

GENDER AND SOCIO-DEMOGRAPHIC FACTORS AFFECTING WORK CREATIVITY IN LAGOS, NIGERIA: A CASE STUDY OF FINTECH ORGANIZATION

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ABSTRACT: *Work creativity is a crucial and critical part of expected work conditions in the 21st century. Work creative abilities have been related to psycho-social factors, but knowledge paucity exists in relating gender and socio-demographic factors to work creativity among married Lagos FINTECH workers, which necessitates this study. Design was cross-sectional with the systematic theory background. Participants were 219 comprising 134 (61%) male and 85 (39%) female married Lagos FINTECH workers of mean-age 36 years (range 26- 63). Pearson correlation and independent t-test were the statistics at $P < 0.01$. Results showed no significant difference in gender ($t(217) = 1.656, p > .05$); socio-demographic factors (age ($r=.051, p > .05$); educational qualification ($r=.067, p > .05$); wife's income ($r=-.104, p > .05$); and husband's income ($r=.050, p > .05$). Occupational diversity in FINTECH needs to be managed so that it does not become dysfunctional.*

KEYWORDS: Gender, Age, Married workers, Work Creativity, Lagos FINTECH organization

INTRODUCTION

In the twenty first century, creativity is a critical and mostly a survival component in most organizations (Cekmecelioglu & Gunsel, 2013; George & Zhou, 2002). This is a true factor of the FINTECH organization due to the dynamic and competitive nature of the organization. In real essence, every employee does not have a choice but to be creative and ready to break grounds in directing their duties and achieving the organization's goal. Creative abilities in organizations can be related with familial orientation of the employee. This is because marriage imposes some demands and expectation on an individual in addition to being committed to the Job. Therefore, married employees might find it more challenging to be creative at work compared to their counterparts who are not married or divorced.

Balogun, Attah and Famakinde (2021) had confirmed that certain marital-related variables such as marital commitment and marital satisfaction, familial and religion factors, either enhance or reduce creativity among married employees in FINTECH organizations. Balogun, Attah, and Famakinde (2021) affirmed that marital components such as marital stability, marital commitment, divorce proneness, familism and religiosity are related to married employees' readiness to

engage in work activities, which are vibrant to the creative process in workplace especially in FINTECH organizations, especially, in Lagos, Nigeria. This study is therefore taking a step further, to know the influence of gender and some selected socio-demographic factors as they relate to creativity among Lagos married FINTECH workers.

It is important to know that employee creativity is crucial for the growth and development of any organization especially within the FINTECH (Financial Technology) organization 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 helped in digitizing processes that were previously handled with paper money and human interaction. Online buying and selling are also on FINTECH. It gives access to quick and cheaper banking transaction just by using a mobile phone, tablets or any other hand held devices which could have taken you hours or a whole day in the banking hall particularly in Nigeria. But now, within a twinkle of an eye, tap! You get your transaction done! The FINTECH includes platforms like *Paystack, Baxi box, Flooz money, Opay, Paycash, Paga,*

Paypal, as well as *Pocket Moni* and many more others who are playing the lead role in making easy start for businesses to accept online payments.

Literature has revealed that some marital and familial psychological factors are responsible for reduction of creativity in organization in Nigeria, even though some of these factors are not clear (Attah, Balogun, Keyede 2022), especially the role of socio-demographic issues in FINTECH organizations. 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 (Osaigbovo & Ehigie, 2015; Osaigbovo, 2012; Adegoke, 2010). It is therefore the intent of this paper to examine if and how Gender and Socio-demographic factors like age, level of education, husband's income and wife's income correlates with creativity among employees of FINTECH organisations in Nigeria, that are married.

The systemic model of creativity.

This theory was propounded by Csikszentmihalyi (1988). The theory takes the view that creativity is best conceptualized not as a single entity, but as emerging from a complex system with interacting sub components – all of which must be considered for a rich, meaningful, and valid understanding of creativity. The author provides another systems perspective of creativity less focused on the creative person and places more emphasis on role that the environment plays in creativity.

Csikszentmihalyi (2014) considers cultural and social contexts as being two salient environmental aspects that affect creativity. He sees creativity as a social construct that is the result of an interaction between the producer and the audience. Also called the DFI model of creativity, this model considers creativity as the result of the interplay between three systems: (1) the domain [D] of practice which provides knowledge, tools and values and hence stimulates or detracts novelty (culture), (2) the field [F] of practice which evaluates innovations and decide which are valid and should be retained (society), and, (3) the individual [I] that produces the innovations

with her personal background, genetic makeup, talents and experience.

Within cultures there are many different domains of practice such as: visual arts, music, mathematics, religion, etc. Such domains are the places within which innovations that result in creative contributions take place (Csikszentmihalyi, 2014). Domains vary across time and they also vary according to their attraction (which in turn varies according to its centrality to the culture, the promise of new discoveries and opportunities, the intrinsic rewards accruing from working in the domain). Domains also vary in terms of their accessibility (how many people have access to the domain's rules and knowledge) and they also vary in terms of how easily they can be changed.

Implication of the Theory of Creativity to the Study

A keen look at the core elements of this theory of creativity vis-à-vis this present study, it is obvious that the core predisposing factors such as demographic and socio-economic factors determine creativity is the environment. For proponent of this model, our level of creativity is a function of the levels of stimulations from the environment. Therefore, employees with healthy marital relationships are more likely to be more creative than those experiencing any form of marital challenges in one way or the other from their spouse. Since what constitute success in our marriages differ in relations to our environment, there are chances that what determine levels of creativity among married employees will also differ depending on the environment.

Gender and Socio-demographic factors on Creativity

Proudfoot, Kay and Koval (2015) proposed that the tendency to think creatively can be related with independence and self-direction, which are qualities that is generally ascribed to men than women, so that men are often perceived to be more creative than women. Proudfoot et al., (2015) found in his experiment that “outside the box” creativity is more strongly associated with stereotypically masculine characteristics like daring and self-reliance, than with stereotypically feminine characteristics such as cooperativeness and supportiveness. They also discovered that a man is ascribed more creativity than a woman when they produce identical output. Analyzing archival data, Proudfoot et al., (2015), found

that men's ideas are evaluated as more ingenious than women's ideas and that, female executives are stereotyped as less innovative than their male counterparts when evaluated by their supervisors.

According to Daisy (2015), the impact of gender on perceived creativity has potential implications for how women are seen in the workplace. Daisy (2015) argued that whether you are seen as creative or not may depend on whether you're a man or a woman. In the light of this argument as put forward by Daisy (2015), it will not be out of place to expect that sex differences may significantly influence creativity among employees in the Lagos FINTECH organization. Studies of gender differences in creative propensities have produced inconsistent reports, except for a consensus regarding the unduly greater male presence among widely recognized figures who are distinguished by their eminent creative accomplishments (Stoltzfus, Nibbelink, Vredenburg, & Hyrum, 2011). Direct comparisons of the performance of men and women on a wide array of creativity measures have resulted in every conceivable outcome. In many studies, no discernible gender differences have been found (Kaufman, Baer, & Gentile, 2004).

Furthermore, no differences were found between the creativity levels of androgynous participants and retotypic participants. Stereotypic participants obtained the lowest scores on all creativity measures. In a study aimed at determining the impact of gender-role on creative ability in artistic performance, Joanna (2004) used students from the Academy of Fine Arts, who were considered to be more creative and engineering students from the Warsaw Polytechnic, who were assumed to be less creative. Joanna (2004), hypothesized that more creative students would evaluate themselves high both on femininity and masculinity scale (androgynous gender-role type), while less creative students would tend to ascribe to themselves their own gender characteristic only (stereotypic gender-role type).

Looking at gender difference in creativity, Cheung and Lau (2013) used normative data of two cohorts of school children and tested the hypothesis that growth in creative thinking occurs in a society or culture during a period of education and curriculum reforms that emphasize creative

thinking. In their study, results of multivariate analysis of variance and subsequent univariate analysis of variance supported gender differences in creativity growth, underlining the fact that boys and girls should be treated differentially to obtain a desirable creativity growth for them.

Al-Srouf and Al-Oweidi (2013) investigated the level of creativity among management employees, Academic staff and artistes and its relationship with gender, practical experience and age. The sample of the study consisted of (272) participants, (164) management employees, (18) Academic staff and (90) artists. In their study, they found that the highest performance on the creativity test was for academic staff followed by artists and finally employees. There were significant statistical differences for the level of creativity on the total sample attributed to gender in the favour of females. Furthermore, there were differences in the favour of the age category (25 - 35). Regarding the years of experience, they found that the creativity level is higher for the employees with less than (10) years' experience. These findings suggest that gender and age of employees have influence on level of creativity.

Studies on the relationship between age and creativity are rare, and most of them found no relationship between creativity and age (Binnewies, Ohly and Niessen, 2008). A meta-analytic study by Eder and Sawyer (2007) revealed there was no direct relationship between creativity and age. However, according to Eder and Sawyer, the great variability found in studies that examined the relation between age and creativity shows there is a need for research that would reveal the existence of certain moderators of that relationship. In relation to age-related changes in motivation, reviews of worker age and organizationally relevant outcomes suggest that chronological age has an important effect on work motivation (Kanfer & Ackerman, 2004).

The motives of older people shift from gaining information to obtaining affective rewards (Kanfer & Ackerman (2004). With respect to age-related changes in cognitive abilities, Kanfer and Ackerman (2004) identify two broad kinds of cognitive abilities: Fluid intellectual abilities (Gf) and Crystallized intellectual abilities (Gc). Fluid intellectual abilities (Gf) are associated with working memory, abstract reasoning, attention, and

processing of novel information, while Crystallized intellectual abilities are associated with general knowledge, extent of vocabulary and verbal comprehension. Gf is usually decreasing with age, while Gc is growing, up to the age of 63 years. It follows that older workers will generally perform better in Gc-heavy jobs than in jobs that require many Gf abilities.

Warr (1997, 2001) suggests that, as people get older, they increasingly prefer security, salary and skill utilization through late midlife and their interest in job variety, feedback, and provision of external goal assignments diminishes. The possibility to achieve more positive affective events, for instance by coaching others, or to construct a strengthened sense of identity could compensate for this loss of motivation and keep the motivation of older people up to the mark (Kanfer & Ackerman, 2004).

Furthermore, Joseph (2003) investigates the creative characteristics of creative artists in the fields of music, drama and arts. The sample of the study consisted of (163) individuals. The findings of the study showed that the most important creative characteristics of the sample are the ambition for knowledge and searching for alternative solutions. Moreover, there were no significant statistical differences between males and females on the creative characteristics.

Hypotheses

1. There will be significant relationship between demographic factors and creativity among married employees in Lagos, Nigeria.
2. There will be a significant gender difference in creativity among married employees in Lagos, Nigeria.

METHOD

The method of design for this survey research was cross sectional while adopting an ex post factor research design. In order to reduce plagiarism, the reader is advised to check Attah, Balogun and Famakinde (2021) for the full description of the methodology for this study. The participants for this study are 219 FINTECH workers who are married from Lagos Nigeria. Their age ranged from 26 -63 yrs.

The study participants also comprised of 134 (61%) male employees and 85 (39%) female employees. It took about three months and three weeks to conclude the data collection process. A structured questionnaire was used to measure all the variables. Demographic and socio-economic factors such as educational status, marital status, husband’s income and wife’s income were obtained through the questionnaire. Graduate research assistants who resides in Lagos were recruited and trained to help in questionnaire administration to the participants.

After 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.

Two hypotheses were predicted based on literature reviewed. Hypotheses stated were tested with appropriate inferential statistics. The hypotheses were tested with t-test for independent samples to determine significant difference by comparing the means of groups.

RESULTS

Table 1: Correlation Matrix Showing Relationship of Creativity with Age, Educational Qualification, Husband’s income and Wife’s income Among Married Employees in Lagos-Nigeria

S/N	Variable	1	2	3	4	5
1	Creativity	-				
2	Age	.051	-			
3	Educational Qualification	.067	-.120	-		
4	Husband’s income	.050	.056	-.040	-	
5	Wife’s income	-.104	-.030	.055	.584**	-

NB: ** = p<.01

Result from the above table reveals that employee creativity has an inverse (negative) relationship with the wife’s income but this did not approach significance level exist (r=-.104, p>.05), employee age (r=.051, p>.05),

educational qualification (r=.067, p>.05) and husband’s income (r=.050, p>.05). This infers that employee creativity is unconnected with an employee’s age, educational qualification and wife’s income and husband’s income. The only

significant relationship was between husband and wife’s income. It could be interpreted as spouse’s income have complimentary role in existence of creativity among the couples in their workplace.

The second hypothesis predicted that there would be a significant gender difference in creativity among married employees in Lagos. This was tested with an independent sample t-test as presented in Table 2.

Table 2. T-test Showing Gender differences in Employee Creativity among Employees in Lagos-Nigeria

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

Results from table 2 reveals that there are no significant gender differences in employee creativity ($t(217) = 1.656, p > .05$). Further observation of means however reveal that male employees ($\bar{X} = 27.57, S.D = 4.6$) are more creative than female employees ($\bar{X} = 26.54, S.D = 4.4$). Hence, the result also negates the stated hypothesis.

DISCUSSION

It was hypothesized that there would be significant relationship between demographic factors (i.e. age, level of education and husband’s or wife’s income level) and creativity among married employees in Lagos, Nigeria. The stated hypothesis was not confirmed because employee creativity has no significant relationship with employee age, educational qualification, wife’s and husband’s income. This infers that employee creativity is unconnected with an employee’s age, educational qualification and the wife’s or husband’s income.

The finding of non-significant relationship between employees’ age and level of creativity in the current study supports the study of Eder and Sawyer (2007) that had earlier revealed that there was no direct relationship between creativity and age. In same line of argument, Chan, Hui, Cheng and Ng (2013) conducted a laboratory experiment on perceptions of the creativity of a team with both young and old workers and reported no significant difference in the individual characteristics attributed to the four characters on the teams; thus, upholding the assumption that there is no age difference in creative behaviour of employees.

Within the context of the societies where this present study was conducted vis-à-vis the settings – The FINTECH organizations in Lagos, there seems to be high level of job insecurity – which is due to high level of

disruptions that emanate most often from new entrants into the space, that could have implication for the revenue generating propensity of another FINTECH organizations. These disruptions are products of creativity of employees within these organization, thus making creativity key traits for considerations among employees within this emerging sector Employees in FINTECH who are fortunate to secure employment, seem to give their all to be up to speed with their job’s function, irrespective of their age.

Therefore, married employees of any age group know that to retain their jobs within the FINTECH space, they must always show some levels of creative and innovative ideas and be able to retain their jobs. As a result, they all tend to be up and doing and ensure that they produce results that will enable them to keep their jobs and be able to cater for their responsibilities at home, especially the married individuals.

It was discovered that wife’s and husband’s income did not have any relationship with creative tendencies at work, though they (the income) exhibit significant relationship with each other. This could be as a result of modernization from the western culture that has also come to stay in Nigeria especially Lagos, – Lagos is called Nigerian’s London. And due to the hash and high economic demand in Nigeria, where each member of the family is expected to bring money to the table for the house keep. The husband as well as the wife is expected to support each other in order to finance and protect the home front. Therefore, the couple are less dependent or concerned about their spouse’s income provided they both are responsible and they provide their quota each time.

It was also confirmed that educational qualification was not found to have significant relationship with married employee’s level of

creativity. The FINTECH sector, though emerging, but highly competitive, does not compromise quality of its employees irrespective of their marital status. The competitive nature of the sector is such that no organization within the sector will compromise both quality and quantity in terms of educational background and experience on the job. Bearing this in mind, it is obvious, therefore, that employees within this space will all have to show high degree of creativity and innovations in order for the organization to continue to stay in business.

However, gender was predicted to have implication for productivity, in that male employees would be more creative than their female counterpart among married employees in Lagos, Nigeria. 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. Although, further observation of their mean score revealed that male employees scored higher on creativity than female employees. This finding is in consonance with the findings of Kaufman, Baer, & Gentile, (2004), who revealed that no discernible gender differences have been found in their study on creativity.

On the contrary, Daisy (2015) argued that the impact of gender on perceived creativity has potential implications for how women are seen in the workplace. He stated that perception of being 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., (2015) also stated that creativity is more strongly related 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.

It is worthy to note that, male married employees had higher score on creativity than female and reason for this may not be far fetch. This may be because in the career progression of females, Female employees are given opportunity which is even their legal right to be out of work at some times in their career. An example is the minimum of three months leave they take after child birth. During this period

the male colleague may have an upper hand and gain new experience on developing its creative abilities which could give them the little edge as observed in this study even though, the difference is not quite significant.

In conclusion, the relationship between some socio-demographic factors (age, level of education, and husband's or wife's income level) and work creativity among married employees, was not significant. Likewise, gender was not significantly related with work creativity. This means that work creativity in Lagos, Nigeria, FINTECH organization, is not determined by being male or female. It can be concluded that, gender and socio-demographic variables investigated have no link with creativity among married employees; rather, psychological variables might be more relevant in this respect.

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