationship with divorce proneness ( $r=-0.706, p<0.01$ ), marital satisfaction ( $r=-0.257, p<0.01$ ), religiosity ( $r=-0.561, p<0.01$ ). This infers that Cotonou employee's creativity increases with increase in marital commitment and decrease in marital satisfaction, religiosity and divorce proneness. However, the relationship of employee creativity with familism ( $r=-0.090, p>0.05$ ) was not significant.

Hypothesis two

Divorce proneness would significantly mediate the strength of relationship between psychological factors (i.e., commitment to marriage, familism, marital satisfaction and religiosity) and creativity among married employees in Cotonou. 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 (commitment to marriage, familism, marital satisfaction and religiosity) on employee creativity and the mediation of proneness to divorce for Cotonou.

Table with 9 columns: Variables, beta, t, p, R, R^2, F, p. Rows are grouped by Model 1, Model 2, and Model 3, each containing variables like Marital Commitment, Marital Satisfaction, Religiosity, and Familism.

Source: beta=Beta; t=t-test statistic; p=probability value, R=Correlation, R^2=Adjusted Correlation F=F-statistic.



Results from model 1 of Table 2 reveal that psychological factors (commitment to marriage, familism, marital satisfaction and religiosity) have a significant joint influence on employee creativity ( $F(4,185)=33.626, p<0.01; R^2=0.408$ ). This indicates that psychological factors (commitment to marriage, familism, marital satisfaction and religiosity) accounts for 40.8% of the variation observable in an employees' creativity. The result also revealed a significant independent contribution of commitment to marriage, marital satisfaction and familism to employee creativity [ $(\beta=0.385, p<0.01); (\beta=0.181, p<0.05)$  and  $(\beta=-0.551, p<0.01)$  respectively]. Results from model 2 of Table 2 reveal that psychological factors (commitment to marriage, familism, marital satisfaction and religiosity) have a significant joint influence on divorce proneness ( $F(4,185)=37.523, p<0.01; R^2=0.436$ ). This indicates that psychological factors (commitment to marriage, familism, marital satisfaction and religiosity) account for 43.6% of the variation observable in an employees' divorce proneness. The result also revealed a significant independent contribution of commitment to marriage, familism and religiosity to divorce proneness [ $(\beta=-0.456, p<0.01); (\beta=0.430, p<0.01)$  and  $(\beta=-0.246, p<0.01)$  respectively]. Model 3 on Table 2 is a test of mediation; divorce proneness was introduced into the relationship between psychological factors (commitment to marriage, familism, marital satisfaction and religiosity) and employee creativity. Results from model 3 of table 4.3.3 reveal that psychological factors (commitment to marriage, familism, marital satisfaction and religiosity) and divorce proneness have a significant joint influence on employee creativity ( $F(5,184)= 51.339, p<0.01; R^2=0.571$ ). This indicates that psychological factors (commitment to marriage, familism, marital satisfaction and religiosity) and divorce proneness accounts for 57.1% of the variation observable in an employees' creativity. The result also revealed a significant independent contribution of commitment to marriage, marital satisfaction, religiosity and divorce proneness to employee creativity [ $(\beta=0.139, p<0.05); (\beta=0.159, p<0.05), (\beta=-0.318, p<0.01)$  and  $(\beta=-5.41, p<0.01)$  respectively]. These shows that proneness to divorce significantly mediated the independent influence of commitment to marriage ( $\beta_1=0.385; \beta_3=0.139$ ), familism ( $\beta_1=0.107; \beta_3=0.026$ ), marital satisfaction ( $\beta_1=0.181; \beta_3=0.157$ ) and religiosity ( $\beta_1=-0.551; \beta_3=-0.318$ ) on employee creativity, seen in the reduction of their beta values in model three compared to model one.

### Hypothesis three

There would be a significant gender difference in creativity among married employees in Cotonou. 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 employees in Cotonou-Republic of Benin.

Gender	N	$\bar{X}$	SD	Df	t	P
Male	102	32.19	3.8	186	1.878	>.05
Female	86	30.84	5.9			

Results from Table 3 reveals that there are no significant gender differences in employee creativity ( $t(186)= 1.878, p>0.05$ ). Further observation of means however reveal that male employees ( $\bar{X}=32.19, S.D=3.8$ ) are more creative than female employees ( $\bar{X}= 30.84, S.D=5.9$ ).

### Discussion

The main goal of this study was to understand how familial circumstances affect married employees' levels of creativity in Fin Tech companies in Cotonou, Republic of Benin. The study specifically looked at how married employees' levels of creativity were affected by their commitment to marriage, familism, marital satisfaction, and religion. Based on a thorough literature analysis, the researcher also looked at the potential mediating effect of divorce proneness on the strength of the association between marital commitment, familism, marital happiness, and religiosity as independent factors and creativity as a dependent variable. Three hypotheses were generated and tested accordingly. It was predicted that among employees of Fin Tech companies in Cotonou, there would be a substantial association between divorce propensity, commitment to marriage, marital satisfaction, religiosity, familism, and creativity. Part of the posed hypothesis was verified. Results revealed a significant negative correlation between creativity and divorce propensity, marriage happiness, and religiosity, but a favorable correlation between marital commitment and creativity. This result showed that employees' inventiveness increases as marital commitment grows. However, a rise in creativity reduces the employees' propensity for divorce, marital satisfaction, and religiosity. This result contrasts with that of Xu's [31] study, which showed that employees are more likely to build up psychological resources when they are extremely content with their marriage. This could motivate them to focus on creative projects

at work that may call for extra effort and energy. Regarding the negative correlation between marital satisfaction and creativity, this finding was consistent with that of Yipeng et al. [32], who found that an employee's inventiveness at work is indirectly related to their quality marriage. However, the results of this study were at odds with those of Nguyen [33] and Dollinger [34], who found no connection between creativity and religiosity.

The study also assumed that divorce proneness would significantly mediate the strength of relationship between psychological factors (i.e., commitment to marriage, familism, marital satisfaction and religiosity) and creativity among married employees in Cotonou. The finding revealed that psychological factors (commitment to marriage, familism, marital satisfaction and religiosity) have a significant joint influence on employee creativity. This indicates that psychological factors (commitment to marriage, familism, marital satisfaction and religiosity) accounted for 43% of the variation observable in an employees' creativity. The finding also showed that a significant independent contribution of commitment to marriage, familism and religiosity to employee creativity. In testing for mediation; divorce proneness was introduced into the relationship between psychological factors (commitment to marriage, familism, marital satisfaction and religiosity) and employee creativity. It was revealed that psychological factors (commitment to marriage, familism, marital satisfaction and religiosity) and divorce proneness have a significant joint influence on employee creativity. This indicates that psychological factors (commitment to marriage, familism, marital satisfaction and religiosity) and divorce proneness accounts for 57% of the variation observable in an employees' creativity. The result also revealed a significant independent contribution of commitment to marriage, religiosity and divorce proneness to employee creativity. On the contrary, the independent contribution of familism to employee creativity was not significant. This shows that divorce proneness significantly mediated the independent influence of commitment to marriage, familism, marital satisfaction and religiosity on employee creativity. With respect to extant literature, this finding lends support to that of Nick [35], who reported that the effects of divorce in the workplace are staggering and that employees struggling through a marital discord are often tardy or miss work and have poor performance and lower productivity than their colleagues.

Nick [35] further stated that, though employees may be at work, they are often absent mentally, emotionally and creatively. Nick [35] further argued that the effects of marital discord also cause elevated stress and anxiety levels which can lead to poor health and increased healthcare costs for the employee and the company. One reason that could be adduced for this current finding is that proneness to divorce is a stressful situation and when an employee is stressed due to family related challenges; such employees are less likely to be focused on the job; and thus, reduce both their creative tendencies and overall productivity. Besides, marriages being an important aspect of life for most individual have implication in other areas of our lives. Therefore, that an employee's marriage is threatened, such an employee is bound to lose concentration and this will in turn affect his or her work outcomes of which creative and innovative tendencies are no exceptions. Similarly, the outcome of this study give credence to the finding of Nora et al. [36], posited from their study that work positive mood resulting from family mediated these relationships between creativity and marital-related outcomes. Since familial variables (marital commitments, marital satisfaction and familism) as well as religiosity jointly predicted employees' creativity, it will not be out of place to presume that proneness to divorce, which is the degree to which individuals' marriages and family bound is seen to be stable or heading for the rock; will alter the level of creativity amongst married employees with high score on it.

Gender was predicted to have implication for productivity, in that male employees would be more creative than their female counterpart among married employees in Cotonou. This was tested with an independent sample t-test and the result obtained indicated that there are no significant gender differences in employee creativity among married employees in Cotonou. Further observation of their mean score revealed that male employees scored higher on creativity than female employees. This finding is in consonance with the findings of Kaufman et al. [37], who revealed that no discernible gender differences have been founding their study on creativity. On the contrary, Daisy [38] argued in the study that the impact of gender on perceived creativity has potential implications for how women are seen in the workplace. He stated that whether you are seen as creative or not may depend on whether you're a man or a woman, thus indicating gender difference in creativity among employees in the work place. In the same vein, Proudfoot et al. [39] also stated that "outside the box" creativity is more strongly associated with stereotypically masculine characteristics (e.g., daring and self-reliance) than with stereotypically feminine characteristics (e.g., cooperativeness and supportiveness), and also discovered that a man is ascribed more creativity than a woman when they produce identical output.



## Conclusion

The outcomes of this study, which were previously discussed, lead to the following conclusions. Marriage commitment, familism, marital contentment, and religiosity were all predictor variables that had a significant relationship with creative thinking among married employees. It may be argued that levels of creativity among married FinTech personnel are related to each of these common criteria as well as individual levels of religiosity. It was discovered that among married employees of FinTech in Cotonou, commitment to marriage, familism, marital contentment, and religiosity together with divorce propensity (the mediator) predicted creativity. More crucially, the extents of correlations between commitment to marriage, familism, marital satisfaction, and religiosity; and creativity were significantly reduced by the addition of divorce propensity as a mediator. The implication of this is that the likelihood of a marriage disintegrating could have an impact on married employees' marital success and professional success. Further research found that married FinTech employees' levels of inventiveness did not differ based on gender. With this finding, it can be concluded that both male and female married employees of this organization displayed equal levels of creativity. It can be concluded that the organizational culture of FinTech does not give preference to a particular gender when it comes to work-related outcomes or ideas expected of her employees.

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