

EFFECT OF WORK DESIGN ON EMPLOYEE'S CITIZENSHIP BEHAVIOUR IN SELECTED FINANCIAL TECHNOLOGY FIRMS (FINTECH'S) IN FEDERAL CAPITAL TERRITORY, ABUJA NIGERIA

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ABSTRACT

The rising turnover rates and issues surrounding employee citizenship behaviour in Fintech firms within the Federal Capital Territory prompted this study. This research aimed to assess the effect of work design on employees' citizenship behaviour among employees in selected Fintech firms in the FCT. The study was grounded in relevant literature to provide a theoretical and empirical foundation for the constructs under investigation. Utilizing a survey design, the study targeted a population of 75 employees across selected Fintech firms in the Abuja Municipal Area Council. A census was conducted, and data were collected through a structured questionnaire. The instrument was evaluated for reliability and validity, ensuring its suitability for the study's objectives. Data analysis was performed using multiple regression techniques via SPSS v24. Findings indicated that work design significantly influenced employee citizenship behaviour within the selected Fintech firms. The study concluded that optimizing work design could enhance employee citizenship behaviour and recommended that organizations create a supportive work environment, offer engaging tasks with opportunities for growth, and encourage autonomy in task execution, as these factors were crucial for fostering a culture of citizenship behaviour among employees.

Keywords: Work environment, Work enrichment. Employee citizenship behaviour, Work design

INTRODUCTION

Organizations continuously face rising demands to meet their obligations from both internal and external stakeholders while ensuring survival and growth. To achieve this, managers must ensure that employees take responsibility for their roles in order to maintain competitiveness (Liu et al., 2022). The ability to foster

behaviours that go beyond formal job requirements, such as employee citizenship behaviour (ECB), becomes crucial in creating a supportive and high-performing workplace environment. ECB encompasses voluntary actions that contribute to organizational effectiveness, such as helping colleagues, exhibiting initiative, and adhering to

organizational norms (Fan et al., 2023). These behaviours are essential for the success of modern organizations, as they enhance productivity and foster a positive workplace culture.

In response to these challenges, organizations must provide an enabling environment that promotes enhanced performance through innovative work design strategies (Awan & Tahir, 2015). Work design, defined as the structuring of tasks, roles, and processes to improve motivation, satisfaction, and performance, plays a critical role in shaping how employees behave beyond their formal duties. Work design has been identified as an important driver of employee citizenship behaviour, as it creates conditions that encourage employees to go the extra mile (Parker et al., 2017).

Several scholars have emphasized that the nature of work itself, beyond financial rewards, significantly influences work motivation (Liu et al., 2022; Hernaus et al., 2023). For instance, Peccei (2014) argued that intrinsic factors such as job autonomy, task variety, and meaningfulness in work are instrumental in shaping positive employee behaviours. Opatha (2015) further pointed out that an engaging and enriching work environment encourages employees to voluntarily contribute to the success of the organization, fostering employee citizenship behaviour. Additionally, Rantanen (2013) highlighted that work design should align with both organizational goals and employee needs, creating a symbiotic relationship between the two.

The design of work in various sectors is unique, with industries like healthcare requiring a tailored approach due to the complexity and critical nature of the tasks involved (Lawler, 2015). Work design in such environments must consider factors such as employee engagement, enrichment, and autonomy, which have been identified as core elements that drive employee citizenship behaviour (Lunenburg, 2014). When properly implemented, work design not only improves task performance but also enhances behaviours that benefit the organization as a

whole, such as teamwork, compliance with norms, and voluntary support to colleagues.

Employee citizenship behaviour (ECB) plays a vital role in the success of organizations, as it encompasses voluntary, non-mandated behaviours that improve organizational efficiency and foster a positive work environment. In the rapidly evolving financial technology (FinTech) industry, which is characterized by innovation and high competition, the ability of firms to encourage ECB has become increasingly crucial for maintaining competitive advantage. Despite the acknowledged importance of ECB, many FinTech firms struggle to cultivate these behaviours in their employees.

Research has shown that work design, which involves structuring tasks, roles, and work environments to motivate employees, can significantly influence ECB. However, it remains unclear how work design elements, such as task variety, autonomy, and job enrichment, specifically affect employee citizenship behaviour in the FinTech sector, particularly in Nigeria's Federal Capital Territory (FCT), Abuja. Limited studies exist on the relationship between work design and ECB in Nigerian organizations, especially in the FinTech industry, which is relatively new but rapidly growing.

This study aims to address the gap by investigating the effect of work design on employee citizenship behaviour in selected FinTech firms in FCT-Abuja, Nigeria. Understanding this relationship is critical for FinTech firms to enhance productivity, foster innovation, and retain talented employees by designing work structures that encourage positive voluntary behaviours beyond formal job requirements. Based on these observations, the study defined the following specific objectives to guide the design of the study.

- i. Investigate the effect of work environment on employee's citizenship behaviour in selected Fintech firms in FCT, Abuja.

- ii. Investigate the effect of work enrichment on employee's citizenship behaviour in selected Fintech firms in FCT, Abuja.

LITERATURE REVIEW AND THEORETICAL FOUNDATION

This section dwells on the conceptual review of key variables and subsequently the theoretical framework to explain the effect of work design on employees' commitment.

Concept of Work Design

Work design has been defined in various ways, but the definition provided by Hackman and Oldham (1980) is considered one of the most notable. They described work design as the structured set of opportunities and constraints within assigned tasks and responsibilities that influence how employees accomplish and experience their work. More contemporary definitions broaden this concept, encompassing not only how work is structured but also how it is organized, experienced, and performed (Morgeson & Humphrey, 2008; Parker & Wall, 1998).

In some literature, work design is understood as the strategic integration of organizational factors to meet employee needs and achieve organizational objectives (Newstrom, 2011). Ali and Aroosiya (2010) defined work design as the method of organizing the content, processes, and relationships within jobs to both meet organizational goals and ensure job satisfaction for employees. While work design centers on the key functions of management, it must also consider the human aspect, particularly when structuring tasks, duties, and responsibilities in an organization to benefit all involved (Opatha, 2002). Effective work design is essential to an organization's success, as poor design can delay task completion, reduce performance, and increase stress among employees (Saeed et al., 2013).

Work design also serves as a response to and rejection of Scientific Management, which

viewed monotonous tasks with limited employee discretion as detrimental to both individual and organizational well-being (Stevenson, 2012). Advocates of work design theory argue for the creation of tasks that require skills and grant employee's discretion, making work more intrinsically motivating and leading to improved individual and organizational performance (Wrzesniewski & Dutton, 2001).

This more comprehensive understanding of work design allows for dynamic roles and evolving tasks across different projects, as opposed to the traditional focus on static job descriptions and fixed responsibilities assigned by management (Ilgen & Hollenbeck, 1991; Parker, Wall, & Cordery, 2001; Wrzesniewski & Dutton, 2001). Stevenson (2012) defined work design as specifying the content and methods of tasks, emphasizing that it involves outlining the basic requirements and expectations of a job. This approach encourages work designers to prioritize employee performance, productivity, safety, and quality of work life (Stevenson, 2012).

Concept of Work Environment

The environment refers to the immediate surroundings that humans manipulate to sustain their existence. However, improper manipulation can introduce hazards, rendering the environment unsafe and reducing worker productivity. In this context, the workplace represents the environment in which employees perform their tasks (Chapins, 1995), and an effective workplace is one where expected outcome are consistently achieved (Mike, 2015).

The modern work environment is complex, diverse, and constantly evolving. These factors have shifted the balance of power, making businesses more reliant on their employees than employees on their employers. The quality of an employee's work environment significantly influences their motivation and, consequently, their performance. In today's competitive business landscape, organizations can no longer afford to underutilize the potential of their workforce (Mike, 2015).

As a result, many government organizations are striving to create more comfortable, safe, and healthy work environments. The workplace environment impacts employee morale, productivity, and engagement in both positive and negative ways (Mike, 2015). A well-designed office space can greatly motivate employees and enhance their performance. Three key factors are essential to consider in designing any work environment: the physical environment, social environment, and virtual environment.

The physical environment influences how employees interact, carry out tasks, and are managed within an organization. As an essential aspect of the work environment, it directly impacts the senses and subtly affects interpersonal relationships, ultimately influencing productivity (Mike, 2015). For instance, the characteristics of a meeting space can significantly affect the productivity and satisfaction levels of the employees within that space.

The virtual environment, on the other hand, refers to a workspace that integrates various communication tools such as email, chat, and document management. As businesses increasingly use information technology tools for communication in different locations, the importance of the virtual work environment grows (Khasu, 2015). When physical location becomes irrelevant, the quality of the virtual workspace becomes more critical. The functionality and quality of technological infrastructure play a crucial role in enhancing collaboration in a distributed work environment (Khasu, 2015). However, awareness and comfort in a virtual environment vary from person to person, and different needs may create greater demands on the virtual workspace used for work.

Thus, it is essential to pay more attention to the virtual workspace when seeking to meet the diverse work environment needs of employees. Technological advancements also influence the social work environment (Rantanen, 2013). The ability to gather and share information in a virtual space allows individuals to remain in

virtual environments, whether at home or work, more frequently. This dynamic can impact personal lives and play a significant role in maintaining social connections (Rantanen, 2013).

Concept of Work Enrichment

Modern management practices focus on ensuring that work not only provides job security but is also rich in content, improving the well-being of employees. This modern approach aims to design work in such a way that it enhances employee comfort and satisfaction (Raza & Nawaz, 2011). According to Raza and Nawaz (2011), work enrichment involves a significant modification in job responsibilities that increases employees' control, feedback, and the perceived value of their work, helping them better understand their work environment. It is a conscious effort to define work clearly, granting employees greater control and responsibility over their tasks (Neyshabor, 2013).

Similarly, Yasdani, Yaghoubi, and Giri (2011) noted that work enrichment involves modifying work processes to improve productivity and make work structures more challenging. This involves engaging employees in more enjoyable activities within the organization. Davoudi and Mehdi (2013) suggested that work enrichment is designed to inspire employees by giving them opportunities to utilize their full range of skills and capabilities while performing their tasks. Neyshabor (2013) also pointed out that organizations can enrich employees' work by involving them in decision-making processes, assigning them significant responsibilities, providing autonomy, and offering feedback to help them assess their performance over time.

Work enrichment is a work design strategy aimed at enhancing the content of jobs by building in motivational factors that increase employees' commitment to the organization (Lunenburg, 2014). It allows employees to fully utilize their abilities in completing assigned tasks (Pillai, Mashood, Amoodi, & Husain, 2012). Furthermore, it emphasizes that employees should play a critical role in

organizational decision-making, particularly in matters that directly impact their work and welfare (Dost & Khan, 2012). Work enrichment fosters a learning environment, encourages development, and drives innovative outcomes, which, in turn, boost employee morale and motivation (Chung & Ross, 2013). It promotes self-actualization, self-control, and self-esteem, making employees integral to the success of the organization (Newstrom, 2011).

Employee Citizenship Behavior

Employee citizenship behaviour (ECB) refers to discretionary actions by employees that go beyond their formal job requirements, positively impacting the work environment and contributing to organizational success. This behaviour encompasses various facets, including altruism, civic virtue, and conscientiousness, which enhance teamwork, collaboration, and overall workplace morale (Akindipe & Fadun, 2023). Research highlights the significant correlation between ECB and job satisfaction, emphasizing that employees who feel fulfilled in their roles are more likely to engage in behaviours that support their colleagues and the organization (Al-Ahmadi & Mahran, 2021). The cultivation of ECB is crucial for creating a resilient organizational culture, as it fosters a sense of community and collective responsibility among employees.

The antecedents of ECB are multifaceted, involving individual, organizational, and leadership factors. Transformational leadership, for instance, has been identified as a significant driver of ECB, as leaders who inspire and motivate their teams can enhance employees' commitment to the organization (Akbari et al., 2022). Additionally, the concept of organizational justice plays a vital role in shaping ECB, as employees are more inclined to exhibit citizenship behaviours in environments perceived as fair and equitable (Aahaji & Yusoff, 2018). Furthermore, studies indicate that intrinsic motivation significantly influences ECB, suggesting that when employees feel personally invested in their work, they are more likely to engage in behaviours that benefit their colleagues and the organization as a whole

(Dash & Pradhan, 2019). Thus, understanding the factors that promote ECB is essential for organizations aiming to boost employee engagement and overall performance.

Empirical Review

Adeoye (2015), carried out a study on work environment factors as predictors of employees' commitment. The study was carried out among selected manufacturing firms in the Northeast of Nigeria. The study used a questionnaire survey using a sample of 205 staff of the identified manufacturing firms. The study used regression technique in analysing the study hypothesis and the findings indicate that workplace environment has significant effect on employees' commitment. The study found that feedback and employee efficiency; incentive positively affects employees' commitment. The study concludes that to drive improved employees' commitment in the organisation, there is need for a work environment that supports employees generally. The study was focused on the manufacturing industry, which differs from this study that is focused on the financial sector.

The study of Endang and Irma (2014) was on the effect of work environment, job satisfaction, and organisational commitment on organisational citizenship behaviour of internal auditors in Malaysia. The study was on the telecommunication industry and their inability to retain internal auditors. The study used a questionnaire instrument and a sample of 162 was used for the study. Partial least square regression was used for the analysis. The variables path was analysed, and they were used as a measure for the analysis of the study. The study found that work environment is antecedent of job satisfaction and organisational commitment of internal auditors. This implies that the existence of a conducive work environment promotes job satisfaction that invariably leads to organisational commitment. The study was limited to the telecommunication industry and the research approach was a case study research approach.

Magaji et al. (2018) study was on job enrichment and employee commitment in private universities in Nigeria. The study was more focused on the job enrichment on of non-academic staff in some selected private universities in south-west Nigeria. Cross-sectional survey design was adopted in the study. The population of the study were 2,462 non-academic staff of 7 private universities existing within the last six years. Using a multi-stage sampling technique, the study used a sample of 740 participants. The study adopted regression technique for analysis. The findings revealed that job enrichment had a statistically significant positive effect on employee commitment of non-academic staff in the selected private universities. The study also indicates that job enrichment accounts for critical level of employee commitment that employees have in the academic industry. The study was carried out in the academic sector, which its findings could differ when assessed in Fintech sector.

Rasheed, and Motunrayo, (2016) assessed job enrichment on employees' performance in selected public universities in Lagos State. The study adopted a descriptive survey design and a sample of 352 was used for the study. The study used a simple random sampling technique and questionnaires were distributed to the identified sample frame (non-academic staffs of Lagos State University and the University of Lagos). The study adopted correlational and regression statistical tools for analysis of the data collected for the study. The findings revealed that job enrichment is a strong predictor of employee commitment and performance. The study found that several critical issues that bother on job enrichment are better solved when the management are willing. The study is a cross-sectional study and the focus was on the university environment, which is where it differs from this study.

THEORETICAL FRAMEWORK

Herzberg Theory of Motivation

Herzberg's motivation theory, often referred to as the two-factor theory, serves as a useful framework for understanding the relationship

between work design and employee commitment, particularly in the health sector. This theory, a content theory of motivation, distinguishes between two categories of factors: hygiene factors, which prevent dissatisfaction, and motivators, which drive satisfaction and commitment (Herzberg et al., 1959). While hygiene factors, such as working conditions and organizational policies, help avoid dissatisfaction, they do not necessarily motivate employees (Robbins, 1991). On the other hand, motivators, including personal achievement, recognition, and responsibility, are directly linked to job satisfaction and intrinsic motivation (Robbins, 1991).

The core of Herzberg's theory suggests that the motivating factors are not external but rather come from the intrinsic value of the work itself. For work to be truly motivating, it should be challenging, enriching, and engaging (Aube et al., 2007). In this study, Herzberg's theory is applied to highlight how the design of work affects employee commitment. It underscores that motivation is often more deeply tied to the design and nature of the work than to external rewards like pay. Therefore, understanding how work is structured can offer valuable insights into improving employee motivation and citizenship behaviour in financial technology firms.

METHODOLOGY

This study employed a survey research design. The population of the study consisted of 75 employees from selected financial technology (FinTech) firms in the Abuja Municipal Area Council, Federal Capital Territory (FCT). The population size was obtained from the human resources units of these firms. The selection criteria for the FinTechs were based on firms that have been operational for 5-10 years, registered with approval from the Federal Ministry of Industry, Trade and Investment, and their willingness to participate in the survey. Thus, ten FinTech firms were identified and selected.

The sample size of this research was 75, and a census approach was used to select participants. This technique was chosen because the sample size was small enough to allow comprehensive coverage. Additionally, Cronbach's alpha reliability was carried out to ensure the internal consistency of the variables measured, and content validity was employed to assess the accuracy of the research instruments. Data analysis was conducted using multiple regression with SPSS v25 to examine the relationships between work design and employee citizenship behaviour.

RESULTS AND DISCUSSIONS

The hypothesis stated in the earlier chapter was tested using multiple regression technique. The first thing was to assess whether the assumptions of multiple regression were met in the analysis. The study found that most of the mandatory assumptions of the study were met. The assumption of autocorrelation was fulfilled in the study. The normality result also confirms that the data is normal (See table below). The assumption of homoscedasticity and multicollinearity were fulfilled.

Table 1: Descriptive Statistics

| | N | Minimum | Maximum | Mean | Std. Deviation | Skewness | Kurtosis | |
|--------------------|-----------|-----------|-----------|-----------|----------------|-----------|------------|------------|
| | Statistic | Statistic | Statistic | Statistic | Statistic | Statistic | Std. Error | Std. Error |
| Work Environment | 75 | 1.00 | 5.00 | 4.1700 | .22977 | .797 | .215 | 2.510 |
| | 75 | | | | | | | |
| Work Enrichment | | 1.00 | 5.00 | 4.0600 | .03016 | 1.181 | .215 | 2.885 |
| Valid N (listwise) | 75 | | | | | | | |

with the VIF not exceeding the threshold.

Source: Field Survey, 2024

The data were tested for normality using the Skewness and Kurtosis test. All responses used for this analysis met the required and normal skewness value of being less than 1. The result for the variables indicates that they are normal

given the kurtosis values at the range of ± 2 as suggested by Creswell (2003). The skewness values for the variables are within the ranges; as such parametric analysis of multiple regression can be carried out as stated in chapter three.

Table 2: Model Summary

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
|-------|-------------------|----------|-------------------|----------------------------|---------------|
| 1 | .605 ^a | .366 | .346 | .74325 | 1.605 |

a. Predictors: (Constant), Work Environment, Work Enrichment

b. Dependent Variable: Employee Citizenship behaviour

Source: Field Survey, 2024

The result in Table 2 shows that the relationship between work design and employee citizenship behavior is strong and positive. The R-value of 0.605 indicates that work design shares a 60.5% relationship with employee citizenship behavior in the selected FinTech firms in Abuja. Additionally, the R-squared value demonstrates

that work design accounts for approximately 36.6% of the variance in employee citizenship behavior among employees in these firms. The Durbin-Watson statistic of 1.605, which is less than 2, indicates that the study meets the assumption of no autocorrelation in the regression model.

Table 3: ANOVA

| Model | | Sum of Squares | Df | Mean Square | F | Sig. |
|-------|------------|----------------|----|-------------|--------|-------------------|
| 1 | Regression | 38.967 | 4 | 9.742 | 17.635 | .000 ^b |
| | Residual | 67.395 | 70 | .552 | | |
| | Total | 106.362 | 74 | | | |

Dependent Variable: Employee Commitment

Predictors: (Constant), Work Environment, Work Enrichment

Source: Field Survey, 2024

Table 3 shows that the F-value (17.635) and p-value (0.000) indicate that the model is fit and statistically significant. The sum of squares further confirms that the data is adequate for

establishing model fit. This result implies that work design has a significant effect on employee citizenship behaviour among the selected FinTech firms in Abuja.

Table 4: Coefficients

| Model | Unstandardized Coefficients | | Standardized Coefficients | T | Sig. | Collinearity Statistics | |
|-------------|-----------------------------|------------|---------------------------|-------|------|-------------------------|-------|
| | B | Std. Error | Beta | | | Tolerance | VIF |
| (Constant) | .348 | .437 | | .795 | .428 | | |
| Enrichment | .185 | .085 | .202 | 2.178 | .031 | .604 | 1.656 |
| Environment | .246 | .088 | .157 | 2.795 | .001 | .575 | 1.740 |

a. Dependent Variable: Employee Citizenship Behaviour

Source: Field Survey, 2024

Table 4 presents the coefficient table and the regression equation for employee citizenship behaviour (ECB). The equation indicates that a unit increase in each variable related to work design is associated with a 0.348 increase in employee citizenship behaviour among the selected FinTech firms in Abuja.

The results demonstrate a p-value of 0.001, which is less than the significance threshold of 0.05 (as shown in Table 4). Following the

decision rule to reject the null hypothesis if the p-value is less than 0.05, the null hypothesis is rejected. This indicates a significant influence of work environment on employee citizenship behaviour in the selected FinTech firms in FCT, Abuja.

Additionally, the result shows a p-value of 0.031, also less than the probability value of 0.05 (as indicated in Table 4). Accordingly, the null hypothesis is again rejected, leading to the

conclusion that work enrichment significantly affects employee citizenship behaviour in the selected FinTech firms in FCT, Abuja.

Discussion of Findings

The current study investigated the relationship between work design and employee citizenship behaviour within selected FinTech firms in Abuja. The findings align with previous empirical research, highlighting the critical role that work environment and job enrichment play in fostering employee commitment and performance.

Adeoye (2015) explored the predictors of employee commitment within manufacturing firms in Northeast Nigeria and found that workplace environment significantly affects employees' commitment. The study emphasized the importance of feedback and incentives in enhancing employee commitment, suggesting that a supportive work environment is crucial for driving employee engagement. While this research focuses on the manufacturing sector, it underscores the broader relevance of a conducive work environment across different industries, including the financial sector where this study was conducted.

Similarly, Endang and Irma (2014) examined the impact of work environment, job satisfaction, and organizational commitment on the organizational citizenship behaviour of internal auditors in the Malaysian telecommunication industry. Their findings indicated that a positive work environment fosters job satisfaction, which, in turn, enhances organizational commitment. Although their research was limited to a specific industry, the implications resonate with this study, emphasizing that a favourable work environment is foundational for promoting employee engagement and commitment in diverse contexts.

The study by Magaji et al. (2018) focused on job enrichment and its effects on employee commitment in private universities. Their findings indicated a statistically significant positive effect of job enrichment on employee

commitment among non-academic staff. This reinforces the notion that enhancing job roles and responsibilities can lead to greater employee commitment, a concept that is similarly applicable in the FinTech sector. Despite the differences in the context, the fundamental principles of job enrichment leading to increased commitment remain pertinent.

Furthermore, Rasheed and Motunrayo (2016) assessed the influence of job enrichment on employee performance in public universities. Their results indicated that job enrichment is a strong predictor of both employee commitment and performance. This study supports the idea that management's willingness to address job enrichment issues directly influences employee outcomes. Although this research focused on an academic environment, the principles of job enrichment and its positive implications for employee engagement are relevant to the FinTech firms examined in this study.

The findings of this study corroborate the existing literature, indicating that work design, encompassing aspects of the work environment and job enrichment, significantly influences employee citizenship behaviour in the FinTech sector. The evidence suggests that organizations in this industry should prioritize the creation of enriching work environments to enhance employee commitment and overall organizational performance.

CONCLUSIONS AND RECOMMENDATIONS

This study has highlighted the significant relationship between work design and employee citizenship behaviour in selected FinTech firms in Abuja. The findings suggest that effective work design, which includes a supportive work environment and job enrichment strategies, plays a crucial role in enhancing employee commitment. By focusing on these aspects, FinTech organizations can foster a culture of engagement and loyalty among their employees, leading to improved organizational performance. The research contributes to the growing body of knowledge on employee behaviour in the

financial sector, emphasizing the need for organizations to prioritize work design as a strategic imperative.

Recommendations

1. FinTech firms should invest in creating a supportive work environment that encourages open communication, provides regular feedback, and recognizes employee contributions. This can be achieved through regular team meetings, recognition programs, and creating spaces that promote collaboration.
2. Organizations should consider adopting job enrichment practices that empower employees with greater responsibility and autonomy in their roles. This may involve redefining job roles to include more challenging tasks, opportunities for skill development, and participation in decision-making processes.
3. FinTech firms should encourage a culture of innovation by supporting employee initiatives and providing resources for new ideas and projects. This can enhance job satisfaction and commitment as employees feel their contributions are valued and impactful.

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