

UNIVERSITY OF GHANA



**CREATIVE CLIMATE AND ORGANISATIONAL RESILIENCE IN THE BANKING
INDUSTRY: THE MEDIATING ROLE OF PSYCHOLOGICAL SAFETY**

BY

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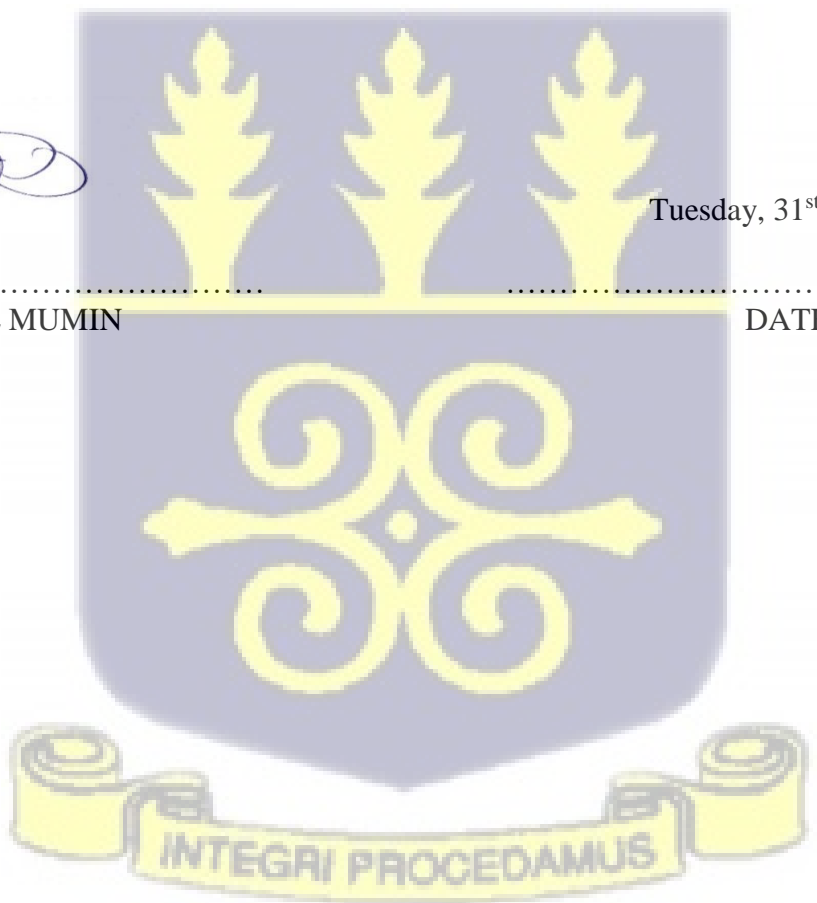


**This thesis is submitted to the University Of Ghana, Legon, in partial fulfillment of the
requirement for the award of MPhil in HUMAN RESOURCE MANAGEMENT Degree**

January, 2023

DECLARATION

I hereby declare that this work is a result of my research and has not been presented by anyone for an academic award in this or any university. All references in this work have been duly acknowledged, and I bear sole responsibility for any shortcomings in the work.

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CERTIFICATION

I hereby certify that this dissertation was supervised following procedures laid down by the University.

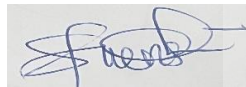


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DEDICATION

I dedicate this work to all who have made my education up to this stage possible.



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I would like to begin by thanking Almighty Allah for his mercy and compassion.

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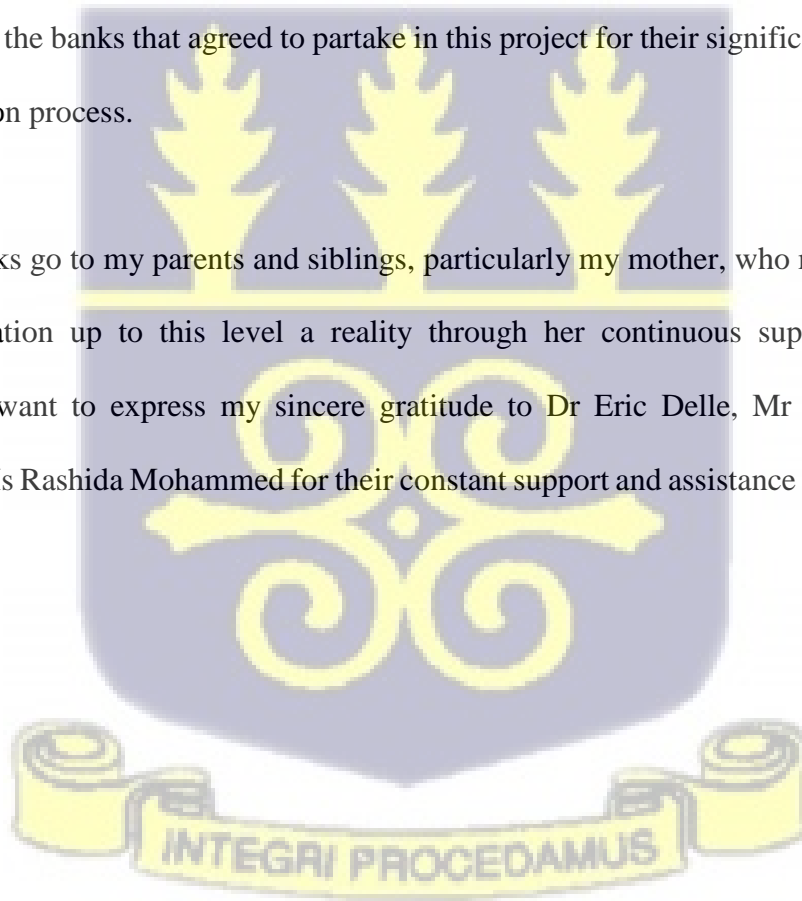
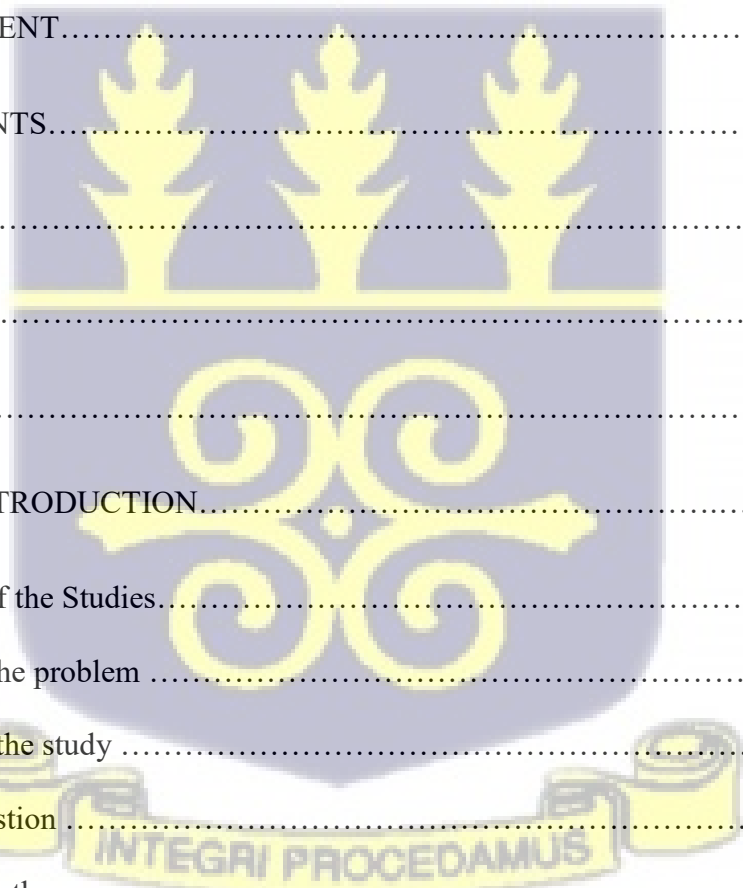


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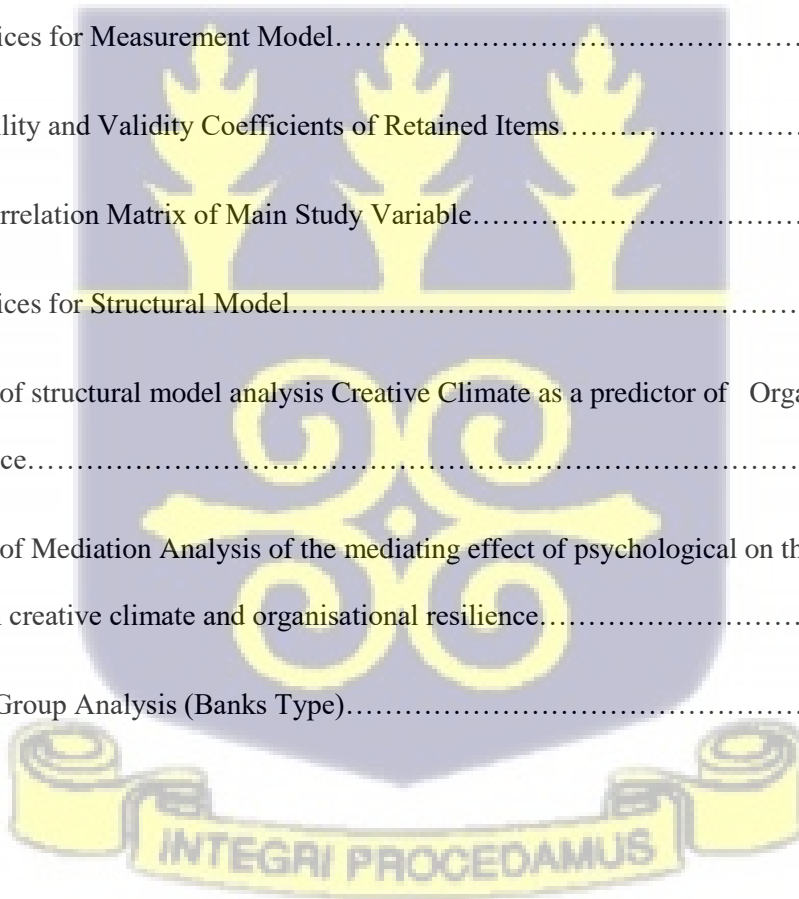
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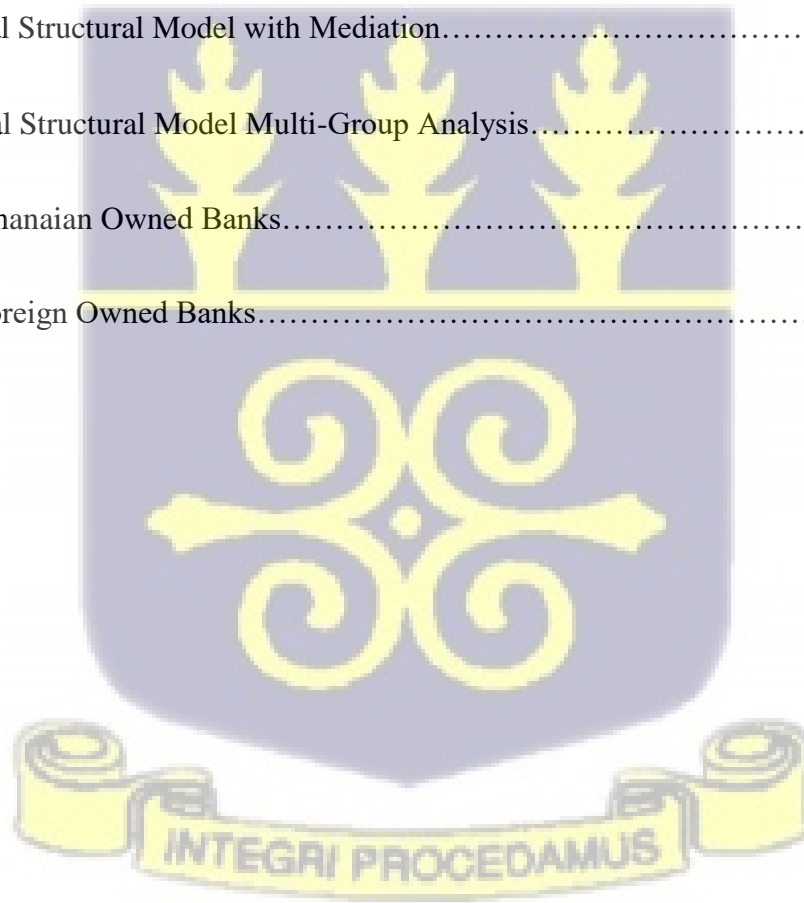
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ABSTRACT

The research investigated the relationship between creative climate and organisational resilience among Ghanaian-owned and Foreign-owned banks in the Greater Accra region, the capital of Ghana. The research further investigated the mediating role of psychological safety in the relationship between creative climate and organisational resilience. The study utilised a convenient sampling technique to sample 397 employees of Ghanaian-owned and Foreign-owned banks. 200 of the participants sampled were from Ghanaian-owned banks, and 197 were from Foreign-owned banks. The study deployed a quantitative cross-sectional design, where participants were administered questionnaires in softcopy and hardcopy to investigate creative climate, organisational resilience, and psychological safety. The study utilised structural equation modeling (Amos) to analyse the collected data. The analysed data revealed that the creative climate had a positive impact on the organisational resilience of Ghanaian-owned and Foreign-banks. Psychological safety was found to mediate the positive impact of the creative climate on the organisational resilience of banks in Ghana. Based on the outcome of the study, banks in Ghana were recommended to implement policies that allow employees to establish solid networks and relationships characterised by trust and support among them, promote collective learning, cooperation, and information exchange among members of the organisation, encourage managers in all roles and business divisions to openly discuss risks and risk management strategies with their staffs to help determine the direction and alignment of goals, skills, among others.

CHAPTER ONE

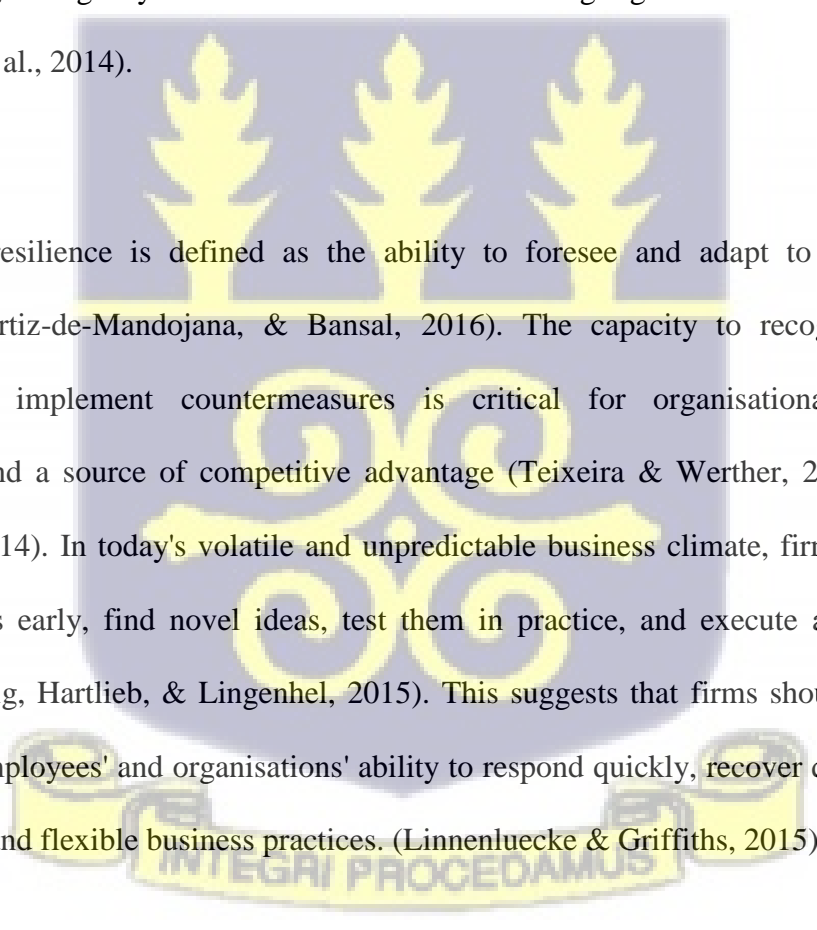
INTRODUCTION

1.1 Background of the Study

The strategic development of a resilient economy is essential to Ghana's prosperity and is in accordance with the ambitions of many emerging economies. Today more than ever, the attainment of sustainable development pivots on possessing a competent, active, dynamic, and healthy workforce; this bespeaks the critical role of employees in organisations and nations (Malik, Danish, & Munir, 2011). Therefore, it can be asserted that the creation of an organisational climate, defined by a setting that fosters employee creativity, freedom of expression, and engagement, is essential for reducing vulnerability to crises. This is accomplished by making sure that organisations are not adversely affected by crises and are better prepared to handle them.

Public and private firms are under intense pressure to deliver better goods and services, especially in emerging economies (Duchek, 2019a; Morales, Martínez, & Gómez 2019). Organisations are continually challenged with adversity; as a result, establishing techniques to adjust and cope with environmental dynamics is vital in order to survive, ensure progress, and achieve long-term competitive advantage (Burnard & Bhamra, 2019; Duchek et al., 2019b). Firms face significant difficulties such as natural disasters, economic or financial crises, globalization, technology, innovation, and risk management, which pervade all aspects of the firm (Alias, Ismail, Alias, &

Omar, 2019). In the United States of America, for example, it is projected that 50 percent of firms that do not have business recovery plans may close their doors in the aftermath of a significant natural catastrophe (Alias et al., 2019). To prosper in difficult circumstances, firms must change their focus to becoming more flexible, agile, and dynamic (Lengnick-Hall et al., 2011). As a result, there is a need to establish a constructive way forward in order to strengthen organisations' capacity to deliver during emergency situations. These occurrences highlight the need for organisational resilience (Ho et al., 2014).

The logo of the University of Ghana is a large, semi-transparent watermark in the center of the page. It features a shield with three golden palm trees at the top, a central golden emblem with two circular motifs, and a banner at the bottom with the Latin motto "INTEGRI PROCEDAMUS".

Organisational resilience is defined as the ability to foresee and adapt to changes in the environment (Ortiz-de-Mandojana, & Bansal, 2016). The capacity to recognize disruptive influences and implement countermeasures is critical for organisational performance, sustainability, and a source of competitive advantage (Teixeira & Werther, 2013; Talonen & Hakkarainen, 2014). In today's volatile and unpredictable business climate, firms must identify relevant changes early, find novel ideas, test them in practice, and execute and evaluate the outcomes (Granig, Hartlieb, & Lingenhel, 2015). This suggests that firms should take steps to increase their employees' and organisations' ability to respond quickly, recover quickly, or adopt more advanced and flexible business practices. (Linnenluecke & Griffiths, 2015).

Organisations are increasingly required to alter and react in response to the ever-changing business environment by introducing adjustments or re-designing their business models (Granig & Hilgarter, 2020). Human and organisational behaviour are likely to be affected by the sharing economy, gamification, changing demographics, urbanization, and technological improvements

(Retief et al., 2016; Tardieu et al., 2020). As a result of this effect, consumer demand varies, and the uncertainty caused by these patterns requires organisations to adjust, change, or re-design their business and operational models in order to remain competitive (Pisano, Pironti, & Rieple, 2015). Changes such as digitalization have been shown to have the potential to profoundly transform organisations, either positively or negatively (Gobble, 2018; Nowinski & Kozma, 2017). Changes in the environment create new opportunities and spark creativity (Gassmann & Granig, 2013; Pisano et al., 2015). It is becoming increasingly harder to remain oblivious to the changes occurring around businesses and their consequences on organisations; consequently, organisations must detect and anticipate these changes with innovations (Granig et al., 2015; Schneider & Spieth, 2013).

According to Barton, Christianson, Myers, and Sutcliffe (2020), resilience covers all-encompassing quick learning, which includes demonstrating high operational and relational awareness and generating an appropriate response repeatedly as conditions change. To do this, a team must be capable of rapidly updating their understanding by adopting and adapting to prior experiences, as well as developing the relational capacity for exchanging information and ideas (Barton et al. 2020). A creative climate provides the flexibility, trust, and support needed to study and create (Alias et al., 2019). A creative climate encourages employees to generate new ideas and assists businesses in cultivating and increasing their efficiency while also enabling members to generate and implement creative ideas more efficiently (Iqbal, 2019). Existing research has linked creative climate to organisational resilience (Weeks, 2008). The presence of a suitable organisational climate that promotes creativity allows an organisation to adapt to its changing settings (Mafabi, Munene, & Ahiauzu, 2015). A creative climate is a pillar that provides the

necessary support to establish a resilient organisation (McManus, 2008; Weeks, 2008). It accomplishes this by promoting change, which leads to resilience (Weeks, 2008). According to Lin and Liu (2012), organisations achieve innovative performance when the organisational climate encourages individuals to see their work environment as creative, which in turn favourably promotes organisational innovation. An organisation must have a creative climate to provide the supportive atmosphere required to continually renew and reinvent itself (Mafabi et al., 2015). Alias et al., (2019) indicated that for an organisation to achieve resilience, it must have a creative environment that employees can tap into for organisational success; the presence of a supportive creative climate is indicative of organisational resilience. Creative climate has been linked to higher work performance and job satisfaction for organisational competitiveness, which helps the development of organisational resilience (Nasurdin, Ling, & Hou, 2014). Employees may detect and correct problems in the organisation based on the current climate for initiatives, psychological safety, and group collaboration (Mafabi et al., 2015).

Employee creative behaviour has been established as the primary asset that defines the performance and profitability of any organisation (Yuan & Woodman, 2010). This is because individuals who exhibit creative behaviour generate and implement new ideas that help the organisation improve, remain, or become competitive (Anderson, Potočnik, & Zhou, 2014). Creative individuals can keep up with trends in the market or industry in which an organisation operates, fulfilling changing consumer and client wants and offering the organisation a competitive advantage (Anderson et al., 2014).

Psychological safety has been identified as an important factor in fostering the formation of new ideas (Edmondson & Lei, 2014). It is defined as workers' views of the potential repercussions of taking interpersonal risks at work (Edmondson, 2004a). The presence of psychological safety in an organisation is seen as a necessary precondition for employee creativity (Carmeli, Reiter-Palmon, & Ziv, 2010; Edmondson & Lei, 2014). A psychologically safe setting fosters interpersonal trust, allowing individuals to participate in hazardous creative endeavours (Wang, Liu, & Zhu, 2018). Creativity thrives in psychologically safe environments because it allows employees to be more vulnerable in what they say and how they act without fear of being exploited (Edmondson et al., 2004). It reduces the fear of rejection, clears the path for active participation, and creates an environment in which mistakes are acknowledged and addressed (Edmondson, 1999). Existing research on the association between psychological safety and creativity, on the other hand, yields a mixed bag of results (Liu et al., 2016). A piece of extant research suggests that psychological safety may not always contribute to creativity (Li, Zhao, & Begley, 2015; Liu et al., 2016). The above remark suggests a complicated link between psychological safety and creativity (Liu et al., 2016).



1.2 Statement of the Problem

Ghana's banking sector is in charge of one of the most crucial growth-enhancing functions in the country's economy (Abaidoo, Agyapong, & Boateng, 2021). Since it is the principal financial institution delivering financial resources for the implementation of economic functions in

numerous sectors of an economy, its resilience and effectiveness frequently dictate the performance trends of many other areas of the economy (Abaidoo et al., 2021). An efficient banking industry promotes investor trust and investment by supplying a portfolio of funds to enable investment initiatives. It is a critical lubricant that drives Ghana's economic progress.

Prior to the outbreak of the Covid-19 pandemic, Ghana's financial industry underwent sector reforms implemented by the Bank of Ghana (BOG), which resulted in the closure of many banks and fund management organisations. In 2016, the Bank of Ghana conducted an Asset Quality Review (AQR) study, which revealed several issues plaguing Ghana's banking system. These difficulties include insufficient capital, rising Non-Performing Loans (NPLs) levels as a result of poor cash and credit risk management, and fragile corporate governance structures (Doku, 2021). The exercise demonstrated that the majority of Ghanaian-owned banks were susceptible to these difficulties, particularly bankruptcy (Doku, 2021). To prevent the cumulative catastrophic fall of the sector, the BoG had to liquidate two banks (Capital Bank and UT Bank) in August 2017, and others were merged to create the Consolidated Bank Ghana (CBG). The Bank of Ghana (2019) cited factors such as insolvency, poor corporate governance and human resource capacity, regulatory lapses, poor change communication, and poor reporting structures within the banks as the driving factors behind the poor performance of these banks. Quansah (2019) also cited employees' inadequate capacity to adapt to new technology, fear of redundancy as a result of the introduction of new technology affecting the commitment of employees, and panic among depositors among the factors that initiated the problems of the banking sector.

In recent years, the Covid-19 epidemic has wreaked havoc on industries and the world's economies. Globally, service industries, including retail, tourism, hospitality, and aviation, have experienced sharp declines as a result of country border closures, travel restrictions, and city and industry lockdowns (Aduhene & Osei-Assibey, 2021). Rapidly shifting societal standards, a halt in economic activity, supply chain disruptions, high levels of fluctuation in markets, and investor confidence disturbances associated with the onset of the Covid-19 epidemic, coupled with the already existing problem the banking industry was facing as a result of the clean-up exercise, have made the industry volatile (Doku, 2021). Combined with expanding globalization and its related complexities, it has become important for Ghanaian banking leadership to examine systems and procedures, structures, and staff to respond to the new and constantly changing business environment (Okoe, Adjei, & Osarenkhoe, 2013). This requires a change-oriented approach in organisational management given the fact that the Ghanaian banking sector, which has had several bank failures, may have been caused by the industry's incapacity to adequately adapt to or endure the pressures of globalization (Kablan, 2017).

One of the indicators of a resilient organisation is organisational culture (Lewis et al., 2011). It is a critical instrument for the advancement and growth of any institution, and it has been connected to long-term financial success and increased organisational performance (De Mooij & Hofstede, 2010; Reino, Rõigas, & Määrsepp, 2020). The culture of an organisation is often influenced by the macro culture of the society the organisation operates in. Ghanaian culture is characterised by a collectivist mindset. The cultural orientation of Ghana is in line with the cultural dimensions of high uncertainty avoidance and high-power distance (Hofstede, Hofstede & Minkov, 2005:

Lituchy, Galperin, & Punnett, 2017). Strong uncertainty avoidance societies conform to stringent regulations, rules, and behavioural codes, while high power distance societies accept hierarchical systems without justification. In contrast, weak uncertainty-avoidance societies accept uncertainty as a natural part of life, and people are more receptive to new ideas (Hofstede & Minkov, 2010). The work environment affects psychological safety, and the leadership style displayed can influence the workplace's tone (Opoku, Choi, & Kang, 2020). In Ghana, hierarchy is respected, and the chain of command is strictly followed (Kuada, 2010). Individuals in high-power environments, such as Ghana, are more likely to confront pushback in the form of social costs, such as group estrangement or bad career consequences (Opoku et al., 2020). Psychological safety is impacted by national culture and societal norms, among other factors (Dollard & McTernan, 2011; Dollard & Nesser, 2013).

Research has highlighted the need for worker trust and psychological safety as prerequisites for organisational resilience (Sujan, Huang, & Biggerstaff, 2019). This is because psychological safety aids in the reduction of defensiveness and learning anxiety among employees (Kark & Carmeli, 2009). When employees feel psychologically safe, they may get over their fear and effectively employ new information (Schein, 1985). In their well-known study on organisational transformation, Schein and Bennis (1965) asserted that for employees to feel safe and change their behaviour, a psychologically safe work environment is necessary. Creativity within an organisation and psychological safety were found to be positively correlated by Baer and Frese (2003). Participating in creative work might have negative personal impacts in an organisational climate with low psychological safety (e.g., a decrease in respect, being seen as foolish, or even being sanctioned at times). In an organisational climate where workers feel a lack of psychological

safety, individual engagement in creative work will be hindered because creative people may be unwilling to engage in the creative process and experiment with new ideas. Once more, some studies have discovered a connection between an encouraging creative environment and organisational resilience, although the evidence is thin (Weeks, 2008).

Studies on resilience are conceptual, focusing on concepts and principles (Barasa, Mbau, & Gilson, 2018). Organisational resilience is still a rather nebulous concept, and much about its development is still mostly unknown (Vogus & Sutcliffe, 2007). Worse of all, when it comes to resilience, the literature is devoid of information from emerging nations, which is a big source of concern (Zaato & Ohemeng, 2015). The majority of research on organisational resilience is concentrated outside of sub-Saharan Africa (e.g., Bhamra et al., 2011; Burnard & Bhamra, 2011; Duchek, 2019a; Darkow, 2019). Most of the studies on organisational resilience discovered in sub-Saharan were undertaken in Nigeria and Uganda (e.g., Oluwasoye & Ugonna, 2015; Ager et al., 2015). The lack of literature on organisational resilience in the Ghanaian setting necessitates the conduct of this study, as it is difficult to adapt the findings of these studies into the Ghanaian context due to cultural, social, and economic differences. A search across various databases revealed that there is little literature examining the antecedents of organisational resilience in Ghana. As indicated by Zaato and Ohemeng (2015), context and culture play a key role in the development of organisational resilience. As a result, research in the Ghanaian setting to determine the factors that can drive organisational resilience is justified.

Furthermore, a systematic review was conducted on organisational resilience using Google Scholar, Emerald Insight, and Elsevier. A total of 122 articles were retrieved and analysed from

these databases. The outcome of the review revealed that most of the available works on organisational resilience focused on how organisational resilience is attained through organisational material resources, planning, and flow of information (e.g., Felland et al., 2003; Lembani et al., 2010; Lembani, Mohammed, & Abdulwahab, 2015; McManus, Seville, Brunsten, & Vargo, 2007; Pal, Torstensson, & Mattila, 2014; Beermann, 2011; Kachali et al., 2012; Andrew et al., 2016; Barasa et al., 2018). For instance, Pal et al. (2014) found in their study that resource restrictions, notably material, financial, and technical constraints, harmed the resilience of small and midsize businesses in Sweden.

Studies on the role of emotional factors, such as psychological safety in the development of organisational resilience are very scarce. As indicated by Gover and Duxbury (2018), for an organisation to effectively deal with adversity, its members must be devoted, adaptable, and pleased. Positive emotions are critical in managing difficult situations, and organisations and employees must be cognizant of this (Brunetto, Dick, Xerri, & Cully, 2020). Negative emotions might otherwise inhibit members of the organisation from addressing problems. Crisis and hardship are fundamentally emotional events in general (Kay, 2016). Positive emotions play a role in overcoming adversity and hence becoming resilient, according to previous studies on organisational resilience (e.g., Kay, 2016; Williams et al., 2017). Despite the important link connecting positive emotions and effectively coping with adversity, empirical research on organisational resilience has largely ignored this area. As such, this study would wish to examine the role of psychological safety in the relationship between creative climate and organisational resilience.

Finally, the systematic review also revealed that organisational resilience has been scarcely investigated within the African setting (e.g., Akpan, Johnny, & Sylva, 2021; Zaato & Ohemeng, 2015; Mafabi, Munene, & Ahiauzu, 2015; Mafabi & Kabagambe, 2021). Concerning the number of articles identified as having examined the relationship between organisational resilience and creative climate, available studies are also scarce (e.g., Mafabi, Munene, & Ahiauzu, 2015). As a result, the current study aims to bridge the context, method, and issue gaps noted in the literature to get a better understanding of the concept of organisational resilience in the Ghanaian context. Against this background, the current study intends to examine the relationship between creative climate and organisational resilience and the mediating role psychological safety plays in this relationship.

1.3 Objectives of the Study

The ultimate goal of the study is to understand the mediating role psychological safety plays in the relationship between creative climate and organisational resilience among banks in Ghana. The study's specific objectives are:

- a. To investigate the influence of a creative climate on organisational resilience amongst Foreign-owned and Ghanaian-owned banks.
- b. To determine whether psychological safety mediates the relationship between creative climate and organisational climate.
- c. To determine if the relationship between creative climate, organisational resilience and psychological safety differs between Foreign-owned and Ghanaian-owned banks.

1.4 Research Question

To achieve the above objectives, the research answered the questions below.

- a. What is the impact of creative climate on organisational resilience among foreign and domestically owned banks?
- b. Does psychological safety have a mediating role in the relationship between creative climate and organisational resilience among foreign and domestically owned banks?
- c. Does the relationship between creative climate, organisational resilience, and psychological safety differ between Foreign-owned and Ghanaian-owned banks?

1.5 Research Hypothesis

Based on the empirically reviewed literature and related studies, I hypothesize that:

1. Creative climate has a significant positive impact on the organisational resilience of banks in Ghana.
2. Psychological safety would mediate the positive impact of creative climate on the organisational resilience of banks in Ghana.
3. The impact of creative climate on organisational resilience would be stronger among Foreign-owned banks than Ghanaian-owned banks.
4. The impact of psychological safety on organisational resilience would be stronger among Foreign-owned banks than Ghanaian-owned banks.

5. The impact of creative climate on psychological safety would be stronger among Foreign-owned banks than Ghanaian-owned banks

1.6 Significance of the Study

The study will be helpful in the fields of research, practice, and policy development. As there is a scarcity of research on organisational resilience in Ghana, this study will serve as a supplement to current research and help extend the body of literature on organisational resilience in Ghana and sub-Saharan Africa. The research will also serve as a source of information for future research.

The examination of the relationship between creative climate and organisational resilience is genuinely significant for all stakeholders in the banking industry, including managers, employees, the citizenry, and the national government. The human resources of every organisation are crucial to its success, and that particularly holds for all industries. The study, by investigating creative climate, psychological safety, and organisational resilience, will help stimulate and sustain employee creativity, innovation, psychological safety at the workplace, and resilience in the banking sector.

This study will be of benefit to management, as it will help them efficiently manage their human resources through the improvement of organisational culture, boosting employee involvement, and reducing turnover. The study will explore creative climate and psychological safety and how they affect organisational resilience, which will enlighten organisations on how to stimulate employee

creativity and retain skilled employees to improve organisational performance. Also, by exploring creative climate, psychological safety, and organisational resilience, the study would assist managers in creating a work environment that ensures employees can explore and generate novel ideas.

From the perspective of employees, the study could not be any more significant. Employees stand to benefit from a positive organisational climate, which will fairly address their concerns and promote their interests along with the achievement of organisational goals. When managers create a positive organisational climate that boosts creativity, employees will not have to worry or stress about looking for alternative places where their creativity is appreciated. Also, the facilitation of employee creativity by managers is in itself beneficial to employees, as the employees will be adequately compensated or rewarded, treated fairly, and have a positive work-life balance, among other positive effects.

At a macro level, the presence of a resilient industry is expected to boost economic growth by generating foreign exchange and increasing various government revenue streams. At the micro level, the banking industry is expected to aid in job creation, income generation, and revenue generation, thereby promoting development and, in turn, improving residents' quality of life. This contribution in terms of revenue enables the government to undertake several developmental projects and social interventions to raise the standard of living of the citizenry. Engaging in research that improves the human resources of organisations is auspicious for the prospects of national development, managers, employees, and the citizenry in general.

1.7. Scope of Study

The study targeted banks situated in the Greater Accra Region, Ghana. Given that the region is the administrative capital of Ghana, it is populated with diverse banks. As such, both Foreign-owned and Ghanaian-owned banks from Greater Accra were sampled for the research. The rationale behind the decision to select Ghanaian-owned and Foreign-owned was to observe how creative climate, psychological safety, and organisation resilience are represented in the various banks and also because the region provides access to a large sample of participants.

1.8 Organisation of the Study

This study is divided into five chapters. The first chapter describes the study's background, problem statement, research questions, objectives, and hypothesis, as well as its importance and scope. Chapter two presented a review of the literature related to creative climate, organisational resilience, and psychological safety and a detailed discussion of these variables. It also covered how psychological safety mediates the relationship between the creative climate and organisational resilience. Chapter Three throws more light on the methodology used for this study. The chapter presented a detailed discussion of how data was collected and analysed and the ethical considerations that were made while conducting the study. The chapter also discussed the population, sampling techniques, and instruments employed in measuring the study variables. Chapter four presents the analysed data collected for this study. Finally, Chapter Five outlined a

summary of findings, conclusions, and recommendations for future studies and practice. The appendix contains a copy of the questionnaire that was used for this study.



CHAPTER TWO

LITERATURE AND THEORETICAL REVIEW

2.1 Introduction

In this chapter, the researcher extensively reviews the literature on the concepts under study (creative climate, organisational resilience, and psychological safety). The researcher presented the theoretical framework, consisting of the theories that elucidate the variables under examination, as well as a comprehensive evaluation of previous studies and their conclusions. This chapter presents a theoretical foundation for creative climate, organisational resilience, and psychological safety, as well as academic research relevant to the current study. The study's intended results are presented in the form of hypotheses that are backed by a conceptual framework.

2.2 Review of Relevant Concept

2.2.1 Organisational climate

Research on organisational climate focuses on a critical phenomenon; the formation and effect of social environments in organisations. Climate refers to a certain contextual circumstance at a

particular time and its relationship to organisational members' ideas, feelings, and behaviours (Açıkgöz & Günsel, 2011). As a result, it is temporal, subjective, and typically susceptible to direct manipulation by people in positions of authority. According to McLean (2005), the distinction between organisational culture and organisational climate is that culture establishes the criteria for what behaviour is desired, promoted, disapproved, and banned, while climate may be considered a more solid and tangible approach to measuring cultural aspects in terms of specific behaviours and traits. People have different views of organisational behavioural patterns, according to Isaksen, Lauer, Ekvall, and Britz (2001). The sum of these views and evaluations is referred to as "organizational climate" (Isaksen et al., 2001). Runco (2014) defined "climate" as recurring behavioural patterns, dispositions, and feelings that constitute organisational life. According to Schneider, Brief, and Guzzo (1996), people perceive two major characteristics of the climate. The first aspect is how work is done in the company. The second aspect is the organisation's goals and objectives. Individuals form views of the two components, according to Schneider et al. (1996), through the processes, policies, and practices of the organisation. The characteristics of the work environment are reflected in individuals' opinions and beliefs about their workplace (Hunter, Bedell, & Mumford, 2007). Watkin and Hubbard (2003) also address individual perception and characterise climate as a reflection of what employees view from their surroundings in terms of how work is performed. Schneider (1987) explains climate as the process by which organisational members understand what is essential for an efficient and effective organisation. When aggregated, the idea is known as organisational climate, and it is also commonly viewed as shared perceptions in work groups (Isaksen, Lauer, Ekvall, & Britz, 2001). These highlight individuals' shared experiences as the foundation of the idea of climate (Mathisen, Einarsen, Jorstad, & Bronnick, 2004). Altman (2000) defines "climate" as an employee's sense of their work

surroundings, which includes social, psychological, and physical contact. This description of organisational climate is the most comprehensive description of organisational setup and is best expressed in all settings.

2.2.2 Creative climate

The present state of creativity and innovation research indicates that creative work behaviour is driven by a mix of individual qualities, the work environment, and how people socialize (Munir & Beh, 2019; Moussa, 2014). The creation of a positive organisational atmosphere contributes to better employee performance by allowing them to be more creative and original in producing ideas, as well as autonomous when executing ideas and tasks, which will eventually improve the performance of organisations (Munir & Beh, 2019). It is posited that a supportive organisational atmosphere improves perceptions of support for creativity and innovative behaviour in general (Munir & Beh, 2019).

Creative climate is defined as a collection of attitudes, emotions, and actions that shape organisational life (Ekvall, 1996). According to Ekvall's (1996) study, creative climate may be classified into ten dimensions: challenge, freedom, idea support, trust/openness, dynamism/liveliness, playfulness/humour, debates, disputes, risk-taking, and idea time. A highly creative environment characterised by the ten characteristics can efficiently and effectively generate complex work designs, which is essential for adaptability and competitiveness. The ten dimensions of Ekvall (1996) have been further grouped under eight attributes of a creative climate

by Axelsson and Sardari (2011). These include workplace characteristics, management support, co-worker support, safety, resources, risk-taking, diversity, and systems and processes. These attributes are discussed extensively below.

2.2.2.1 Workplace characteristics

The qualities of each employee's job that raise the possibility that they will contribute creatively to the business are referred to as work characteristics (Axelsson & Sardari, 2011). It is the aspects of the workplace that boost or decrease the likelihood of creative and innovative contributions to the organisation. Studies have demonstrated that workplace characteristics like empowerment contribute to more engagement, which is a job aspect vital for creativity (Hurmelinna-Laukkanen, Atta-Owusu, & Oikarinen, 2016). Furthermore, participatory decision-making increases involvement, which in turn facilitates creativity (Damanpour & Aravind, 2012). Fostering a sense of ownership in workers by distributing authority and providing critical information is a sort of empowerment that can increase their perceived freedom to act on ideas and be creative (Sharifirad & Ataei, 2012). Employee empowerment emphasises involvement, which promotes the flexibility to create (Yilmaz & Ergun, 2008). Researchers stressed how decentralization may facilitate cooperation and teamwork, which are thought to influence the creative process and the implementation of new ideas. In other words, empowerment is seen as a critical aspect of establishing a creative workplace (Sharifirad & Ataei, 2012; Bysted, 2013).

Amabile and Pratt (2016) are of the view that one of the most efficient strategies to enhance creativity is to match individuals with the correct jobs; this demonstrates that individuals should apply their knowledge and creative thinking skills to their jobs, which will boost their intrinsic drive for the activity. In her eight-scale model of factors that drive creativity, Amabile (1998) refers to this as a challenge. Individuals who are confronted with a significant level of challenge are much more inclined to spend time experimenting with new things (Nasurdin, Ling, & Hou, 2014). However, the degree of difficulty is critical, because a job that is too difficult might cause the individual to lose control. Ekvall (1996) similarly mentions challenges as impacting the creative climate but defines it as "the emotional engagement of the organisation's employees in its activities and goals." Job complexity is identified as a creative climate feature by Cummings and Oldham (1997). The amount of exciting and demanding responsibilities connected with a certain activity is referred to as job complexity' (Valcour, 2007). Cummings and Oldham (1997) asserted that a difficult profession necessitates a wide range of skills and abilities. A more complex job necessitates more thought and effort, propelling the individual to engage in creative activities relating to those specific duties (Sia & Appu, 2015). Farr and Ford (1990) described enriched employment as having a similar feature in that employees are pushed to conduct more thinking, which boosts their creative ability. It is stated that a difficult and demanding job would motivate individuals to perform better and devote more time to their work (Sia & Appu, 2015). Furthermore, a complicated job design may inspire workers to concentrate on multiple parts of their work at the same time, whereas a conventional job would not. The diverse focus produced by a challenging job is one of the key factors for creativity (Sung, Antefelt, & Choi, 2017).

According to Gray's (2007) concept of an organisation's creative climate, participation in setting goals and objectives enhances a creative climate. Freedom, which Amabile (1998) and Ekvall (1996) both cite as an element in creativity, is closely related to autonomy. Amabile (1998) defined workplace freedom as having the option to decide how to execute a task, but not necessarily the outcome. She goes so far as to say that giving employees clear goals and allowing them to choose how to achieve them boosts their creativity. Similar in perspective, Ekvall (1996) defines freedom as "the independence in behaviour exhibited by the individuals in the organisation." Feurer, Chaharbaghi, and Wargin (1996) also mention freedom, but in the context of freedom to explore. Farr (1990) concurs and says that employees have to be encouraged to attempt new things. Employees are given the option to choose how the task is completed, which is a freedom component of the job complexity feature described by Cummings and Oldham (1997). Employees who are engaged are intrinsically motivated, and when they work in environments with high task autonomy, they have more freedom to decide how to complete the task and exhibit creativity. In contrast, an environment with low task autonomy gives employees little freedom to choose how to complete the task, which lowers creativity (Llopis & Foss, 2016).

2.2.2.2 Management Support

Managerial support is a broad term that encompasses all activities carried out by managers that promote organisational creativity. According to Amabile and Pratt's (2016) research, one of the main aspects on which a creative climate is constructed is supervisory support, which is directly tied to management leadership. In relation to this category, Amabile and Pratt (2016) noted that

the majority of managers in organisations are extremely busy, which means that they do not have time to maintain a supportive attitude toward employees in the organisation for extended periods. As most of what happens in a company may be attributed to management choices, this category only includes features that are directly the responsibility of managers, as well as managerial conduct. Williams (2001) indicated that one of the most important methods for managers to affect their workers' creativity is to provide them with adequate support and encouragement. According to Oude Luttikhuis (2014), leaders must promote the notion of idea support since encouragement for creative thinking will allow staff creativity. Yet Anderson, Hardy, and West (1992) argue that managerial support for creative conduct is frequently espoused but seldom completely implemented in organisations.

Amabile (2012a) acknowledges the significance of managerial support and has designated supervisory encouragement as one of her six dimensions of a creative atmosphere. Managers must consistently reward workers' efforts to foster the intrinsic drive that leads to creative behaviour (Amabile, 2012a). Amabile (2012a) goes on to say that managers should ignore challenging creative behaviours with a reactionary approach and instead take the time to think about creative ideas. Managers must serve as mentors for their staff when it comes to supervisory encouragement (Egan, 2005). Studies have found that the more group leaders and members engage, the more positively they view the creative atmosphere (Isaksen & Akkermans, 2011). Nevertheless, to preserve interest and motivation, which are vital determinants of creativity, managers must constantly reward employees and their efforts. Williams (2001) agrees with this discovery in his research, concluding that workers' creativity is based on managers' abilities to assist and motivate

their followers. Although this may appear to be self-evident, it is rarely followed or executed in its entirety (Anderson et al., 1992).

Cummings and Oldham (1997) discuss supportive and non-controlling supervision as a technique for fostering creativity. Cummings and Oldham's (1997) concept of support is comparable to what Amabile (2012a) talks about, implying that workers' needs and sentiments must be addressed. Furthermore, management should support their staff to air their grievances (Gray, 2007), offer them positive and informative comments, and aid them in growing their talents (Cummings & Oldham, 1997). Support from others in the workplace, including supervisors and colleagues, may boost collaboration and creativity through the provision of fresh creative ideas (Hung, Durcikova, Lai, & Lin, 2011).

Employees' creative potential will be hampered if they believe they are being restricted in any of these ways, according to Cummings and Oldham (1997). The concept of non-controlling behaviour is strongly connected to the concept of obstacle control, which is explored in Work Characteristics. However, as previously said, this category is concerned with the direct actions of managers, whereas the preceding category, job characteristics, was concerned with the qualities of an employee's work.

George and Zhou (2007) found three methods by which managers foster creativity in their research. This is accomplished through offering developmental feedback, demonstrating interactional justice, and being trustworthy. Developmental feedback is concerned with

supervisors' strategies for delivering relevant information to employees that are focused on development, learning, and performance enhancement (Zhou & George, 2003). Interactional justice, on the other hand, is concerned with how managers convey decisions to workers by justifying why the choice was made, and so on. It also covers how sensitive managers are to their employees' needs and how they treat them with respect, decency, and compassion (George & Zhou, 2007). Another very important component of these dimensions of the creative climate is trust. Employees who trust their supervisors and management develop confidence that the managers will be attentive and open to their creative solutions. According to Roffe (1999), managers should offer employees clear targets and precise feedback, and the employees' perspectives should be taken into account. De Jong and den Hartog (2010) indicated that a participatory leadership style promotes intrinsic motivation, idea development, and execution among employees. Subordinates are permitted and motivated to engage in crucial decision-making under participatory leadership.

Quinn (1985) asserts that this attribute has two creative roadblocks. One factor, he claims, that stifles technological progress is isolated top management. Isolation implies little communication with employees and customers, which may result in misconceptions and risk-averse behaviours since management is unfamiliar with the organisation's technical potential. Another barrier is the emphasis on short-term benefits rather than investing in ideas that may result in innovations, which normally necessitates a longer-term approach.

2.2.2.3 Co-worker Support

Employees connect with their co-workers more regularly and frequently than superiors, even though superiors are significant resources in supporting employees' work environments (Ng & Sorensen, 2008). Consequently, individuals are more inclined to rely on the assistance of their co-workers while pursuing creative projects (da Costa, Zhou, & Ferreira, 2018). The social connection among co-workers in the organisation is highly related to creativity, particularly in terms of improving workers' creative behaviour (Hurmelinna-Laukkanen et al., 2016). Co-worker support refers to co-workers' readiness to collaborate and aid one another rather than foster an environment of concealment. It is characterised by employees actively assisting their co-workers' creative activities at work by listening to one another, exchanging ideas, and creating a supportive environment (Da Costa et al., 2018). To foster employees' creativity, co-workers' resources and social cues are highly crucial (González-Gomez & Richter, 2015; Hirst et al., 2018). Cummings and Oldham (1997) emphasise the relevance of inspiring co-workers in their study of how the work environment affects creativity. Co-workers encourage one another to be more enthusiastic about their job and not disturb one another about it (Cummings & Oldham, 1997). This can happen as a result of people inspiring one another, increasing complexity, or establishing a good competitive atmosphere among themselves. When work is done in groups, the company must pay special attention to the issue of motivating co-workers (Cummings & Oldham, 1997).

In their study, Zhou and George (2001) were able to present the findings that co-worker assistance and collaboration promote creativity. In that context, support and encouragement relate to co-

workers aiding their colleagues by providing information, experience, and encouragement. Cummings (1965) has a similar viewpoint, emphasising the necessity of information interchange. According to Ekvall (1996), idea support is a climate feature that increases organisational creativity. This implies that co-workers listen to and encourage one another's ideas, creating a productive and happy environment. Employees may be apprehensive as to whether their creative initiatives will be appreciated by their co-workers when they experience a lack of co-worker support (Kim, 2020). Employees may decide to complete their normal activities rather than devote their cognitive resources and energy to laborious creative processes as a consequence (Kim, 2020). Therefore, it is anticipated that more co-worker support for creativity will result in greater active participation in the creative process. To be more precise, employees who perceive co-worker support feel more secure and believe they can achieve their goals through creative activity.

2.2.2.4 Psychological safety

Another major facilitator of creativity, with regards to individual creativity qualities, is safety. Ekvall (1999) emphasises psychological, or emotional, safety as one of the organisational climate factors. Safety encompasses the characteristics required for members of an organisation to feel at ease when expressing their opinions. Another of Ekvall's (1996) climate components that allude to a similar idea is trust/openness. Hertzberg and Blom (2018) discussed the psychological safety that employees must have to completely express themselves. They stated that developing a creative environment requires employees of an organisation to feel secure in expressing their ideas and taking initiative (Hertzberg & Blom, 2018). According to Phung, Hawryskiewicz, Chandran, and

Ha (2017), workers' desire to cooperate in sharing knowledge and a sense of trust in their relationships can guarantee the effectiveness of the exchange of knowledge. In organisations, trust is seen as a barrier to information exchange (Staplehurst & Ragsdell, 2010). Employees who sense a higher level of trust and can interact openly with one another inside the organisation are more likely to develop a shared understanding, which will enable employees to successfully share and imbibe one another's knowledge (Munir & Beh, 2019). According to Susanty et al. (2012), a significant level of trust in the recipients of information would stimulate individuals to share knowledge and open up new ways of communication. If people do not feel secure making errors, questioning present procedures, or being mocked for their ideas, they are reluctant to share their expertise and ideas (Walker, 2014). Idea creation and teamwork will suffer as a result, as will the consequences of creativity. In addition, people who are fearful of making errors and do not feel comfortable in their workplace are reluctant to take the risks required for creativity to develop (Hertzberg & Blom, 2018).

Ekvall (1996) says that a workplace full of humour and laughter reflects a creative climate. This is in contrast to a workplace characterised by a more serious climate in which humour is seen as improper, perhaps impeding the creative process. According to studies, it is linked to creative and innovative behaviour (Hurmelinna-Laukkanen et al., 2016; Lang & Lee, 2010). For instance, Hurmelinna-Laukkanen et al. (2016) discovered that while aggressive humour is adversely related to creativity, other types of humour, such as affiliate humour and coping humour, are positively associated with it. Additionally, Nasurdin et al. (2014) and Slatten and Mehmetolgu (2011) thought that a light-hearted workplace culture can foster an individual's creativity in a way that allows them to feel at ease and think, which would enhance the production of ideas for development and

advancement. Amjed and Tirmzi (2016) found a correlation between employees' creativity, affiliation, and self-enhancing humour.

Dutton (1996) emphasises the significance of establishing an environment in which failure is acceptable to be more creative. George (2007) stresses the insidious nature of creative ideas since their success is in doubt. Creative ideas also challenge traditional systems and bring about change inside the organisation, which may elicit opposition (George, 2007). As a result, George (2007) contends that in order to stimulate innovation, the organisation must send unambiguous signals of safety to its personnel. Zhou and Pan (2015) investigated the social dynamics of climate, recognizing the requirement for a workplace to highlight psychological safety as a quality that will lead to higher creative engagement. A psychologically safe work environment is one in which people tolerate differences of opinion, tolerate mistakes, encourage aiding others, and give support (Hertzberg & Blom, 2018).

Participative safety, according to West (1990), is one of the fundamental psychological elements promoting an innovation culture. This describes an atmosphere in which people are encouraged to participate in decision-making processes, yet interpersonal relationships are non-threatening. In addition to explaining the beneficial effects of involvement, West (1990) asserts that safety has a beneficial effect on the number of new ideas proposed. Individuals are more likely to express their thoughts when they believe they will not be mocked or penalized. As a consequence, more creative ideas emerge in a non-threatening environment (West 1990). Anderson et al. (1992) also recognize the significance of participatory safety. If involvement occurs for political motives and power

struggles, creativity does not emerge because individuals do not feel comfortable (Hertzberg & Blom, 2018). As a result, safety is a must for a creative environment. According to research conducted by Jones and James (1979), friendliness and warmth are highly related to a creative climate. They characterise this feature as "warm ties and collaboration among members of the organisation." According to Roffe (1999), the free expression of ideas is a trait that aids in the production of organisational creativity. Juan et al. (2018) assert that employee engagement has a strong influence on knowledge-sharing activities among workers and that a lack of staff engagement in information-sharing activities may result in knowledge management failure. Gray (2007) argues that individuals frequently have ideas about work circumstances that could be valuable in enhancing the workplace, and they want to be listened to and treated properly about these suggestions. According to Gray's (2007) paradigm, open expression of concerns is another feature that ensures the tranquillity of organisation members. Gray (2007) claims that any employee may face workplace stress and that these problems can be openly expressed in a creative work environment.

According to Gray (2007), any conclusion may neglect certain parts of the subject at hand, and hence the conclusion will not be as creative as it might have been if it had been questioned. As a result, following the norms without challenging them reduces the likelihood of fresh ideas forming. Thus, the ability to criticize choices, especially by employees, is critical for fostering a creative environment (Gary, 2007). Gray (2007) identifies a barrier to creativity in his model, namely, purposeful threats, which are threats that are purposefully directed at certain persons to make them act in a certain manner, or simply by rudeness. Inappropriate judgments or criticism are another impediment (McFadzean, 2001). Many idea-generating procedures do not permit criticism during

the idea-creation process because the judgment of novel ideas may lead to censorship due to a fear of getting unfavourable feedback (Gary, 2007). They instead analyse ideas after the generating process is complete, and as a result, they attempt to provide a secure environment for voicing new ideas. However, one of the features of a creative organisation, as per Cummings (1965), is free information exchange and the norm of being receptive to constructive feedback, which may be difficult to establish in a hostile atmosphere.

2.2.2.5 Resource

The term "resources" refers to the time and money necessary to feed creativity (Walker, 2014). According to Williams (2001), experimentation should be permitted and encouraged with adequate resources in order to improve creative outcomes. In the case of time, various scholars approach it in different ways. According to Amabile (1998), assigning an adequate amount of time for creativity is a difficult undertaking since an overly tight timetable or unattainable deadlines can impede creativity, but moderate time pressure fosters new ideas by producing a sense of challenge. Greater time would make the process of exchanging information and resources among members of an organisation more beneficial, perhaps increasing the amount of knowledge exchange (Munir & Beh, 2019). Razmerita et al. (2016) asserted that the amount of time required, or the absence thereof, might have an impact on creativity. As a result, there should be a mix of time constraints and free periods to foster a sense of challenge while also allowing for the investigation of new ideas (Amabile 1998).

When it comes to facilities, they are a resource that is misunderstood. Managers sometimes place far too much importance on establishing "the ideal physical setting" to foster creativity. An accessible and comfortable workspace will not hinder creativity, but management should rather emphasise allowing employees' job autonomy by ensuring that they have adequate resources (Amabile, 1998). In his theory, Ekvall (1996) proposes eleven creative aspects, one of which is idea time. This means that ideas must be created and shared with coworkers in order to receive input and meaningful comments from others. This necessitates that the company establish a process or standard for scheduled discussions of first ideas.

Another significant resource is money, sometimes known as financial resources. Financial constraints appear to have a direct influence on the prospects for the creative endeavour and have a detrimental effect on motivation (Rosso 2014). When financing is scarce, researchers such as Amabile (1998) claim that employees' creativity is hampered since attention is switched to obtaining additional cash rather than researching fresh ideas. As a result, innovative firms must realise that creativity requires financial backing in order to transform into inventions from which the organisation may profit.

2.2.2.6 Diversity

An organisation that encourages cooperation is more likely to increase information sharing, which might foster the development of novel ideas and position the organisation as an advocate for creative activities (Sharifirad & Ataei, 2012). Studies have indicated that diversity increases creativity by allowing for the integration of various thoughts from various individuals in the group

(Somech & Drach-Zahavy, 2013; Parayitam & Papenhausen, 2016; Wang et al., 2016; Shin et al., 2012). In her climate scale work-group characteristics, Amabile (1998) underlines the importance of diversity in opinions and backgrounds as a crucial trait that contributes to creativity. When different types of minds and ways of thinking come together, interesting and valuable things usually result (Amabile, 1998). Organisations with a varied range of backgrounds, skills, and ways of thinking are significantly more likely to provide valuable collective knowledge for creative problem-solving (Walker, 2014). Because innovative and important ideas frequently arise when people with different backgrounds, skill sets, and personalities interact, it is crucial to form planning and decision-making teams with a diversity of backgrounds, skills, and personalities (Amabile, 1998).

Cummings (1965) asserted that a creative person urges his or her coworkers to have varied points of view since it enhances idea development. Roffe (1999) agrees, arguing that workers must be recognized for the diversity they contribute. Another component identified by Ekvall (1996) is debate, which refers to the meeting of opposing opinions, ideas, and so on. Due to the large number of voices being heard and the lack of adherence to established standards, creativity is fostered (Ekvall, 1996). An organisational climate that promotes debate and discussion of ideas eventually leads to creativity and innovation (Nasurdin et al., 2014). According to Seyr and Vollmer (2014), there is a substantial association between debate and creativity.

Intolerance of differences would be an impediment to diversity and the ideas it may generate. When an organisation becomes homogeneous, it may have a narrow focus, perhaps inhibiting

individuals who challenge the organisation's or team's way of thinking (Hertzberg & Blom, 2018). This has the potential to stifle creativity. Despite the potential benefits of variety, the literature in this area also gives arguments for why diversity is not always good for creativity. According to research done by Kurtzberg (2005), diversity may be advantageous for operations, but it may also reduce team happiness, cause social splits, and lead to poor performance (Mannix & Neale, 2005; Kurtzberg, 2005). Diverse groups frequently exhibit lower levels of cohesiveness, information sharing, motivation to connect with one another's ideas, coordination issues, and relationship conflict (Srikanth et al., 2016; van Knippenberg & Schippers, 2007). Diversity's impact on creativity has been viewed as a "double-edged sword," providing informational advantages while also causing interpersonal friction and weakening group cohesiveness (Harvey, 2013). According to Bassett-Jones (2005), firms in this century must choose between embracing diversity and risking conflicts in the workplace and avoiding diversity at the risk of less creativity and thus declining competitiveness. Thus, team diversity may have detrimental effects as well as favourable ones (Amabile & Hennessey, 2010).

2.2.2.7 Risk Taking



Risk-taking, shown as a desire to attempt new ideas and solutions while accepting the possibility of failure, is essential to the iterative nature of creativity and learning (Beghetto, 2018). This is because it includes an activity with uncertain effects and also the response of top management to the offered ideas. Creative and innovative activity is closely associated with risk (Munir & Beh, 2019). Risk-taking encompasses characteristics that allude to a dynamic and risk-taking

atmosphere, which encourages creativity. One of Ekvall's (1996) elements of a creative climate is dynamism/liveliness. This dimension, according to him, relates to a situation where there is consistently something fresh happening inside the company. The environment conveys a sense of immediacy and speed, as well as enthusiasm. This is in contrast to the sluggish environment that operates regularly (Ekvall, 1996).

Anderson et al. (1992) identify the climate for excellence as a characteristic of a creative organisation by defining it as a setting in which members are continually striving for an enhanced and superior position. According to Anderson et al. (1992), this is defined by procedures and attitudes that strive for continual development. In this case, the improvement comes before the completion of organisational regular chores. As a consequence of such procedures and attitudes, fresh ideas are constantly created and challenged, and the organisation's functionality is always positively influenced by this cycle (Anderson et al., 1992).

Risk-taking is the capacity of an organisation to manage the risks posed by the unpredictable nature of creative efforts (Hertzberg & Blom, 2018). The motivation behind it is to value creativity inside the organisation and to motivate people to apply creativity to their work. According to Sternberg, O'Hara, and Lubart (1997), organisations should handle the uncertainty that comes with creative ideas and efforts rather than avoid them. They contend that even though not all creative ideas are successful, this is no excuse to give up on daring creative activities because failures will be more than made up for by a few noteworthy breakthrough projects. As a result, the organisation must accept and manage the risks involved in pursuing novel ideas (Sternberg et al., 1997). Ekvall

(1996) identifies taking risks as a characteristic of a creative climate. He provided examples of how decisions are made more easily and more opportunities are made available for investigation when risk is tolerated in an organisation.

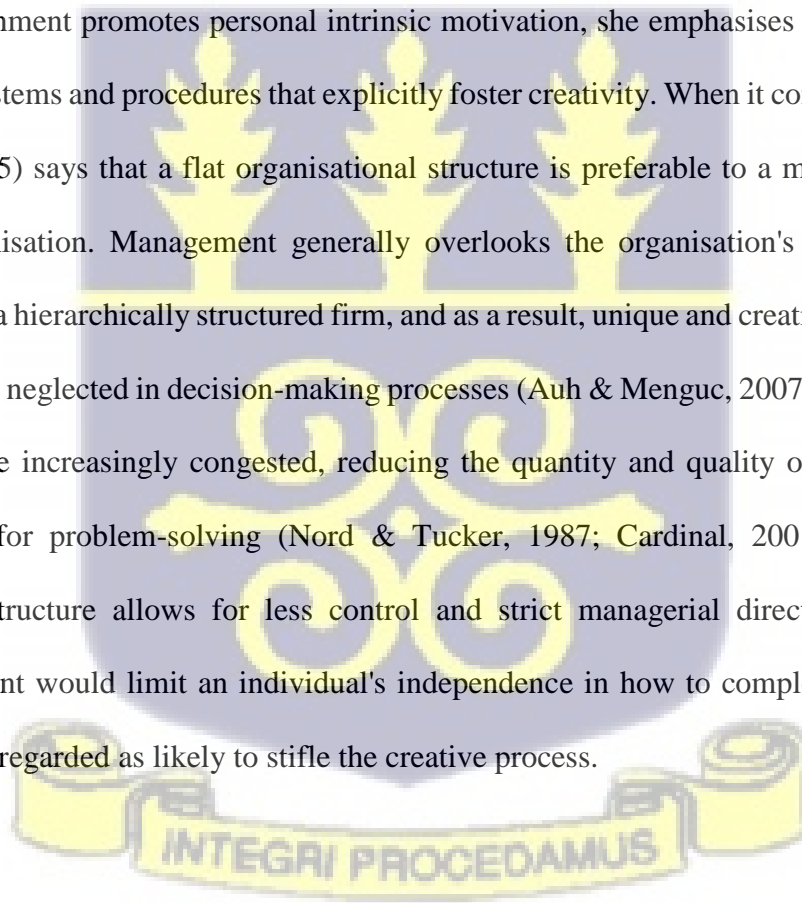
Fostering employee creativity entails accepting the risk of failing with new ideas. Despite this danger, Roffe (1999) highlights that one of the characteristics of a creative climate is that individuals are urged to be creative and create novel ideas. According to Egan (2005), when creativity is appreciated in a firm, employees' creativity flourishes at a higher level.

2.2.2.8 Organisational Structure and Processes

Cultural receptivity to creativity is an important component of an organisation's ability to create (Dobni, 2008). Amabile (1988) demonstrates in her study how organisational management affects individual creativity and, consequently, organisational creativity. She breaks it into two pieces by going through it with top management and middle management. She recognizes the necessity of creating an environment in the organisation that fosters creativity and innovation. This is accomplished through developing assessment and incentive mechanisms, as well as providing resources to the organisation for creative endeavours. It is necessary to develop a system that correctly analyses and acknowledges employee creativity in order to foster creative behaviour (Hertzberg & Blom, 2018). An ineffective performance evaluation and reward system that emphasises extrinsic incentives rather than intrinsic drive may have a detrimental influence on

creativity (Amabile, 1997). Williams (2001) emphasises the significance of building a system to appropriately evaluate employees' creative performance to further foster creative behaviour.

Organisational structures, in terms of systems and procedures, have a significant impact on how workers do their jobs and, consequently, on their creativity. When Amabile (1997) outlines how the work environment promotes personal intrinsic motivation, she emphasises the need for firms to implement systems and procedures that explicitly foster creativity. When it comes to innovation, Cummings (1965) says that a flat organisational structure is preferable to a more hierarchically structured organisation. Management generally overlooks the organisation's diverse cognitive resources under a hierarchically structured firm, and as a result, unique and creative ideas are much more likely to be neglected in decision-making processes (Auh & Menguc, 2007). Communication channels become increasingly congested, reducing the quantity and quality of information and ideas gathered for problem-solving (Nord & Tucker, 1987; Cardinal, 2001). Having a flat organisational structure allows for less control and strict managerial direction. Control and micromanagement would limit an individual's independence in how to complete their task and, hence, might be regarded as likely to stifle the creative process.



Quinn (1988) then emphasises the need for establishing a clear vision and mission to steer the strategic direction of the organisation in order to be creative. Employees must comprehend the gap between the existing reality and how it departs from the vision and mission in order to act creatively (Martins & Terblanche, 2003). A vision that fosters creativity can offer the organisational motivation required for individual creative activity (Amabile, 1997). Furthermore,

firms with a defined vision and solid organisational values are more likely to establish consensus on a plan of action whenever market disruptions arise (Yilmaz & Ergun, 2008).

The ability of an organisation to adapt to change is often emphasised as a crucial component of innovation. Considering innovation is defined as the application of an idea, the component of flexibility becomes critical in developing organisational creativity that promotes innovation. In light of this, a constrictive atmosphere and set of rules may make it more difficult to put fresh ideas to use. As a result, it is difficult to create an inventive culture (Sharifirad & Ataei, 2012).

Additionally, an organisation that encourages cooperation across departments and levels is considerably more likely to be creative. To prevent employees from focusing entirely on their interests rather than the organisation's overall well-being, the organisation must emphasise the value of collaboration (Amabile, 1997).

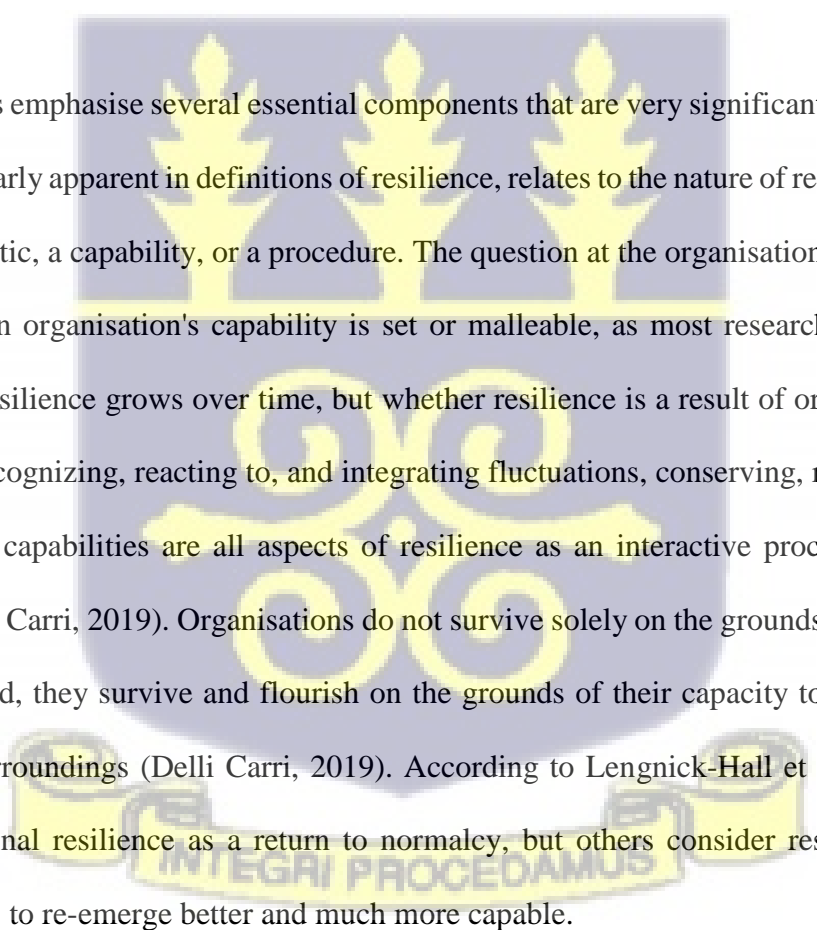
2.2.3 Organisational Resilience: General Overview

Throughout the years, the concept of organisational resilience has taken on a considerable connotation in management literature. Organisational resilience was initially characterised as the capacity to endure and rebound from tragic incidents, upheavals, or catastrophes that could harm the company or a system either internally or externally, per the principles of ecological and engineering resilience (Delli Carri, 2019).

Resilience is often used to characterise systems, organisations or individuals that are capable of reacting to and recovering from hardships or shocks with minimum consequences on stability and operation (Linnenluecke, 2015). Meyer used the word "resiliency" in 1982 to describe an organisation's ability, represented in the availability of resources, beliefs, procedures, and structures, to absorb a particular environmental shock and re-establish prior order. Wildavsky (1990) proposed resilience as a technique for coping with volatility, defining it as "the ability to deal with unforeseen threats as they materialize and learn to fully recover". Organisational resilience has lately been characterised as a "dynamic capability of organisational flexibility that evolves and improves over time" (Gittell, Cameron, Lim, & Rivas, 2006). Lengnick-Hall and Beck (2005) define resilience as "a distinctive combination of cognitive, behavioural, and environmental traits that boost a firm's capacity to recognize its current circumstances and produce personalized solutions that reflect that knowledge." Lengnick-Hall and Beck (2011) define organisational resilience as "an organisation's capacity to successfully digest, create situation-specific reactions to, and eventually participate in transformative activities to benefit from unexpected events that possibly endanger organisational existence" in subsequent work. Boin, Comfort, and Demchak (2010) describe organisational resilience as the ability of a social system (e.g., an institution, community, or nation) to proactively adjust to and recuperate from upheavals that are seen inside the system and fall beyond the realm of normal and anticipated disruption.

Similarly, Bailey (2015) claims that resilient systems have characteristics that improve organizational and human capacity to respond to crises collectively. That is, some system characteristics (culture, interpersonal interactions, climate, etc.) influence the way participants in that system feel and respond to hardship. Significantly, academics in the systems paradigm broadly

define organisational resilience as possessing numerous characteristics, implying the operation of a dynamic process (Delli Carri, 2019). A dynamic perspective, on the other hand, would entail an interconnection among players and the environment that enables a system to accommodate disruption and reorganize as it goes through change while retaining, in essence, the same structure, function, feedback, and identity (Hall & Lamont, 2013).

The image shows a large, semi-transparent watermark of the University of Ghana crest in the background. The crest features three golden torches at the top, a central shield with a yellow and blue design, and a banner at the bottom with the Latin motto "INTEGRI PROCEDAMUS".

These definitions emphasise several essential components that are very significant. The first issue, which is particularly apparent in definitions of resilience, relates to the nature of resilience, whether it is a characteristic, a capability, or a procedure. The question at the organisational level is not so much whether an organisation's capability is set or malleable, as most researchers believe that organisational resilience grows over time, but whether resilience is a result of or a process (Delli Carri, 2019). Recognizing, reacting to, and integrating fluctuations, conserving, regaining, and/or developing new capabilities are all aspects of resilience as an interactive process of relational adaptation (Delli Carri, 2019). Organisations do not survive solely on the grounds of their existing resources; instead, they survive and flourish on the grounds of their capacity to adapt to and/or react to their surroundings (Delli Carri, 2019). According to Lengnick-Hall et al. (2011), some view organisational resilience as a return to normalcy, but others consider resilience as using present obstacles to re-emerge better and much more capable.

Another issue relates to the degree of the challenge. Resilience is often derived from the conclusion that an organisation has endured or flourished through adversity that threatened positive outcomes. But, as Boin et al. (2010) ask, what about the intensity of those difficult situations: Is resilience a

capacity to deal with rare, devastating events or a capacity to deal with a much wider variety of setbacks and disruptions that fall outside the bundle of disruptions the system is designed to accommodate.

Studies on resilience appear to imply that resilience is becoming increasingly common, something necessary to address a range of stresses, disputes, and disruptions that occur. The idea that resilience is more pervasive and crucial in general is also mentioned in organisational literature. Another concern is the exact moment of resilience, which Boin et al. (2010) refer to as the "moment" of resilience. Resilience develops either before or after the start of a catastrophic incident. If we combine the crisis-as-event approach with resilience as an outcome, resilience will naturally be located after the incident (Williams, 2017). The ability to recover is an indication of resilience. Yet, if we integrate the crisis-as-process perspective with the process-view of resilience, resilience will inevitably be found sooner (Williams, 2017). Resilience is demonstrated by the ability to negotiate volatility without succumbing to it (Delli Carri, 2019).

A resilient system operates similarly to a reed in storms: it could take some hits that would cause it to bend but not break, whereas a more inflexible tree would have broken (Delli Carri, 2019). The characteristics of the "unforeseen circumstances" or "disruptions" of the workflow explored in literature can range from unforeseen components of the activity, constant stress, or big incidents to a crisis impacting the firm, including an element of trauma (Delli Carri, 2019).

2.2.3.1 Employee Resilience and Organisational Resilience

The focus of resilience research changed in the early 2000s, with increased attention being paid to the importance of coping mechanisms and response strategies in the face of extreme environmental ambiguity. The notion that staff competencies are crucial for fostering resilience was advanced in Coutu's (2002) work. Organisational survival and success are dependent on an organisation's and its workers' capacity to resist and adapt to substantial difficulties, also known as resilience (Delli Carri, 2019). Organisational resilience is critical to the attainment of competitive advantage in today's business world, and as a result, studies into ways to encourage and strengthen organisational resilience through employee resilience are essential (Bardoel et al., 2014; Lengnick-Hall et al., 2011).

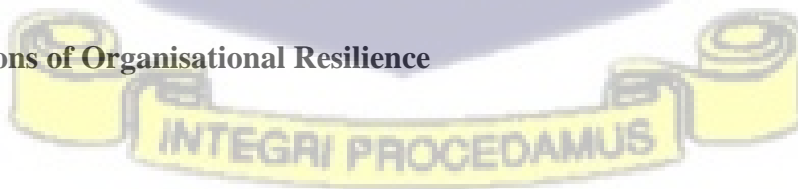
The ability to bounce back from traumatic events is a common definition of individual resilience (e.g., Bonanno, 2004); however, this definition neglects to consider the working environment when discussing resilience in the workplace (Vera, Rodríguez-Sánchez, & Salanova, 2017; Stokes et al., 2019). Employee resilience is described as the capacity to get, incorporate, and utilise organisational resources (Lengnick-Hall et al., 2011; Kuntz et al., 2017). Resilience is a collection of resources and assets within a person and his/her environment that aid in the person's ability to adapt through adversity (Fletcher & Sarkar, 2013). This concept takes into account psychological mechanisms as well as environmental elements that contribute to resilience (Fletcher & Sarkar, 2013; Windle, 2011).

Employee resilience is a developable capacity that necessitates a supportive organisational setting. It is contended that worker resilience, as well as the behaviours that signal it, are the product of the combination of human and environmental variables (Pangallo, Zibarras, Lewis, & Flaxman, 2015). It is consistent with recent studies demonstrating that, while individual resilience is influenced by hereditary variables, it is not a fixed trait, thus it may be acquired in environments that promote adaptive ability (Kuntz et al., 2017; Luthans, Luthans, & Avey, 2013). As a result, when an organisation encourages proactive, adaptable, and support-seeking behaviours, workers are more likely to be resilient (McLarnon & Rothstein, 2013; Lengnick-Hall et al., 2011; Kuntz, Näswall, & Malinen, 2016). Employee resilience, for example, has been positively correlated with elements like a supportive learning environment (Caniëls & Baaten, 2019), suggesting that there are organisational traits that may potentially promote employee resilience. Resilience can be viewed as situation-based since it may be found in different degrees across a wide range of life domains (Pietrzak & Southwick, 2011; Southwick, Bonanno, Masten, Panter-Brick, & Yehuda, 2014).

A resilient workforce can react efficaciously to challenges, which is essential for the organisation's sustainability and future growth (Wang, Cooke, & Huang, 2014). Resilient employees may help an organisation thrive rather than just get by. Employee resilience needs to be viewed as a set of skills and traits that may be developed with the aid of a proper workforce development intervention. Social assistance focusing on human growth, for example, can be utilised to improve employee resilience (Bardoel et al., 2014). Leadership conduct and engagement must be stressed in addition to encouraging leaders to exhibit supportive behaviours (Luthans, 2002).

According to research, social support is crucial for expanding a person's pool of readily available resources as well as for bolstering and augmenting other resources that may already be insufficient (Hobfoll 1989). Wilson and Ferch (2005) assert that caring interactions involving the intricate interplay of self and others play a critical influence on workers' resilience. They argue that such interactions can improve workplace resilience because they provide a method of interacting with people focused on human growth. According to Freeman and Carson (2007), an organisational strategy that used peers to improve working conditions reduced absenteeism and enhanced the perceived legitimacy of returning to work as a positive move. The behaviour of management and leadership is highlighted in work-related assessments of employee resilience (Luthans, Luthans, Hodgetts, & Luthans, 2002). Managers who recognize workplace resilience may assist employees in adapting to and surviving change in the workplace (Siebert 2006). Although little is understood about the relationship between leader behaviour and employee resilience, existing research emphasises the relevance of leadership optimism (Luthans et al., 2001). Such social supports at work have the potential to contribute to increased employee resilience.

2.2.3.2 Dimensions of Organisational Resilience



To assess organisational resilience, scholars used a variety of metrics. McManus et al. (2008) provided an illustration by highlighting three aspects of organisational resilience: situation awareness, managerial vulnerability, and adaptation. Lee et al. (2013) identified three components of organisational resilience in their study, which included situation awareness, management of keystone vulnerabilities, and adaptive capacity. Lengnick-Hall et al. (2011) also addressed the

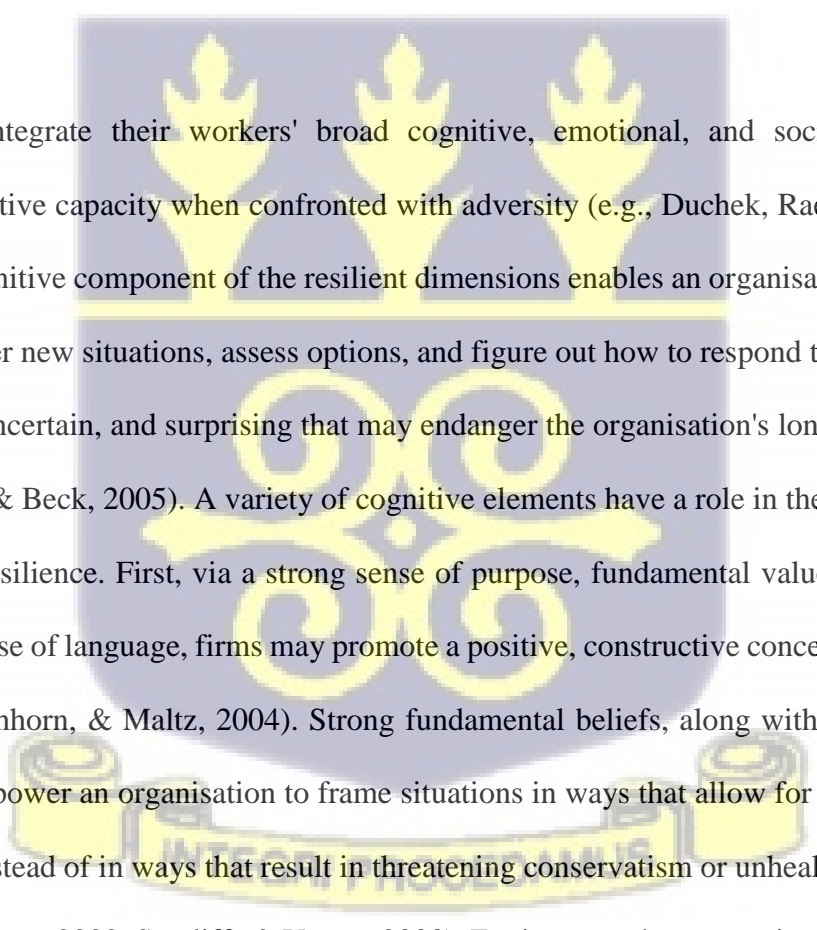
topic of organisational resilience and established three components of organisational resilience, including cognitive, behavioural, and contextual dimensions. They investigated these components using employee skills along with human resource concepts and policies. Kantur and Say (2015) define organisational resilience as having three components: robustness, agility, and integrity. Mallak (1998) examined a variety of measures employed in investigating organisational resilience and identified six components that may be used to measure organisational resilience: resource access, source reliance, role dependency, critical understanding, avoidance, and goal-directed solution-seeking. The present investigation is focused on creative climate and psychological safety. As a result, Lengnick-Hall et al. (2011) organisational resilience dimensions would guide the discussion on organisational resilience.

Lengnick-Hall and Beck (2005) and Lengnick-Hall et al. (2011) focused on the broad competencies and routines that underpin organisational resilience. According to Lengnick-Hall and Beck (2005), an organisation's resilience potential is comprised of cognitive, behavioural, and contextual factors and arises from the use of diverse organisational procedures in responding to complexity and uncertainty. A firm's resilience capacity is obtained out of a variety of defined core competencies, routines, procedures, and practices through which an organisation conceptually gravitates itself, acts to progress, and generates an environment of inclusivity and adjustable integration (Lengnick-Hall et al., 2011).

To detect and react to unfamiliar transformations, these three components of resilience capability function both separately and together. Synergistic and mutually supportive relationships across

these dimensions are inclined to give the best opportunity for developing distinctive, competitively superior resource-development skills, an adequately diverse range of talents, and the capacity to successfully deploy these assets.

2.2.3.2.1 Cognitive Dimension of Organisational Resilience

The image shows a large, semi-transparent watermark of the University of Ghana crest in the background. The crest features three golden flames at the top, a central shield with intricate golden patterns, and a banner at the bottom with the motto 'INTEGRITY PROGRESSIVE'.

Organisations integrate their workers' broad cognitive, emotional, and social resources to accomplish adaptive capacity when confronted with adversity (e.g., Duchek, Raetzke, & Scheuch, 2019b). The cognitive component of the resilient dimensions enables an organisation to recognize changes, decipher new situations, assess options, and figure out how to respond to conditions that are disruptive, uncertain, and surprising that may endanger the organisation's long-term existence (Lengnick-Hall & Beck, 2005). A variety of cognitive elements have a role in the development of organisational resilience. First, via a strong sense of purpose, fundamental values, a true vision, and purposeful use of language, firms may promote a positive, constructive conceptual orientation (Freeman, Hirschhorn, & Maltz, 2004). Strong fundamental beliefs, along with a common goal and identity, empower an organisation to frame situations in ways that allow for problem-solving and response, instead of in ways that result in threatening conservatism or unhealthy escalation of commitment (Coutu, 2002; Sutcliffe & Vogus, 2003). For instance, how organisations identify and label environmental challenges (for example, as a burden or an opportunity) influences the kinds of responses that are elicited (Dutton & Jackson, 1987). The representations chosen to depict an issue have an influence on the resulting behaviour, such as risk, commitment, and perseverance. A firm guiding principle paired with a sense of direction and character encourages an organisation

to specify conditions in ways that stimulate critical thinking and action (Lengnick-Hall et al., 2011).

Secondly, valuable sense-making enables firms and employees to comprehend and make sense of unusual situations and conditions (Weick, 1995). Collective sense-making relies on the organisation's language (i.e., its words, pictures, and tales) to create meaning, depict events, and infer agreement and emotions (Merkus et al., 2017). A general language that implies capacity, influence, capability, predictable fundamental beliefs, and a clear sense of purpose paves the path for constructive sense-making (Delli Carri, 2019). Constructive sense-making necessitates a mindset that reconciles the competing forces of confidence and knowledge with scepticism, caution, and a search for fresh information (Weick, 1993). It is critical to appreciate that each circumstance has distinct characteristics that, while subtle, may be extremely potent in determining outcomes, relationships, and behaviours. According to Weick (1993), wisdom is an orientation toward events or situations that combines prudence with certainty in such a manner that knowledge leads to comprehension while scepticism drives curiosity and the quest for new information. Wisdom is founded on information obtained through previous experience, but it does not end there (Lengnick-Hall et al., 2011). It is the realization that each circumstance has unique characteristics that, while subtle, may be extremely potent in affecting outcomes, relationships, and behaviours (Lengnick-Hall et al., 2011). As a result, wisdom-promoting attitudes promote sense-making and supplement other cognitive aspects. Organisations must actively reconcile competing pressures to gain wisdom (Lengnick-Hall et al., 2011). To put it another way, constructive sense-making is based on reciprocal information exchange and meaning attribution (Lengnick-Hall et al., 2009).

The unified attitude that allows an organisation to go forward with flexibility is frequently a delicate combination of competence, opportunism, inventiveness, and forthrightness in the face of uncertainty (Lengnick-Hall et al., 2011). If an organisation is overly constrained by conventional solutions or tradition, it will have a tough time imagining a brave new course. If an organisation ignores genuine limits, it will create infeasible solutions (Lengnick-Hall et al., 2011). Cognitive underpinnings for resilience necessitate a firm grip on reality as well as an unwavering drive to challenge core assumptions (Lengnick-Hall et al., 2009). Furthermore, attentiveness or awareness that causes an organisation to constantly analyse and modify its objectives and perspectives on present functioning enables organisations to handle environmental challenges (Weick & Sutcliffe, 2007). Organisational resilience is dependent on the ability to conceive unique and appropriate solutions (Amabile, 1988). In essence, cognitive resilience refers to the mental ability and conceptual orientation that serve as the intellectual foundation for resilience (Lengnick-Hall et al., 2009).

2.2.3.2.2 Behavioural Dimension of Organisational Resilience

Behavioural resilience refers to the established processes and procedures that allow an organisation to learn about a situation, apply a new practice, and fully utilise its assets amid tough, unpredictable, and upsetting situations that may jeopardize the organisation's long-term viability (Lengnick-Hall et al., 2009). These practices and actions permit organisation members to adapt to changes and problems collectively, resulting in a better and more capable organisation (Lengnick-Hall & Beck, 2005). When these behaviours are combined, centrifugal forces (influences that make insights, ideas, and information accessible for innovative activity) and centripetal forces

(influences that steer inputs and processes toward practical solutions) are created (Sheremata, 2000).

Behavioural resilience is achieved by a mix of experienced resourcefulness and counterintuitive action paired with effective routines and behavioural readiness (Lengnick-Hall et al., 2009).

Behavioural resilience is therefore the outcome of a dynamic conflict between behaviours that stimulate creativity and unorthodox acts and conventional and planned-out routines that maintain an organisation grounded and give credence to creativity (Lengnick-Hall & Beck, 2005). Resilience is also dependent on the formation of helpful, practical habits, particularly recurrent, over-learned routines that respond to any unexpected challenge (Lengnick-Hall et al., 2011).

Resourcefulness denotes the collection of defined and established practices for creative problem-solving that result in enhanced degrees of creativity, inventiveness, and innovation (the imaginative use of resources for previously unanticipated ends) (Lengnick-Hall & Beck, 2009). Individuals and organisations become skilled in undertaking disciplined creativity, resulting in unorthodox yet sturdy reactions to unprecedented challenges as organisations create and build routines that multiply ideas, manage difficulties in adapting to novel ideas simultaneously, enable change, and generate new practices (Lengnick-Hall & Lengnick-Hall, 2003; Mallak, 1998; Weick, 1993). To capitalize on an urgent circumstance, resourceful actions that often combine ingenuity and decisiveness are needed (Lengnick-Hall & Beck, 2009). Organisations that develop and practice behavioural patterns that encourage resourcefulness and creativity can utilise whatever resources and opportunities are available to them to deal with uncertainties and adversities (Lengnick-Hall & Beck, 2009). Coutu (2002) referred to these practices as "ritualized

inventiveness." This can result in time advantages such as the capacity to leverage on quick reaction chances, do more with less, and fully use all of a firm's assets.

Again, organisations gain expertise and confidence when they undertake and excel at daring, creative initiatives; the expertise gained expands the behavioural repertoire, whereas the confidence expands cognitive resilience (Lengnick-Hall & Beck, 2009). Experience and practice help to build certain abilities and competencies that lead to learned resourcefulness (Eisenhardt & Tabrizi, 1995; Senge, Roberts, Ross, Smith, & Kleiner, 1999). Divergent thinking abilities, in particular, may be improved through brainstorming and debate (Lengnick-Hall & Beck, 2009). Likewise, problem-solving strategies that rely on many iterations act as stimulants for fresh ideas and raise the chance of success merely because there are more possibilities to examine. As these actions are used to handle difficulties regularly, they might become habitual (Lengnick-Hall & Beck, 2009).

The willingness to choose a significantly different course of action than usual for the organisation, referred to as a "counterintuitive behavioural pattern," contributes to resilience (Lengnick-Hall & Beck, 2009). Designing a variety of strategy assortments that change frequently and capitalize on uncertainty is one technique to increase the number of accessible possibilities (Beinhocker, 1999). Organisational agility may be developed by practising behaviours that trigger counterintuitive activities and allow organisations to alter course. The more commonly an organisation participates in activities that question the status quo, the better it will grow rapidly and effectively, creating a paradoxical and varied action repertoire (Lengnick-Hall & Beck, 2009). Organisations that

engage in activities that lead to nonconforming strategic repertoires (those that deviate from industry standards) rather than basic strategic repertoires (those that focus on a particular type of activity) are also more effective at making counterintuitive movements (Miller & Chen, 1996).

Another element of behavioural resilience is useful habits. Behavioural resilience is also dependent on beneficial, pragmatic routines and particularly recurring, well-rehearsed norms that produce the initial reaction to almost any unforeseen threat (Lengnick-Hall et al., 2011). The basis for building day-to-day behaviours that transform desired strategies into actions is a unified sense of what an organisation thinks (the fundamental beliefs that contribute to cognitive resilience) (Lengnick-Hall & Beck, 2009). Lengnick-Hall and Beck (2009) further indicated that when an organisation creates norms that contribute to behaviours of inquiry instead of assumption, routines of cooperation instead of confrontation, and cultures of flexibility instead of rigidity, it is much more ready to react instinctively in ways that open the system and promote resilient reactions.

Lengnick-Hall and Beck (2009) again posited that behavioural preparedness bridges the diverse forces of resourcefulness and counterintuitive action with the convergent forces of helpful habits. Behavioural preparedness is taking actions and making investments before they are required to guarantee that a firm can profit from emerging events (Lengnick-Hall & Beck, 2009). The activity-based underpinning for informed opportunism is behavioural preparedness (Waterman, 1987). Behavioural preparation also entails an organisation purposefully unlearning outmoded information or malfunctioning heuristics (Crossan, Lane, & White, 1999; Hammonds, 2002). Organisations must abandon practices that result in unsuitable limitations just as soon as they must

create new capabilities (Lengnick-Hall et al., 2011). Behavioural preparation helps a firm respond to and take advantage of emerging opportunities that other organisations that do not possess expertise in the area of the opportunity would pass over (Lengnick-Hall & Beck, 2009). Organisations that fail to take the extra steps to develop and create the appropriate behaviour before they are required to demonstrate behavioural resilience are unable to profit from unforeseen changes in the business world in the area of technology, ideas, or market circumstances.

2.2.3.2.3 Contextual Dimension of Organisational Resilience

Contextual variables that enhance resilience are centred on connections both within and outside of an organisation to enable successful responses to environmental challenges (Lengnick-Hall et al., 2011). Psychological safety, rich social capital, diffuse power, accountability, and vast resource networks are four crucial contextual variables (Lengnick-Hall & Beck, 2005). These factors, when combined, cultivate relational connections and asset supply lines, bringing about the capacity to act quickly in unusual and unexpectedly developing situations.

Deep social capital advances from respectful interactions that an individual engages in within an organisation (Ireland, Hitt, & Vaidyanath, 2002). Respectful interactions are characterised as ongoing personal interactions and exchanges established in trust, genuineness, and self-respect (Weick, 1993). Deep social capital provides a variety of crucial contextual advantages (Adler & Kwon, 2000). It promotes the accumulation of intangible resources because individuals are much more willing and capable of sharing tacit information (Lengnick-Hall & Beck, 2009).

As organisations begin to acknowledge their interconnectedness, it promotes resource sharing. Individuals begin to appreciate and value the opinions and knowledge that others bring to the table that may contradict their own, thus encouraging cross-functional collaboration (Lengnick-Hall & Beck, 2009). Lengnick-Hall and Beck (2009) also indicated that deep social capital provides the ground for exchanges that transcend simple connections and advance into mutually beneficial, diverse, long-term partnerships, facilitating an organisation's ability to develop support systems and resources that bridge traditional internal and external borders.

Another component of the contextual dimension is the presence of a broad resource network. Having access to a wide range of resource networks is critical to building contextual resilience. Resilient individuals are differentiated by their capacity to form relationships with others who may be able to share critical resources (Werner & Smith, 2001). Similarly, resilient firms may leverage ties with suppliers, loyal consumers, and strategic alliance partners to access resources for adaptive efforts (Lengnick-Hall & Beck, 2009). Resources obtained via a company's network of organisational links contribute to contextual resilience in a variety of ways. The capacity to get resources from outside sources tends to ensure some level of ongoing slack (Lengnick-Hall & Beck, 2009). Continuous slack has been proven to be more important than resource abundance in fostering invention and resourcefulness (Judge, Fryxell, & Dooley, 1997), and hence aids in the development of an action inventory. Furthermore, resources accessed externally broaden the range of possible actions and encourage a variety of different deployments of these resources (Lengnick-Hall & Beck, 2009). Thus, it inspires creativity and challenges conventional ideas in ways that might foster knowledge. External resources help guarantee that relationships with diverse

environmental agents are sustained, boosting social capital outside the firm's borders (Lengnick-Hall & Beck, 2009).

The third component connected with contextual resilience is diffused power and accountability (Weick & Sutcliffe, 2001). Resilient organisations usually do not possess a hierarchical structure; rather, these organisations depend on self-organisation, diffused influence, individual and group accountability, and other variables that contribute to the formation of a 'holographic' structure (Morgan, 1997). Every one of the components of a holographic structure is a fractional duplicate of the entire organisation (Lengnick-Halleta al., 2011). This type of structure incorporates systematic redundancy in information processing as well as critical abilities to increase flexibility by employing the bare minimum of standards while allowing for experimentation and self-organisation (Lengnick-Hall & Beck, 2009). As a result, holographic structures are focused on learning and adapting to new ideas and information. Resilient organisations, combine these structural designs with a decentralized decision-making process, allowing for a wide range of decision-making processes (Mallak, 1998). In this process, each member of the organisation has both the freedom and obligation to ensure the accomplishment of organisational objectives. Overall, the combination of shared responsibility and interdependence provides an environment that promotes cognitive and behavioural resilience.

The final component of contextual resilience is psychological safety, which Edmondson (1999) defines as how individuals perceive their job environment and whether it is safe enough for them to take interpersonal risks. People are more inclined to incur these risks when they feel

psychologically safe. As organisational resilience necessitates interpersonal risks, a psychologically safe environment must be created (Lengnick-Hall et al., 2011). Relationships assist individuals in accessing the resources they require when they are necessary, which supports resilience (Cunha et al., 2013). It is promoted by interactions that assist in developing social bonds and coping with difficult situations (Lyubomirsky, Sheldon, & Schkade, 2005). Studies on resilience have emphasised the impacts of behaviours such as appreciation (Grant & Gino, 2010), human contact (Fuller et al., 2011), helping (Schein, 2009), demonstrating tolerance to failure (Edmondson, 2012), and forming good connection habits with others (Losada & Heaphy, 2004). All these are necessary for the development of psychological safety in the workplace. Psychological safety allows organisations to maintain individual accountability while also positioning the team as a social network in the face of difficulty and reaction failure.

2.2.4 Psychological Safety: General Overview

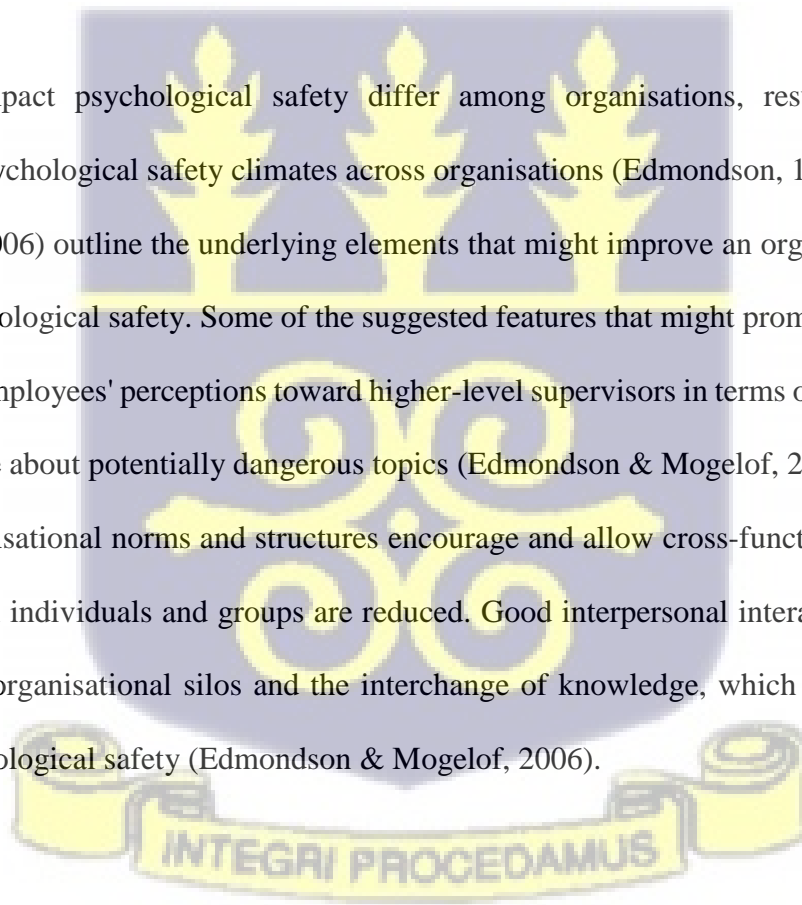
Constant growth via learning, reinvention, and creativity has become critical to organisational sustainability in today's rapidly changing and hypercompetitive business setting. These dynamics arise at different organisational levels when people engage in behaviours like speaking up, collaborating, and exploring (Grant & Ashford, 2008; Nembhard & Edmondson, 2011). As a result of the requirement for workers to participate actively at work, experts have attempted to identify the attributes that encourage workers' readiness to take interpersonal risks and dedicate their resources to work (Kahn, 1990). Organisational culture and environment are extremely significant assets that enable firms to adjust to changing circumstances (Constanza et al., 2016). According to research, an organisational climate with strong degrees of psychological safety encourages

employees to challenge and update existing practices, express new ideas, and develop novel products, services, and work practices (Andersson et al., 2020).

Psychological safety implies that the work environment is safe for taking interpersonal risks. It has evolved as a vital component in assisting learning, organisational growth, and employee engagement processes (Edmondson, 1999; Kahn, 1990). Psychological safety, according to Schein and Bennis (1965), is a vital component of the "unfreezing" process required for organisational development. It reduces perceived dangers, lowers barriers to change, and creates an atmosphere that encourages tentative tries and condones error without retribution, rejection, or shame" (Schein & Bennis 1965). Kahn (1990) stated that psychological safety is a necessary condition for employees to feel connected to and engaged in their jobs. Psychological safety, according to Kahn (1990), is the capacity to display and employ oneself without concern about unfavourable repercussions on one's self-image, status, or job. In their definitions of psychological safety, Schein and colleagues (Schein, 1993; Schein & Bennis, 1965) and Kahn (1990) focus on individual perspectives of psychological safety, but Edmondson (1999) defines psychological safety as a group notion. For the sake of this study, Baer and Frese's (2003) concept of psychological safety, which stretches the concept of team psychological safety to an organisational context for psychological safety, will be used. Consequently, psychological safety is characterised as an organisational climate in which formal and informal organisational norms and procedures guide and encourage open and trusting relationships in the workplace (Baer & Frese, 2003). This relates psychological safety to organisational performance rather than group performance, as established by Edmondson (1999).

People's readiness to express themselves physically, intellectually, and emotionally in organisations is influenced by organisational climates defined by a high level of psychological safety (Kahn, 1990), which fosters a good interpersonal and organisational climate (Edmondson, Kramer, & Cook, 2004). When interactions within a specific group are defined by trust and respect, individuals are more inclined to feel they will be given the "benefit of the doubt" (Kahn, 1990).

Factors that impact psychological safety differ among organisations, resulting in distinct interpersonal psychological safety climates across organisations (Edmondson, 1999). Edmondson and Mogelof (2006) outline the underlying elements that might improve an organisation's overall climate of psychological safety. Some of the suggested features that might promote psychological safety include employees' perceptions toward higher-level supervisors in terms of the acceptability of open dialogue about potentially dangerous topics (Edmondson & Mogelof, 2006). In situations where the organisational norms and structures encourage and allow cross-functional interactions, barriers between individuals and groups are reduced. Good interpersonal interactions may aid in the removal of organisational silos and the interchange of knowledge, which leads to a greater feeling of psychological safety (Edmondson & Mogelof, 2006).



Psychological safety has been linked to a variety of variables, including employee engagement (Ge, 2020) and vitality (Kark & Carmeli, 2009; Mavrokordatos, 2015). Psychological safety has also been associated with improved employee, team, and organisational performance. Employees who feel psychologically safe have been proven to have lower levels of anxiety (May, Gilson, & Harter, 2004) and higher levels of creativity (Kark & Carmeli, 2009; Bradley et al., 2012; Lee,

Choi, & Kim, 2018; Bradley et al., 2012). A psychologically safe atmosphere has been linked to performance improvement and higher acceptance of change at the organisational level (Edmondson & Lei, 2014).

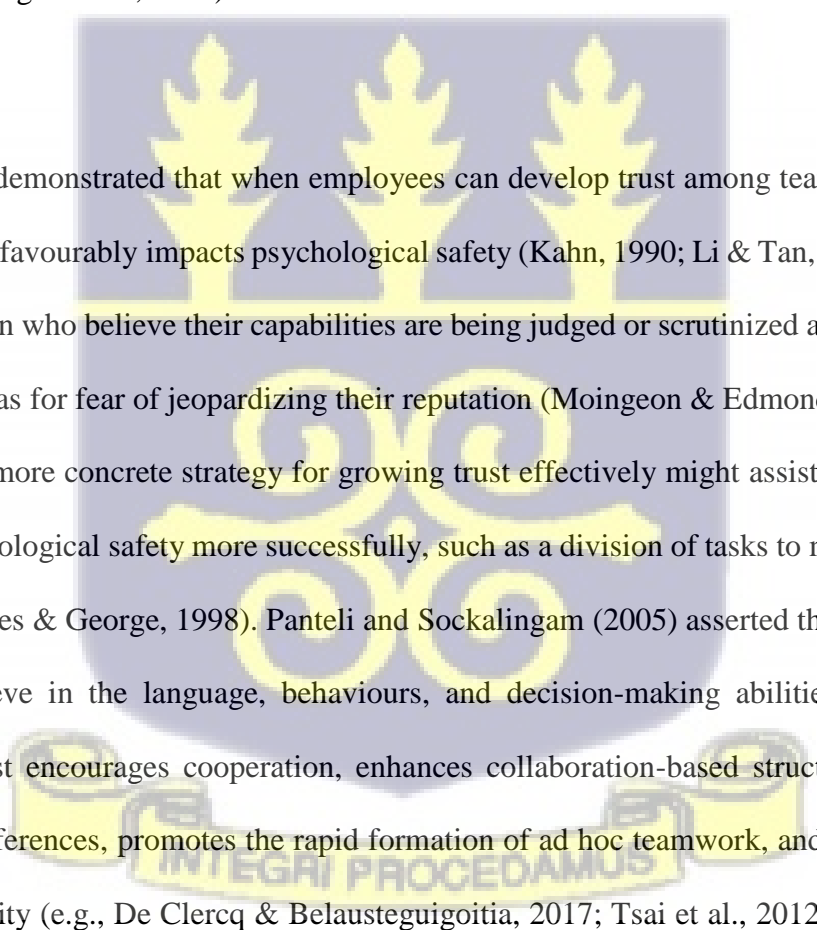
2.2.4.0 Antecedents of organisational team psychological

Edmondson et al. (2004b) developed a framework that emphasises five organisational characteristics (antecedents) and gives a detailed description of organisational circumstances that permit psychological safety in a work environment. Trust and respect, leader behaviour, a supportive organisational context, a practice field, and emergent group dynamics are the five prerequisites identified by Edmondson et al. (2004). When present, these components ensure the establishment of psychological safety in an organisational climate.

2.2.4.1 Trust and respect

Trust is a necessary component of psychological safety and an essential component of many social interactions, as well as a necessary prerequisite for effective organisational cooperation and effectiveness (McLean, 2005). It explains whether or not a trustworthy connection is created between persons and whether or not an individual offers others the benefit of the doubt, which is essential to developing a greater degree of psychological safety (Edmondson, 2002). According to Paxton and Glanville (2015), trust develops over time and often across a sequence of exchanges

in interdependent relationships. Individuals in a more trusting environment are less likely to manipulate others in interpersonal interactions and are more likely to trust individuals, except when there is sufficient evidence indicating the other party cannot be trusted (Lewicki & Robinson, 1998; Madjar & Ortiz-Walters, 2009). This manifests itself, among other things, as a greater readiness to interact and exchange information, more collaborative behaviours, and the expression of viewpoints (Akgün et al., 2014).

The logo of the University of Ghana is a watermark in the background. It features a shield with three golden flames at the top, a central golden emblem, and a banner at the bottom with the Latin motto "INTEGRI PROCEDAMUS".

It has also been demonstrated that when employees can develop trust among team members on a personal level, it favourably impacts psychological safety (Kahn, 1990; Li & Tan, 2012). Members of an organisation who believe their capabilities are being judged or scrutinized are more likely to conceal their ideas for fear of jeopardizing their reputation (Moingeon & Edmondson, 1998). It is proposed that a more concrete strategy for growing trust effectively might assist organisations in increasing psychological safety more successfully, such as a division of tasks to maximize trust in cooperation (Jones & George, 1998). Panteli and Sockalingam (2005) asserted that trust indicates that others believe in the language, behaviours, and decision-making abilities of those they trust. Thus, trust encourages cooperation, enhances collaboration-based structures, minimizes conflicts and differences, promotes the rapid formation of ad hoc teamwork, and boosts personal and team creativity (e.g., De Clercq & Belausteguigoitia, 2017; Tsai et al., 2012). A high degree of team trust improves employees' capacity to concentrate, interact, and motivate one another, as well as promoting team creativity (Chen, Yu, Yuan, Lu, & Shen, 2021). When team members trust one another, they are more inclined to work closely together, share knowledge, and devote resources to shared objectives (Dirks & Ferrin, 2001). Individuals are more likely to think they

will be granted the benefit of the doubt if interactions within a group are distinguished by trust and respect, which is a defining aspect of psychological safety (Edmundson et al., 2004b).

2.2.4.2 Leadership Behaviour

Leadership, according to Tynan (2005), is an important and accurate predictor of an individual's psychological safety at work. Leaders are an important source of knowledge because of their greater rank and direct engagement and interactions with followers (Chiu et al., 2016). Followers tend to acquire relevant information from their leaders' remarks and behaviours to form their opinion of the workplace setting, and their behaviour depends on the situational desirability of specific behaviours (Lu, Xie, & Guo, 2018). Rank in an organisation has a proven impact on employee behaviour. Due to the sentiments of superiority and subordination that status inequalities cause, low-status members undervalue their inputs, self-regulate them, and defer to higher-status members when making choices (Pagliari & Grimshaw, 2002). Low-status team members are reluctant to speak up due to status discrepancies as they worry about negative social ramifications or personal consequences (e.g., Islam & Zyphur, 2005; Detert & Edmondson, 2011). As a result, followers are likely to perceive the work environment as psychologically safe to speak and share opinions when leaders recognize their shortcomings and failures, praise followers' skills and contributions, and demonstrate teachability (Owens & Hekman, 2012).

Empirical research has shown that leadership qualities including openness (Detert & Burris, 2007), support (May, Gilson, & Harter, 2004), credibility (Madjar & Ortiz-Walters, 2009), inclusiveness

(Bienefeld & Grote, 2014), and behavioural integrity (Palanski & Vogelgesang, 2011) have a significant impact on employees' perceptions of psychological safety. In a similar spirit, a supportive management attitude has been proven to boost creativity (e.g., Kark, Van Dijk, & Vashdi, 2018; Amabile, Conti, Coon, Lazenby, & Herron, 1996). One consequence of the discovery that leadership conduct is especially significant is that leaders of work groups may need to spare no effort to be transparent and mentoring-oriented to foster a psychologically safe environment (Edmondson et al., 2004b).

Edmondson et al. (2004b) identified three specific leadership behaviours that improve psychological safety: first, being accessible and approachable: which entails leaders attempting to make themselves easily accessible and relatable, thereby lowering perceived obstacles that restrain discussion. Given that when leaders assume authoritarian postures or act punitively, people are prone to feel that their viewpoints are not appreciated or recognized (Edmondson, 1996); second, explicitly inviting input and feedback: Similarly, leaders who actively solicit team members' feedback are more likely to foster team psychological safety (Edmondson et al., 2004b). Requesting opinions shows people that their opinions are valued; it also might lead to the practice of active engagement. On the opposite side of the scale, where leadership prohibits participation or debate, either verbally or non-verbally, members of the team are less inclined to share their thoughts for fear of repercussions (Edmondson et al., 2004b); third, modelling openness and fallibility: Given the consequences of power in organisations, how leaders conduct themselves can develop an unconscious pattern of acceptable behaviour among members of an organisation (Edmondson et al., 2004b). Team members are prone to emulate the conduct of leaders; hence, if leaders' behaviour implies that certain subjects should not be addressed, others will follow suit.

Explicitly displaying fallibility or weakness can aid in the reduction of unproductive obstacles caused by status inequalities (Edmondson et al., 2004b). Organisational members feel comfortable in a setting where the leader acknowledges his or her mistake, as it helps them take initiative knowing they can bring it up when they make mistakes. By admitting their flaws, leaders demonstrate to the group that mistakes and grievances may be spoken about without fear of repercussions (Edmondson, Bohmer, & Pisano, 2001). Team members are more likely to feel safe in their workplace if the leadership is coaching-oriented, encourages individuals to ask questions, and reacts to inquiries and concerns in a non-defensive manner (Edmondson, 1999).

2.2.4.3 Practice Field

Senge (1990) coined the phrase "practice fields," which refers to forums that are intentionally set up to practice instead of taking action and evaluating the consequences. He argued that, in contrast to other disciplines, most firms do not use practice and reflection to enhance the abilities of their staff. Practice fields contribute to psychological safety by removing monetary incentives and providing team members with a secure setting in which to operate, make errors, and learn from them (Jaakkola, 2021). As a result, managers who create a form of practice field setting might intentionally aim to nurture psychological safety in that setting so that participants perceive that the negative effects of mistakes and failures are eliminated or deferred (Edmondson et al., 2004b). Practice fields can result in psychological safety not just because repercussions are eliminated, but rather because they communicate to the team that learning is vital and that doing it properly on the first attempt is not always feasible (Edmondson et al., 2004b).

2.2.4.4 Supportive Organisational Context

A supportive organisational context is defined as employees' perceptions of how the organisation recognizes their effort and contribution, lends support, and demonstrates that they have the employee's best interests at heart and meet their demands (Hackman, 2002; Wageman, Hackman, & Lehman, 2005). Employees want acceptance, connection, and gratitude from their employers or organisations. The level to which an organisation meets these demands, which is also considered the degree to which a firm cares for its people, is referred to as perceived organisational support. Organisational support is deeply felt when employees have a positive workplace experience, and these experiences are linked to the organisation's voluntary initiatives to improve working conditions (Eisenberger, Rhoades Shanock, & Wen, 2020). Employees unconsciously doubt the degree to which the organisation acts out of care for their well-being as a result of earlier organisational actions (Eisenberger et al., 2020).

Organisational support factors such as access to information and resources not only improve employee and team effectiveness but also foster team and individual psychological safety by reducing insecurity and defensiveness, which is likely to arise as a result of concerns about the unequal distribution of resources within or between an organisation's teams (Edmundson et al., 2004b; Francoeur-Marquis, & Aubé, 2021). Organisations may express their support and dedication to their employees by simply complimenting them to boost confidence and develop a good social identity or by recognizing staff for a job well done. The most important issue here is

that the organisation's or supervisor's actions must demonstrate concern, interest, and fairness for its employees (Cropanzano & Mitchell, 2005). Additionally, Carmeli, Brueller, and Dutton (2009) assert that a supportive organisational environment will favourably affect the development and display of real individual identity at work. Employees who feel highly supported by the organisation are more likely to engage in riskier behaviours that benefit the organisation, such as raising concerns, constructively critiquing work practices, and offering new and improved methods of carrying out tasks (Kura, Shamsudin, & Chauhan, 2016).

2.2.4.5 Emergent Group Dynamics

The concept of emergent group dynamics refers to the combination of roles and "characters" that individuals in an organisation take on or are allocated in regular work engagements (Kahn, 1990). The unconscious plays that characterise the more conscious workings of organisations define group dynamics (Hirschhorn, 1988). Wells (1980) indicated that, far beyond the mentalities of individual members of organisations, the social systems they find themselves in possess a mentality that links them through processes of unconscious alliance and collusion. Members of a work group collaborate to act out plays that alleviate both conscious and unconscious anxieties (Kahn, 1990). According to Kahn (1990), a group member's psychological safety is determined by where their "character" stands in the informal group play. People differ in how much room they have once cast into these roles to securely bring themselves into professional role performances (Minuchin, 1974). People's informal characters expressed their identities and the organisational groupings they consciously and unconsciously represented to one another (Alderfer, 1985). The

absence of psychological safety in such settings, as well as the subsequent stifling of people's voices, depicts the balance of authority and power within organisations (Alderfer, 1985). Differences in psychological safety might arise as a result of group interactions (Edmundson et al., 2004b).

2.3 Theoretical Framework

2.3.1 Self-determination Theory

Self-determination theory is a theory of fundamental psychological needs in motivation, growth, behaviour, and wellbeing (Deci & Ryan, 2000; Ryan & Deci, 2017). It is based on an organismic-dialectical meta-theory in that it considers people to be active, growing organisms that integrate both internal and external psychosocial information to achieve development (Olafsen & Deci, 2020). It also acknowledges that this innate inclination is either aided or hindered by the social circumstances around us (Olafsen & Deci, 2020). SDT is a theory of motivation that looks at the way an individual's natural developmental inclinations relate to their surroundings and how that determines how they behave. The theory advances that individuals possess three indispensable psychological needs: autonomy, competence, and relatedness. These are essential psychological nutrients for sustaining psychological growth, stability, and proactivity (Deci & Ryan, 2000). Support for these psychological needs and their eventual fulfilment form the basis of the psychological energy that motivates the initiation and maintenance of proactive behaviours over time (Ryan, Patrick, Deci, & Williams, 2008; Silva et al., 2011).

The theory indicates that how motivated employees are to perform their jobs has an impact on their behaviour. It distinguishes between different forms of motivation and argues that each type of motivation has functionally distinct amplifiers, antecedents, and implications (Deci, Olafsen, & Ryan, 2017). In particular, SDT acknowledged that controlled and autonomous motivation both influence employee behaviour (Deci et al., 2017). When people are motivated autonomously, they are fully willing, volitional, and able to make choices in their behaviour (Deci et al., 2017). Individuals are more inclined to become autonomously motivated and consistently function effectively, learn better, and be more adapted when they comprehend the significance and purpose of their work, have responsibility and autonomy in executing it, and obtain honest insight and reinforcements (Deci et al., 2017).

SDT asserts that social-contextual elements of an organisation promote autonomous motivation when they make it easier for people to meet their fundamental needs: autonomy, which is the perception that an individual is the initiator of his/her behaviour (Deci, 1975; Deci et al., 2001; Deci & Ryan, 2000). Individuals who have their desire for autonomy met are more likely to behave with autonomy in mind and exhibit favourable performance results (Gagné & Deci, 2005); relatedness, which entails the perception of being cared for, understood, and supported by others (Baumeister & Leary, 1995); When this need is satisfied, people experience a sense of interpersonal security that can reduce the negative thoughts and feelings caused by organisational context or climate, thus boosting proactivity and creativity (Baumeister & Leary, 1995); competence, which is defined as the perception of being confident in effectively attaining expected results and outcomes (Reis, Sheldon, Gable, Roscoe, & Ryan, 2000). These three key

psychological needs must be addressed to enhance performance and creativity in handling challenges and disruptions.

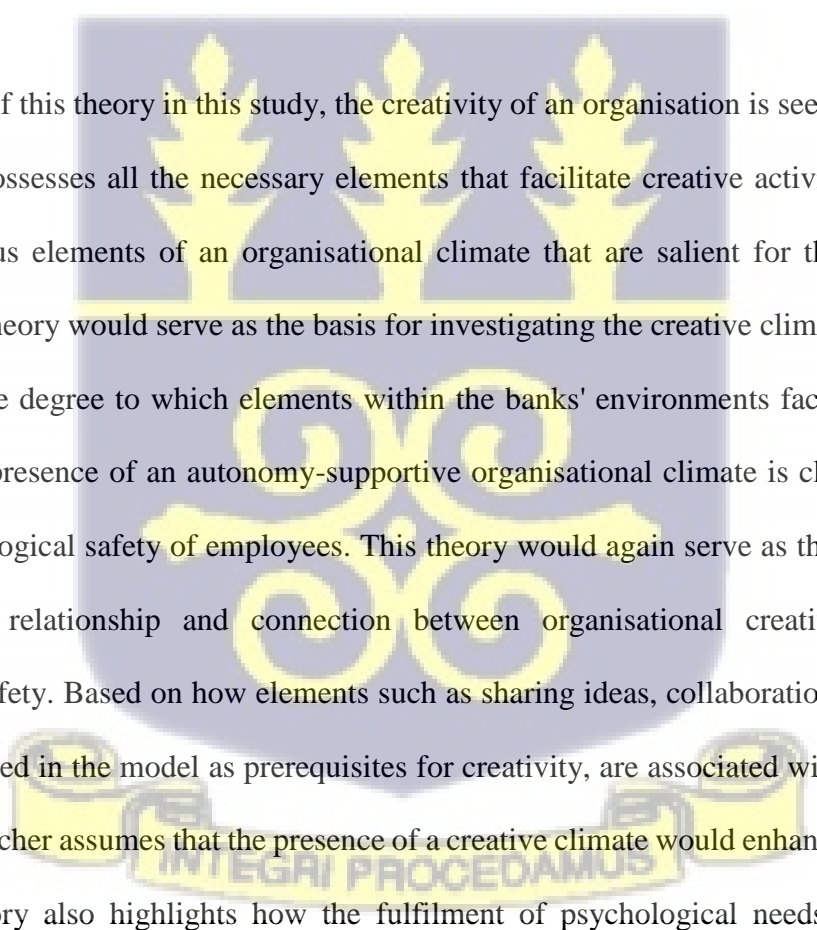
Autonomous motivation is associated with a variety of outcomes that are compatible with higher creativity (Deci & Ryan, 2000). Individuals who are independently driven usually do better at work, achieve more successfully, and are happier and more satisfied (Koestner et al., 2008; Judge et al., 2005; Houser-Marko, 2001). According to Gagné and Deci (2005), the two critical cognitive aspects of creativity are autonomous motivation and heuristic problem-solving (Woodman, Sawyer, & Griffin, 1993; Amabile, 1996). People who are autonomously motivated are less defensive, more open, and more willing to try new things (Deci & Ryan, 2000). They also have greater levels of constructive attitudes at work, which foster creativity (Isen, 2000). This was highlighted by Amabile (1983), who said that without it, "no recognizable degree of creativity is to be generated." It is distinguished by a strong appreciation for individual commitment and involvement (Ryan & Deci, 2017). An organisational climate where employees feel autonomously motivated is one of receptivity to change, worker autonomy, and discretion, encouraging workers to question the status quo and come up with fresh ideas, and promoting diversity in thought processes, and working methods (Anderson & West, 1996; Scott & Bruce, 1994). This fosters a creative climate where staff members feel free to use their judgment and flexibility, are prepared to take chances and try new things, and are more immersed in the creative process (Shalley, 1995).

Deci, Connell, and Ryan (1989) described an organisational climate marked by autonomy support as an environment in which individuals accept other people's viewpoints, uncontrollably offer

additional pertinent information, offer choices, and encourage self-initiation instead of trying to pressure them to act in a specific manner. This organisational climate instilled autonomous motivation among members (Haivas, Hofmans, & Pepermans, 2012; Oostlander, Güntert, van Schie, & Wehner, 2014), and the openness, accessibility, and availability (Carmeli et al., 2010) significantly improved employees' psychological safety (Zeng, Zhao, & Zhao, 2020). The inclusivity, tolerance, and trust within the organisational climate aid in enhancing employees' psychological safety and encourage individual learning (Zeng et al., 2020). The presence of social support, autonomy, and job security in an organisation makes employees feel more psychologically safe (Halbesleben, Neveu, Paustian-Underdahl, & Westman, 2014). Employees are free to suggest novel ideas, make use of new information, and use novel approaches thanks to psychological safety, which discards any fears about innovation failure (Zeng et al., 2020). In such a climate, workers are more inclined to consult their managers for advice on how to minimize mistakes, strengthen their skills, and develop confidence through learning (Spreitzer & Porath, 2014).

When the organisational climate meets the needs of its members for autonomy, competence, and relatedness, such employees become steadfast organisational members (Deci & Ryan, 2000). These employees demonstrate self-motivating and self-determining behaviours as a result of their innate emotional needs, which serve as the foundation for their self-motivation (Kantabutra & Ketprapakorn, 2021). They see adversity as a means to improve and progress (Kantabutra & Ketprapakorn, 2021). They are determined to strive in the pursuit of improvement and see obstacles and failures as chances to learn (Semeijn, Caniels, & Renders, 2018). After experiencing performance setbacks, they make plans to grow their skills by taking on obstacles and exhibiting

resilience (Keating & Heslin, 2015). They are prepared to keep going in the face of barriers, welcome challenges, and maintain their efforts in the face of resistance and difficulties (Keating & Heslin, 2015). Subsequent adjustments will be quicker and simpler with a solid foundation under an organisational climate that promotes openness, flexibility, and experimentation, which benefit the organisation's resilience in the short and long run (Teece, 2020).

The logo of the University of Ghana is a watermark in the background. It features a shield with three golden torches at the top, a central golden emblem with a spiral design, and a banner at the bottom with the Latin motto "INTEGRI PROCEDAMUS".

In the adoption of this theory in this study, the creativity of an organisation is seen as an output of a climate that possesses all the necessary elements that facilitate creative activities. The theory highlights various elements of an organisational climate that are salient for the realization of creativity. The theory would serve as the basis for investigating the creative climate among banks in Ghana and the degree to which elements within the banks' environments facilitate creativity. Given how the presence of an autonomy-supportive organisational climate is closely associated with the psychological safety of employees. This theory would again serve as the framework for elucidating the relationship and connection between organisational creative climate and psychological safety. Based on how elements such as sharing ideas, collaboration, and employee freedom, identified in the model as prerequisites for creativity, are associated with psychological safety, the researcher assumes that the presence of a creative climate would enhance psychological safety. The theory also highlights how the fulfilment of psychological needs could promote organisational resilience by making employees steadfast and perseverant. Therefore, the research aims to examine how the creative climate of banks in Ghana impacts organisational resilience and the mediating role of psychological safety in this relationship

2.4 Review of Empirical Studies

This section of the literature review concerns empirical studies that have been conducted on the study variables.

2.4.1 Creative Climate and Organisational Resilience

A creative climate fosters the generation of novel ideas, which helps organisations grow and become more efficient while also helping individuals generate and effectively use creative ideas (Ekvall et al., 1983). According to Ekvall et al. (1983), the central emphasis of a creative climate is on the efficiency and effectiveness of organisations. It highlights the relationship between the components of effectiveness, efficiency, and competitiveness, which is crucial for organisational resilience (Mafabi et al., 2015; Siddiqui, 2017). This suggests that organisations require a creative climate to assist employees in having a new and extraordinary effect on organisational operations, which is critical in the pursuit of organisational resilience (Porsze et al., 2012).

The amount of study on creative climate and organisational resilience that is currently accessible is limited. Nonetheless, the few studies that have been conducted have found a link between the presence of a creative climate in an organisation and its ability to be resilient. One of these studies was conducted by Mafabi, Munene, and Ahiauzu (2015); they investigated the relationship between organisational creative climate and organisational resilience using innovation as a moderator. The study is a quantitative cross-sectional study of the parastatal organisations in Uganda. It investigated 51 parastatal organisations in Uganda from diverse industries which

included finance, education, health, environment, agriculture, tourism, telecom, energy, and transport, among others. The result of the study showed that organisational creative climates strongly, positively, and significantly impacted organisational resilience. This result is consistent with Ensor, Pirrie, and Band's (2006) study, which found that support teams and a lack of organisational obstacles improve creativity and competitiveness in advertising companies. According to the findings of this study, the more favourable the creative climate, the higher the level of organisational resilience (Weeks, 2008). For example, the more organisational support there is, such as reward allocation or the appropriate time for creativity, the better organisations can cope with difficulties and improve performance.

Other studies, such as one conducted by Alias, Ismail, Alias, and Omar (2019), corroborated the findings above. The study also adopted a quantitative cross-sectional approach. Just as in the study above, this study also examined parastatal organisations in Malaysia, which involved 25 ministries. Alias et al. (2019) evaluated the impact of a creative climate, knowledge management practices, and organisational innovation on organisational resilience. The findings indicated that a creative climate strongly contributes to organisational resilience, which is consistent with the findings of the previous study. They employed Ekvall's (1996) creative climate instrument, which measured 10 dimensions of creative climate. After conducting a factor analysis, three dimensions (playfulness, conflict, and risk-taking) were discarded due to their low factor loading, which was consistent with the work of Zain and Kassim (2012) and Shanker (2013). Alias et al., (2019) cited the high-power distance (Hofstede, 1997) culture of Malaysia as the probable reason why that might have happened. Given that employees in the public sector favour leaders who take greater control of work procedures and lead by example (Chow et al., 1999). This highlights the possible

role of macroculture in the creation of a creative climate. Nevertheless, the study exhibited that a creative climate has a positive influence on organisational resilience.

Existing studies have examined the importance of creative climate and adaptability in organisational resilience (Weeks, 2008; Mafabi et al., 2015). Adaptive capacity is classified into two categories: one denotes an organisation's capacity to recover by utilizing existing creativity and resources, and another implies the organisation's ability to learn new creativity/skills to address external challenges (Woods & Wreathall, 2008). This indicates the role of creative climate in enabling organisations to adapt to changes and challenges, which denotes resilience. According to Wang, Hutchins, and Garavan (2009), a firm's capacity to be resilient in the face of adversities is developed by nurturing creativity among its workers, which, when accumulated, makes it possible to respond when it faces major upheavals. As a result, there is a clear relationship between creative climate and competitiveness, which is critical for achieving organisational resilience (Isaksen, 1995; Bavec, 2009). The connection enables the firm to anticipate market constraints and incorporate them into its operations (Wang et al., 2009).

Based on the reviewed literature, it is conclusive that available studies point to a positive relationship between organisational creative climate and organisational resilience.

2.4.2 Creative Climate and Psychological Safety

The establishment of trust and respect between multiple parties, as well as our sense of ease and security of mind, are all impacted by psychological safety (Lateef, 2020). Psychological safety develops when workers feel empowered by their surroundings, and psychological safety then inspires motivation and involvement in creative activities (Vinarski-Peretz & Carmeli, 2011). According to research, an individual's experience at the workplace has a significant impact on whether they participate in a creative activity (Kahn, 1990). Kahn (1990) went on to say that three psychological factors, including perceived meaningfulness, psychological safety, and availability, affect how much effort individuals put into their work. Risks and challenges abound throughout the creative process (Zhou & Pan, 2015). As a result, for employees to participate in creative activity, a variety of factors must be present in the workplace to support the behaviour. Given that it promotes interpersonal and communicative advantages that are directly related to creativity, psychological safety has been highlighted by researchers as a crucial element for the development of an organisational environment that encourages creativity (Kark & Carmeli, 2009). Edmondson (1999) found that in firms with high psychological safety, staff members feel more at ease discussing challenging topics, are more receptive to other perspectives, and encourage riskier stances as a way to foster a wider collective viewpoint. When psychological safety is present, both individuals and groups feel comfortable taking these risks, and they interact with an openness that fosters creativity (Edmondson & Lei, 2014).

Individuals who have similar perspectives on psychological safety generally support each other's creative endeavours because they care about and respect their coworkers and believe that they

won't be taken advantage of at work (Liang et al. 2012). Psychological safety encourages employees to support one another while exploring new ideas rather than criticising one another by offering feedback to further improve and polish ideas, which may be especially useful for people with limited creativity (Mueller & Kamdar, 2011). Employees are considerably less inclined to hold back on expressing themselves, making decisions, discussing challenges or shortcomings, or coming up with new ideas in a psychologically safe setting (Hirak et al., 2012; West, 1990).

Though no study was found directly investigating the relationship between creative climate and psychological safety, available studies on psychological safety and creativity appear to point to the necessity of the presence of an organisational climate that is high on psychological climate to facilitate creativity.

2.4.3 Domestic and Foreign Firms

The markets in emerging economies have grown to be alluring for foreign firms. This is due to the possibility of a large number of potential clients creating profit (Khuntia, Kathuria, Saldanha, & Konsynski, 2019). For instance, it is anticipated that by 2050, developing Asian economies will account for 55 per cent of world economic activity (Khuntia et al., 2019). The banking industry is not alien to this developing phenomenon. The banking systems in developing economies have experienced transformation under the pressure of financial liberalization, increased openness to international capital flows, and financial and technological innovations. However, the most notable has been the penetration of foreign banks (Gelos & Roldos, 2004). Studies have documented the benefits of the entry of foreign banks into the financial industry of developing economies by

highlighting the increase in the efficiency of domestic banks and improving credit availability for all categories of firms (Clarke et al., 2001). Jennifer et al. (2002) noted that foreign banks in emerging markets are thought to improve general bank soundness, particularly when the foreign parent bank originates from a well-regulated financial system and is itself healthy.

The presence of foreign banks can catalyze the development of financial markets in emerging economies. As highlighted by Claessens, Demirgüç-Kunt and Huizinga (2001), their influence extends across various dimensions. Foreign banks can elevate the standard of financial services in host countries, compelling domestic banks to emulate their practices through healthy competition. Moreover, they often encourage the enhancement of the banking services infrastructure by promoting more rigorous supervision and a more dynamic legal framework (Crystal, Dages, & Goldberg, 2001). Additionally, foreign banks facilitate improved access to international financial markets, thereby bolstering a country's ability to tap into global financial resources (Rakshit & Bardhan, 2019). The overall impact of foreign banks on host countries can be positive, ultimately leading to increased bank productivity and fostering greater competition within the financial markets (Bruno & Hauswald, 2014).

Despite the above, emerging economies generally pose significant obstacles to both foreign and domestic organisations. This is due to the complexity stemming from geographically scattered customer groups, wealth gaps, varying consumer ambitions, and historical setups; their unstable operational environments pose greater risks than developed economies (Lai, Lai, & Lowry, 2016; Peng, Wang, & Jiang, 2008). Poor distribution networks, insufficient laws, and ineffective capital

markets plague many developing nations (Walczak, 1999), increasing the risks associated with infrastructure, politics, regulations, customers, labour, and payments (Meyer & Peng, 2016). Unique social structures, power disparities, and long-standing economic relationships among local companies generate extra dangers for international companies in addition to these problems (Aulakh, Kotabe, & Teegen, 2000). An extensive body of research shows that the political, economic, and cultural disparities between the host nation and home nation contexts put foreign organisations in danger of internationalization (Agarwal & Ramaswami, 1992). Contrarily, other research works also imply that foreign organisations have certain benefits over domestic companies. Studies contend that foreign companies have specific advantages over domestic competitors that provide them with competitive advantages over domestic firms (Rugman & Verbeke, 1992).

In the banking industry, prior research has affirmed the pronounced competitive advantages held by foreign banks over their local domestic counterparts in developing economies. These advantages stem from several key factors, including a substantial asset base provided by the parent company, an expansive international branch network, ready access to the foreign-currencies market, superior management processes, high-quality customer support, state-of-the-art banking technology, sound credit management practices, a highly skilled and knowledgeable workforce, and a more robust global platform (Acheampong, 2013; Elyasiani & Rezvanian, 2002; Goldberg, Dages, & Kinney, 2022; Ukaegbu & Oino, 2014). These disparities in competitiveness and operational effectiveness can be attributed to variations in management strategies, the composition of clientele, and an in-depth understanding of the local market. Additionally, international regulatory arbitrage and access to a global business platform contribute significantly to this competitive edge (Elyasiani & Rezvanian, 2002).

According to Pfaffermayr and Bellak (2000), foreign firms' substantial resources, such as creativity, modern technology, powerful brand equity, management know-how, and talents, are what allow their foreign subsidiaries to perform better than their domestic counterparts. Hymer (1976), on the other hand, stated that overseas subsidiaries experience the burdens of being foreign and perform worse than domestic enterprises. Scholars like Nelson and Gopalan (2003) and Aguilera and Jackson (2003) have fervently asserted that national culture has a substantial impact on determining corporate culture. National culture is said to have a significant impact on a wide range of organisational activities, including financial strategy and decisions (Hua & Wei, 2016); dividend policy (Shao, Kwok, & Guedhami, 2010); financing methods (Aggarwal & Goodell, 2009); mergers (Ahern, Daminelli, & Fracassi, 2012); and trading behaviour (Ahern, Daminelli, & Fracassi, 2012). (Chui, Titman, & Wei, 2010). According to research, national culture impacts corporate culture to the extent that national cultural values, beliefs, and perspectives are imposed on organisations through societal institutions (Hofstede, 2001; Nazarian, Atkinson, & Foroudi, 2017). According to Hofstede's categorization index, Ghana's corporate culture is masculine, extremely collectivist, and has a high degree of uncertainty avoidance. It also has a high power distance (Ansah, 2015; Meikano, 2009). This is strongly connected to the control-oriented culture (hierarchy) described by Cameron and Quinn (2006), which emphasises hierarchical structures and control systems designed to reduce risks and boost internal efficiency by following established processes and rules without having the liberty to experiment with fresh, creative ideas.

It is established that there is a disparity between foreign and domestically owned firms in performance and culture, among others. This indicates a possible disparity between foreign-owned and Ghanaian-owned banks.

2.5 Statement of Hypotheses

Based on the reviewed literature, the researcher makes the following hypotheses:

H1: Creative climate has a significant positive impact on the organisational resilience of banks in Ghana.

H2: Psychological safety would mediate the positive impact of creative climate on the organisational resilience of banks in Ghana.

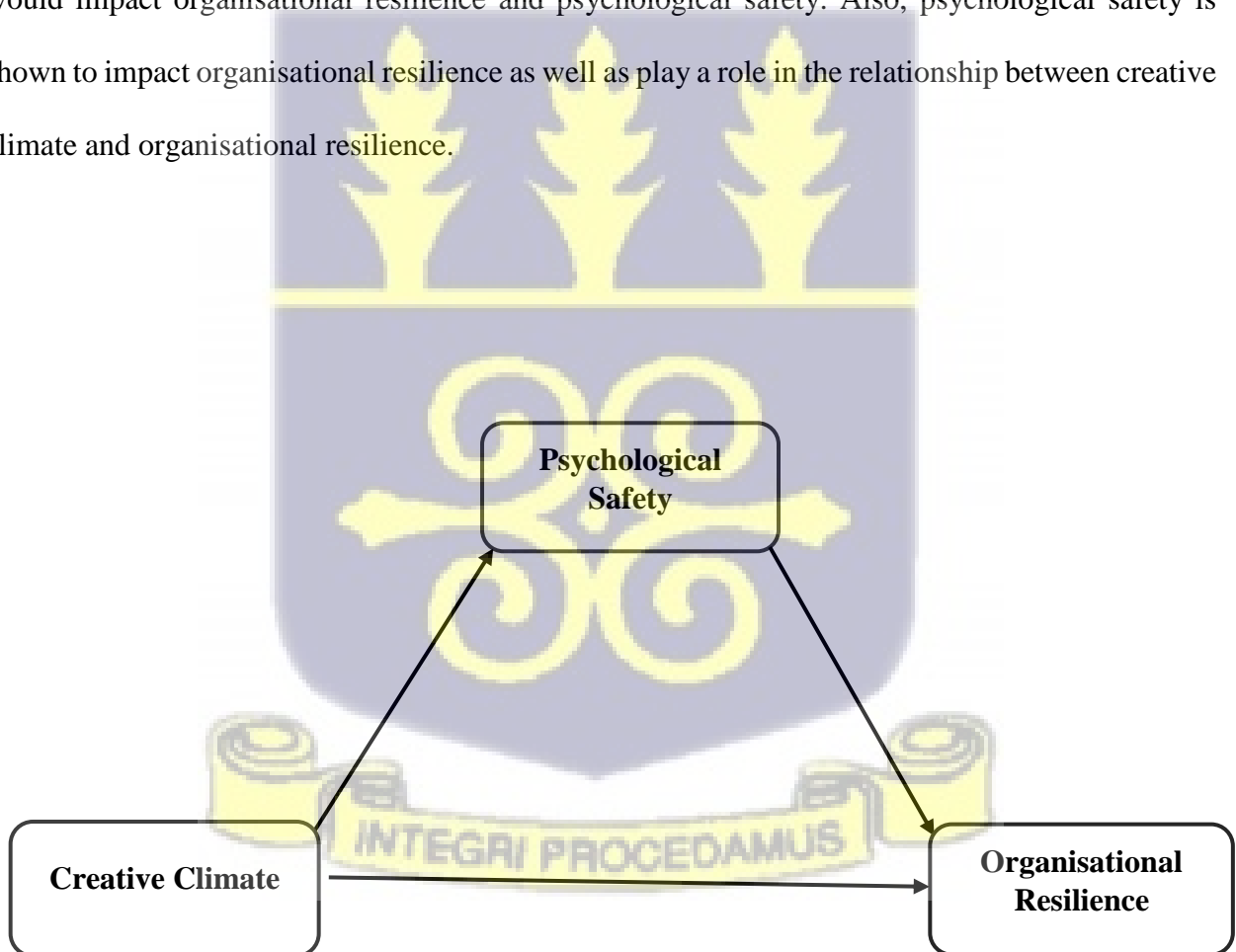
H3: The impact of creative climate on organisational resilience would be stronger among Foreign-owned banks than Ghanaian-owned banks.

H4: The impact of psychological safety on organisational resilience would be stronger among Foreign-owned banks than Ghanaian-owned banks.

H5: The impact of creative climate on psychological safety would be stronger among Foreign-owned banks than Ghanaian-owned banks.

2.6 Conceptual Framework

Based on the literature reviewed, the theory, and the hypotheses devised for this study, the conceptual framework below was developed. This framework highlights the purported relationship between the variables under study. From the framework, it is indicated that a creative climate would impact organisational resilience and psychological safety. Also, psychological safety is shown to impact organisational resilience as well as play a role in the relationship between creative climate and organisational resilience.



CHAPTER THREE

METHODOLOGIES

3.1 Introduction

This chapter discusses the research methodology, which includes the general approach, procedures, specific techniques, and tools employed by the researcher during the study. The research instruments are also discussed, as are their psychometric properties. The chapter explains the methodologies used during the study and also the justification for employing the different techniques.

3.2 Research Paradigm

The research paradigm describes the fundamental philosophical assumptions that underpin a researcher's perspective when examining the social world (Saunders et al., 2019). These paradigms, as defined by Denzin and Lincoln (2000), are human constructs that manifest the researcher's standpoint when deciphering concealed meanings within data. Consequently, paradigms are of paramount significance because the assumptions within them shape the overall research approach, influence the choice of methods, techniques, and tools, and determine the meanings and interpretations assigned to findings (Brennan et al., 2011). This, in turn, has far-reaching implications for the research methodological decisions made throughout the research process (Kivunja & Kuyini, 2017). Saunders et al. (2019) identified five fundamental paradigms:

positivism, critical realism, interpretivism, postmodernism, and pragmatism, although some scholars, like Healy and Perry (2000), contend that there are just four major paradigms: positivism, realism, constructivism, and critical theory.

Positivism, akin to the philosophical outlook of natural scientists, entails the use of empirical data from the social world to formulate principles governing that world (Saunders et al., 2019). Positivists maintain that researchers should approach their subjects with no preconceived notions (Gray, 2014), operating on the belief that reality can be known with absolute certainty (Tronvoll et al., 2011). According to this perspective, only rigorous scientific inquiry can unveil the truth about the world (Gray, 2014). Consequently, researchers adopting a positivist stance employ representative samples of the population to test hypotheses and draw conclusions about phenomena, typically analyzing data quantitatively (Saunders et al., 2019). Controlled experiments and sample surveys serve as the primary data collection methods for positivist studies (Healy & Perry, 2000), and these studies are often theory-driven (Tronvoll et al., 2011).

Interpretivism, also known as constructivism, contends that numerous realities exist due to diverse, ever-evolving individual perspectives (Harrison & Reilly, 2011). Research in the social sciences, according to interpretivism, must be conducted independently from natural science research since studying humans and their social environments differs fundamentally from studying physical phenomena (Saunders et al., 2019). Interpretivists maintain that natural reality and social reality necessitate distinct approaches (Gray, 2014). One of the central goals of this research paradigm is to devise innovative and nuanced ways of examining the social world and its surroundings, often

leading interpretivists to favour qualitative research where emergent themes are frequently uncovered (Creswell, 2014; Goldkhul, 2012).

Pragmatism stands apart from both positivism and interpretivism by centring its focus on research problems and their practical implications (Feilzer, 2010). Pragmatists approach research as a means to contribute practical solutions that inform future practice (Saunders et al., 2019) without making assumptions about the nature of reality. This perspective is oriented towards resolving real-world issues (Brennan et al., 2011). Pragmatists employ mixed methods of research and use induction, deduction, and abduction to make sense of their findings (Harrison & Reilly, 2011).

Realists posit an imperfectly perceptible "actual" reality made up of abstract entities formed by human thoughts that exist independently of any one individual (Healy & Perry, 2000). Realist research aims to establish a broad range of answers that encompass various contingent circumstances and reflective participants (Pawson et al., 2004).

Post-modernism, on the other hand, seeks to challenge established paradigms and empower marginalized groups by emphasising the role of language and power dynamics (Saunders et al., 2019). It places importance on the ever-changing, dynamic, and fluid nature of the social world, rejecting the objectivist, realist view of the world.

In the pursuit of understanding the complex interplay between creative climate, psychological safety, and organisational resilience, the researcher adopts a positivist stance. Grounded in the tenets of empirical inquiry and guided by established theoretical foundations, the research aspires to provide insights drawn from verifiable, factual evidence, thereby eschewing subjective conjecture (Saunders et al., 2019). This methodological choice finds its rationale in the specific research inquiries at hand, necessitating the utilization of quantitative techniques for hypothesis testing. By adhering steadfastly to the positivist philosophy, the researcher endeavours to maintain objectivity throughout the investigation, ensuring that the researcher exerts no undue influence over the data collection and subsequent interpretation (Saunders et al., 2019).

By embracing the positivist research paradigm, the study signals its unwavering commitment to methodological rigour and the systematic exploration of its research questions. The primacy accorded to empirical data lends a solid foundation to the research, where findings are anchored in quantifiable evidence, reducing susceptibility to the vagaries of subjective interpretation. Furthermore, the study's reliance on established theories underscores its scholarly approach, seeking to extend the existing body of knowledge by subjecting prevailing theoretical constructs to rigorous empirical testing within the context of creative climate, psychological safety, and organisational resilience. The solid adherence to objectivity safeguards the research against potential researcher bias, ensuring that the investigative process remains uninfluenced by personal predispositions and thereby elevating the credibility of the study's outcomes.

3.3 Research Approach

Trochim (2006) asserts that the two broad styles of knowledge gathering are inductive and deductive approaches. Induction involves moving from a specific observation to broader generalizations, whereas deduction begins from a general point of view to a specific one. The inductive approach entails finding patterns in observations and formulating hypotheses to explain those patterns (Bernard, 2017). It starts with data collection and culminates with the formulation of a hypothesis based on the facts gathered and assessed. The deductive approach entails formulating an assumption based on current theories and devising a research strategy to evaluate the assumption (Wilson, 2010). It entails the creation of a hypothesis, which is then followed by the collection of facts. The collected data is then analysed, and the hypotheses can be verified or refuted (Saunders et al., 2009).

In this study, the deductive research approach was employed to investigate the research topic. Since information from earlier studies was evaluated first, the research topic and hypotheses were developed, and later, the primary data was obtained. The deductive approach permits the hypothesis to be tested by comparing it with analysed field data that either confirms or disproves it (Snieder & Larner, 2009). This study, therefore, adopted the deductive research approach.

3.4 Research Design

Blumberg, Cooper, and Schindler (2014) describe a research design as "a strategy for gathering and analyzing data needed to provide answers to the study problems." According to Robson (2002), the significance of study design arises from the fact that it impacts the researcher's decision on the technique of data collection, data processing, and other study concerns. A research design is an overarching representation of the study strategy and methodology that includes everything from broad assumptions to precise data collection and analysis methodologies (Creswell, 2009). The research design assists the researcher in determining and developing the type of data that is relevant to the study. According to Creswell (2009), the research topic a researcher wishes to address, the researcher's own experiences, and the demographic of the study all influence the choice of research design.

This study relied on the quantitative cross-sectional method, considering the nature of the research and the author's philosophical perspective. The quantitative research method is a method for evaluating hypotheses by examining the relationship between observed variables, often through the utilization of tools that allow the application of statistical processes in processing numerical data (Creswell, 2014). Using this type of study design allows for information to be collected from a large number of participants at a single moment in time using a set of instruments with pre-set questions and fixed replies (Creswell, 2012), which is then statistically analysed (Aliaga & Gunderson, 2000). When it comes to data collection, there are two approaches: qualitative and quantitative. Both approaches are often utilised in business and management research. The primary distinction between qualitative and quantitative research approaches is that quantitative methods

are primarily used to acquire vast amounts of numerical information. When gathering modest amounts of non-numerical information, qualitative approaches are utilised (Saunders, Lewis, & Thornhill, 2009). When investigating the relationship among multiple factors or collecting a large amount of data, a quantitative research strategy is recommended. Surveys or questionnaires, experiments, and observations are common quantitative research approaches (David & Sutton, 2016).

3.5 Population

A population is defined as the totality of the individuals or things about which a study would like to know more (Rahi, 2017). Employees of Ghanaian-owned and Foreign-owned banks in Ghana were chosen as the study's target population. The banking sector in Ghana has seen some turbulent times recently, with banks (mostly Ghanaian-owned) that failed to meet the Bank of Ghana minimum capital requirement being either merged with banks with the same predicament, acquired by more able banks, or relegated to Savings and Loans status (Pricewaterhouse Coopers, 2018). The clean-up by the central bank has resulted in 27 banks, with 16 being foreign-owned and 11 Ghanaian-owned (Bank of Ghana, 2019). A brief examination of some emerging economies' banking industries, such as the banking sector in Ghana, reveals that foreign subsidiary banks seem to establish themselves there "quite easily" (Saka, Aboagye, & Gemegah, 2012). The Ghanaian banking industry is dominated by foreign banks. Though foreign banks have an upper hand over their domestic counterparts in the developing world (Miller & Eden, 2006), as a result of their superior assets, their effective utilisation of human resources plays a vital role (Venaik, Midgley,

& Devinney, 2005). Venaik et al. (2005) indicated that this dominance exists because of their effective mobilization of resources, which includes human resources.

This dominance was evident in the 2021 banking survey report released by PricewaterhouseCoopers, where the top eight banks in the country in terms of profitability were all Foreign-owned banks. CAL Bank, a Ghanaian-owned bank, was the topmost Ghanaian bank, occupying the ninth position in the profitability rankings. Therefore, the study targeted employees from the two sets of banks to establish whether the variables of creative climate, organisational resilience, and psychological safety vary in Ghanaian-owned and Foreign-owned banks.

The research focused on banking institutions listed on the website of the Banks of Ghana. Overall twenty-three banks were listed there, these included: Absa Bank Ghana Limited, Access Bank (Ghana) Plc, Agricultural Development Bank, Bank of Africa Ghana Limited, Cal Bank, Consolidated Bank Ghana Limited, Ecobank Ghana, FBN Bank (Ghana) Limited, Fidelity Bank Ghana Limited, First Atlantic Bank Limited, First National Bank (Ghana) Limited, GCB Bank Plc, Guaranty Trust Bank (Ghana) Limited, National Investment Bank Limited, OmniBSIC Bank Ghana Limited, Prudential Bank Limited, Republic Bank (Ghana) PLC, Société Generale Ghana Plc, Stanbic Bank Ghana Limited, Standard Chartered Bank Ghana Plc, United Bank for Africa (Ghana) Limited, Universal Merchant Bank Limited, and Zenith Bank (Ghana) Limited.

The researcher sampled six banks using a purposive sampling technique, three of which are Ghanaian-owned banks and another three of which are Foreign-owned banks. To be included in

the sampled banks, the criteria was that the banks must rank among the top 20 banks on the profitability ranking of PricewaterhouseCoopers in the 2021 report. Against this background, the selected banks included: Access Bank, Absa Bank, Standard Chartered Bank, Cal Bank, Ghana Commercial Bank, and Consolidated Bank of Ghana. These are the banks that responded to the researcher's request to be part of the study. Employees working at these banks' headquarters offices make up the study's population.

3.6 Sample and Sampling Technique

A sample is a subset of a population that is studied to learn more about the entire population (Vehovar, Toepoel, & Steinmetz, 2016). In determining the appropriate sample for a study, the researcher must ensure a balance between employing too few or too many participants in the sample (Kelly, Webster, & Craig, 2010). Since a small sample size lacks the statistical ability to detect a true difference, the observed variation may be declared statistically insignificant (Daly & Bourke, 1991; Karlsson et al., 2003). A sample size is sufficient if it allows the researcher to make an unequivocal judgment that a discovery is correct to a specific degree of error and has sufficient power to detect a specified meaningful influence (Malone, Nicholl, & Coyne, 2016). The size of the research sample is important because it must be representative of the intended population for the results to be generalisable to that population.

The sample size for the research was established using the formula provided by Tabachnick and Fidell (2007) for calculating the minimum sample size. Based on the formula, a sample size of 58

was determined to be the suitable minimum sample size for the current study, which has one main predictor variable, creative climate.

$$N > 50 + 8M$$

M = Number of Predictor

N = Sample Size

Sampling is a technique used by a researcher to comprehensively choose a comparatively small quantity of a representative subset of a population to represent as a data source for observation and experimentation per the study's objectives (Sharma, 2017). The study employed a non-probability sampling technique, specifically a convenient sampling technique, whereby members of the selected organisations who were willing to take part in the study would be sampled.

Hardcopy questionnaires and electronic questionnaires (via a link) were distributed to the employees of the sampled banks. 70 copies were sent to each bank. The target number of responses for the researcher was 58 from each bank; as such, when the response from each bank was equal to or more than 58, it was deemed sufficient for analysis. A total of 397 responses were received (66, 63, 65, 66, 69, and 68 from Absa, Access, Cal Bank, CBG, GCB, and Standard Chartered, respectively).

3.7 Sources of Data

The study made use of primary data. The primary data was gathered from study participants using survey questionnaires. These are structured and standardized data collection instruments used to collect data from the employees of the organisations involved in the study. The advantages of using a questionnaire include getting precise information and providing comprehensive and pertinent facts via careful planning, testing, and administration (Wilson, 2010). Secondary information was also utilised in this study. This includes all information gathered from existing literature.

3.8 Data Collection

3.8.1 Data Collection Method

A survey approach was used in the collection of data. According to Remenyi et al. (1998), a survey is the collection of a substantial amount of information, generally numerical, or data that will be translated into figures via a questionnaire. This approach entails distributing survey questionnaires to sample participants to gather information. Surveys are frequently used in social and psychological research to describe and investigate human behaviour (Singleton & Straits, 2009). The survey questionnaire was utilised because it provided high representativeness of a population, which translates into strong statistical significance after data analysis. It was also adopted because it ensures no observer subjectivity since all participants are given standardized stimuli (Sincero, 2012). Furthermore, this approach was chosen since the study's primary goal is to explore the strength of relationships between the variables of interest.

3.8.2 Study Instruments

A survey can be conducted in a variety of ways. Kumar (1999) distinguishes three approaches: the mail questionnaire, collective administration, and administration in a public place. The most prevalent is the mail questionnaire; while it is an excellent way to save time, it frequently has a poor return rate since the individual getting the questionnaire might decide to overlook it. The collective administration approach allows the researcher to collect more data for the research. The same applies to the public administration of questionnaires. These two approaches have been shown to have a higher rate of response (Kumar, 1999). In this study, questionnaires were distributed using electronic mediums as well as hard copies.

The instruments that were utilised in collecting data on the variables of the study included the creative climate questionnaire developed by *Mafabi, Munene, and Ahiauzu (2015)*. This scale was developed based on Amabile's (1997) KEYS research tool and Ekvall's (1996) ten-factor creative climate scale. The scale is made up of 17 items, measuring organisational support, supervisory support, and workgroup support. Some of the items on the scale include "*Our organisation allocates resources to facilitate the generation of new ideas*" for organisational support. For supervisory support, a sample item is "*In our organisation, supervisors consult with their staff.*". Finally, for workgroup support, a sample item is "*Disagreements in our teamwork are constructively resolved*". The scale is measured on a 5-point Likert scale ranging from 1 (this is very untrue) to 5 (this is very true). The scale has an alpha coefficient of 0.88 (Mafabi et al., 2015). This scale was utilised in measuring the creative climate of banks in Ghana. To test the reliability

of the instrument, it was piloted. The pilot study yielded a Cronbach Alpha coefficient of 0.83. The final study yielded a reliability coefficient of 0.72. Items 2, 5, 7, 11, and 15 of the scale were negatively worded, so they were reversed coded and scored.

Organisational resilience was measured using the Kump, Engelmann, Kessler, and Schweiger (2019) questionnaire. It is a 16-item scale measuring the three dimensions (sensing, seizing and transformation) of dynamic capability. The scale is measured on a 6-point Likert scale ranging from strongly disagree (1) to strongly agree (6). Some sample items on the scale include “Our company always has an eye on our competitors’ activities”, and “Current information leads to the development of new products or services”. The subscales have alpha coefficients of 0.83 to 0.88 and an overall alpha coefficient of 0.91 (Kump et al., 2019). The pilot study yielded a Cronbach alpha coefficient of 0.82. The final study yielded a reliability coefficient of 0.78.

Finally, psychological safety was assessed with the Edmundson (1999) scale. The scale is a 7-item scale measuring team psychological safety. The scale is very reliable, with an alpha coefficient of 0.82 (Ramalho & Porto, 2021). It was measured on a 7-point Likert scale ranging from very inaccurate (1) to very accurate (7). Some of the sample items on the scale include “If you make a mistake on this team, it is often held against you” and “People on this team sometimes reject others for being different.”. After it was piloted, it yielded a Cronbach's alpha coefficient of 0.80. The final study yielded a reliability coefficient of 0.75. Items 1, 3, and 5 of the scale were negatively worded, so they were reverse coded and scored.

3.9 Data Collection Procedure

In the process of collecting data for the research, certain processes and procedures were observed. To begin with, the researcher received an introductory letter from the department. These letters were sent to the head offices of the banks sampled for the study. This was done to get permission from the banks to collect data from their employees. Included in the introductory letter is the contact information of the researcher (email). Approval was given by the banks via an email sent to the researcher. Upon receiving the email approval, questionnaires were sent out to the banks in hardcopies and softcopies. The hardcopies were administered to the employees through the human resources department of the banks. A detailed description of the purpose of the study was provided in the questionnaire in an introductory section. A link to the softcopy of the questionnaire was shared with the human resource office of the banks, which was then shared with the employees via email and other platforms. The hard copies of the questionnaires were retrieved from the organisation at a later date. Finally, the researcher sent an email to the organisation to express gratitude to the organisation and its employees for kindly accepting to partake in the exercise.

3.10 Data Analysis

The Statistical Package for Social Sciences (SPSS) version 26 and AMOS version 26 were used in analysing the primary data gathered from the field. Descriptive statistics, such as frequencies and percentages, were utilised to examine the gathered demographic data. Prior to carrying out the main analysis of the study hypotheses, preliminary analyses were carried out to ensure that the

data was sound and met the various multivariate assumptions. These preliminary analyses looked at things like normality, missing data, and outliers. Additionally, the covariance-based structural equation modelling method was used to test the assumptions (CB-SEM). SEM is a second-generation tool with two basic models: (1) the structural model and (2) the measurement model. The structural model describes the link between exogenous and endogenous factors, while the measurement model is concerned with the relationship between a latent variable and its indicators. (That is, it shows how the different observable variables - stress on their respective structures.) (Hair, Black, Babin, & Anderson, 2014; Dash & Paul, 2021).

The researcher used SEM because it is a versatile method that could generate a single comprehensive model with a variety of interactions and dependent relationships between the constructs (Mueller & Hancock, 2018; Dash & Paul, 2021). Once more, SEM was used since conventional multivariate methods cannot evaluate measurement errors since they anticipate that the errors in the independent variables will dissipate. In practice, using such techniques is the same as disregarding measurement mistakes (when they exist), which might lead to deliberate errors, particularly when the errors are significant. However, SEM provides explicit estimates of these error variance parameters; therefore, SEM analysis prevents such errors (Byrne, 2010). The CB-SEM was therefore used to investigate the hypothesised relationship between the study variables.

3.11 Ethical considerations

Informed permission, withdrawal freedom, confidentiality, and privacy were highlighted as ethical factors in this study. All participants received pertinent information about the study. This involved information about the goal or objective of the research for which their support or cooperation was requested. In addition, they received information about the advantages of the study as well as any potential risks associated with participating in it. They were told that the research would directly assist them; it may have an impact on how policies are made, which would be advantageous to the banking industry as a whole.

The questionnaires were not imposed on any participant. Consent was sought from every single participant, and they were required to tick a box to symbolize their consent and willingness to participate. In the research, participants could pull out whenever they felt the need to. Provisions were made for printing and making more questionnaires available to make room for those who may want to withdraw midway through the study.

Absolute confidentiality was ensured. Under no circumstances was the information taken from participants divulged to anyone for the non-academic reasons the study was meant for. The researcher ensured that no participant became a target as a function of the answers he or she provided in a questionnaire. The research was subjected to ethical approval both from the department and the university. The researcher's contact information was provided to participants to forward any concerns they had.

CHAPTER FOUR

DATA ANALYSIS AND RESULTS PRESENTATION

4.1 Introduction

The study was intended to examine the relationship between creative climate, organisational resilience, and psychological safety among employees of Ghanaian-owned and Foreign-owned banks in Ghana's capital city of Accra. In this chapter, participants' data are analysed to produce results that are valid and reliable and that explain how creative climate and psychological safety relate to organisational resilience. The outcomes of the data's preliminary analysis are presented in a bid to demonstrate that they meet all of the requirements for multivariate analysis. Also shown are the outcomes from the hypothesis testing utilizing CB-SEM.

4.2 Demographic Characteristics of Participants

Table 4.1a: Socio-Demographic Characteristics of Participants ($n = 397$)

| <i>Variables</i> | <i>Frequency</i> | <i>Percentages (%)</i> |
|------------------|------------------|------------------------|
| Gender | | |
| Male | 194 | 48.9 |
| Female | 203 | 51.1 |
| Age | | |
| 18 – 29 | 109 | 27.5 |

| | | |
|---------------------------|------|------|
| 30 – 39 | 157 | 39.5 |
| 40 – 49 | 93 | 23.4 |
| 50 – 59 | 38 | 9.6 |
| Marital Status | | |
| 195 | 49.1 | 49.1 |
| 202 | 50.9 | 50.9 |
| Tenure | | |
| 0 – 5 | 103 | 25.9 |
| 6 – 10 | 175 | 44.1 |
| 11 – 15 | 100 | 25.2 |
| 16 – 20 | 19 | 4.8 |
| Level of Education | | |
| Diploma | 96 | 24.2 |
| First Degree | 207 | 52.1 |
| Master's | 94 | 23.7 |

Source: *Survey Data, 2022*

The above table captures the demographic information of the participants in the study. From the table, it can be observed that the gender distribution of the participants in the study demonstrated that male participants made up 48.9% of the sampled participants, which is 194 of the participants involved in the study. The female gender represented 51.1% of the sampled participants. This amounts to 203 of the sampled participants. The data demonstrates that the participants were almost evenly distributed by gender.

On age, it can be observed that participants who fell between the ages of 18 and 29, occupied 27.5% of the sampled participants, adding up to 109 of the participants. Those who fell between the ages of 30 and 39 accounted for 39.5% of the sampled participants, making up 157 of the

sampled participants. The participants who fell between the ages of 40 and 49 and 50 and 59 accounted for 23.4% and 9.6% of the participants, respectively.

Data on the marital status of participants was obtained. Analysed data showed that the participants were evenly distributed with regard to marital status. 202 of the sample participants identified as married, which is 50.9% of the sampled participants. Those who identified as single made up 195 of the sample participants or 49.1% of the participants sampled.

Information on the number of years participants were employed in their respective organisations was obtained. The result showed that the majority of the participants had been employed in their organisations for a decade or less, making up 70.0% of the sampled participants.

All participants involved in the study have obtained a higher level of education. A majority (207) of the participants hold a first-degree certificate, making up 52.1% of the participants. 24.2% of the participants in the study hold a diploma certificate. 23.7% of the participants hold a postgraduate master's degree.

Table 4.1b: Distribution of Participants by Banks (*n* = 397)

| Variable | Frequency | Percentage (%) |
|----------------------------|-----------|----------------|
| Foreign-owned Banks | | |
| Absa | 66 | 16.62 |
| Access | 63 | 15.90 |
| Standard Chartered | 68 | 17.12 |

Ghanaian-owned Banks

| | | |
|----------|----|-------|
| Cal Bank | 65 | 16.40 |
| CBG | 66 | 16.62 |
| GCB | 69 | 17.40 |

Source: *Survey Data, 2022*

The table above illustrates the distribution of participants from the selected banks for the study. From the table, it can be observed that the majority of the study participants were sampled from Ghanaian-owned banks. 200 of the participants were employees of Ghanaian-owned, accounting for 50.36% of the sample participants.

The foreign-owned banks can be grouped under global banks (Absa and Standard Chartered) and African banks (Access Bank). The distribution of participants is almost even between Ghanaian-owned banks (50.36%) and Foreign-owned banks (49.64%).

4.3 Preliminary Analysis

Table 4.2: Summary of Means, Standard Deviations, Skewness, and Kurtosis of Study

Variables

| <i>Variable</i> | <i>Mean</i> | <i>SD</i> | <i>Min</i> | <i>Max</i> | <i>Skewness</i> | <i>Kurtosis</i> |
|----------------------------------|-------------|-----------|------------|------------|-----------------|-----------------|
| Organisational resilience | 84.50 | 5.55 | 73.00 | 97.00 | .240 | -.93 |
| Creative climate | 76.10 | 4.52 | 60.00 | 84.00 | -.94 | .48 |
| Psychological safety | 41.60 | 4.10 | 31.00 | 48.00 | -.67 | -.68 |

Source: *Survey Data, 2022.*

To ensure that the collected data conformed to the requirement for multivariate analysis, a preliminary analysis was conducted to test for normality and identify missing data and outliers. This is to facilitate the use of SEM, given that it requires the data to be normally distributed and devoid of missing data. The table also offers information about the nature of the data distribution in the form of skewness and kurtosis. The skewness and kurtosis of the variables were found to be between -2 and +2 in the study. According to Garson (2012), the skewness and kurtosis of variables in a study should be between +2 and -2. The fact that the result meets this criterion indicates that the data set was normally distributed.

Missing Data

Typically, not every person picked from the population that participates in surveys provides a complete response. In some cases, there are nonresponses in the data that might skew survey results if the proper corrections are not made. Missing data originates as a result of two types of non-response. Item non-response refers to the situation in which data are missing as a result of a participant's failure to respond to one or more items on a survey questionnaire (Elliott, Edwards, Angeles, Hambarsoomians, & Hays, 2005). Another is unit nonresponse, which arises when a respondent does not return a questionnaire or does not complete all of the items on a certain questionnaire. In other words, no information is gathered about that specific person. As a result, the subject would need to be dropped from the research (Marshall, Altman, Holder, & Royston, 2010).

Missing data are grouped into three categories (Little & Rubin, 2019). Missing Completely at Random (MCAR), which occurs when missing values are randomly distributed across all participants, arises because the missing value does not rely on the outcome or variables, whether they are seen or not (Van Buuren & Groothuis-Oudshoorn, 2011). When the likelihood of a missing value solely depends on seen data but is unrelated to the underlying value that is missing, this is known as Missing at Random (MAR) (Van Buuren & Groothuis-Oudshoorn, 2011). When missing values are reliant on non-observed data even after conditioning on all available observed information, or when any systematic discrepancies between observable and non-observed values cannot be accounted for by variations in observed data, this situation is known as MNAR, or non-ignorable (Van Buuren & Groothuis-Oudshoorn, 2011). To draw reliable findings, the researcher must include the missing component via a joint model. Complete-case analyses result in skewed findings, and imputation techniques cannot address the issue. As a result, the researcher may do a sensitivity analysis and make some assumptions (Raghunathan, 2004).

There are two basic categories of missing data handling techniques: traditional and contemporary. While contemporary approaches are almost always preferred, deletion and single imputation procedures are two older strategies for handling missing data (Scheffer, 2000). Complete-case analysis, or list-wise elimination, eliminates missing values from the dataset. To compensate for list-wise deletion's data loss, pair-wise deletion only removes incomplete cases, although this method is only applicable when the data are MCAR, not always when MAR. Imputation alternatives include simple and multiple imputation methods (Ramos & Barros, 2005), although there are some circumstances in which classic methods may still be appropriate.

The expectation-maximization (EM) approach was used in this study and is thought to be the best methodology since it accurately estimates missing values even in non-normal data, as opposed to other methods that provide biased estimates and exactly underestimate the standard errors (Moss, 2009). Once more, the EM approach is compatible with SEM's maximum likelihood estimation (ML) technique, which deals with fitting a proposed model to a data set's covariance matrix (Crisci, 2012). In essence, the missing values in the data set were estimated using the EM approach. The frequencies were then utilised to determine whether any missing values existed, and the findings showed the presence of missing values. Little's MCAR test was performed in SPSS to identify the category of missing data, and the results were insignificant for each construct, indicating that they were MNAR. The data set had no missing values since the missing values for each latent construct were approximated using the EM technique in SPSS.

Outliers

An observation that is abnormally remote from other values in a dataset is referred to as an outlier. Due to their potential to affect an analysis's conclusions, outliers can be harmful. If the outliers are not randomly distributed, this may have an impact on the fundamental assumption of regression as well as other statistical models, lower normality, raise error variance, and reduce the power of statistical tests. It may also induce bias and/or influence estimations.

In this study, the researcher used SPSS and a boxplot to identify outliers in the data. The outcome showed that some outliers existed in the data. Those with asterisk marks on them indicate that they are at the extreme and were removed from the data.

4.4 SEM Analysis

SEM is used in this study for the testing of the hypotheses. It has two components (the measurement model and the structural model). The measurement model depicts how observed variables represent a small number of latent (unobserved) variables, and the structural model shows how latent variables are related to one another.

4.4.1 Measurement Model

The measurement model relates the instruments used to the constructs they are supposed to measure by describing the relationship between observable variables (such as instruments) and unobserved variables (Byrne, 2016; Weston & Gore, 2006). A comprehensive approach to confirming the measurement model of latent constructs is provided by the confirmatory SEM method. A latent construct's unidimensionality, validity, and reliability may be evaluated using the confirmatory factor analysis (CFA) approach. In evaluating the factor structure of constructs, all errors must be eliminated, and CFA is required for that.

A CFA model was developed utilizing the study constructs of creative climate, organisational resilience, and psychological safety to determine how well the constructs are explained by the underlying variables (Hair, Black, Babin, Anderson, & Tatham, 2010). The latent construct of creative climate had 17 observable variables, organisational resilience had 16, and psychological safety had 7. After the initial confirmatory factor analysis, the model fit was not acceptable; thus, to improve the model fitness, some observed variables were deleted. Hair et al. (2010) and Brown (2015) recommend that items with factor loadings of > 0.3 be considered acceptable, so those with factor loadings < 3 are deleted to enhance the model's fitness. The observable variables of creative climate 1, 3, 4, and 15 (CC1, CC3, CC4, and CC15) were deleted. For organisational resilience variables, 8 and 16 (OR 8 and OR 16) were deleted. Psychological safety had observable variable 5 (PS5) deleted. Following the removal of these observed variables, based on Kenny's (2016) recommendation, at least two observed variables for each latent variable were kept.

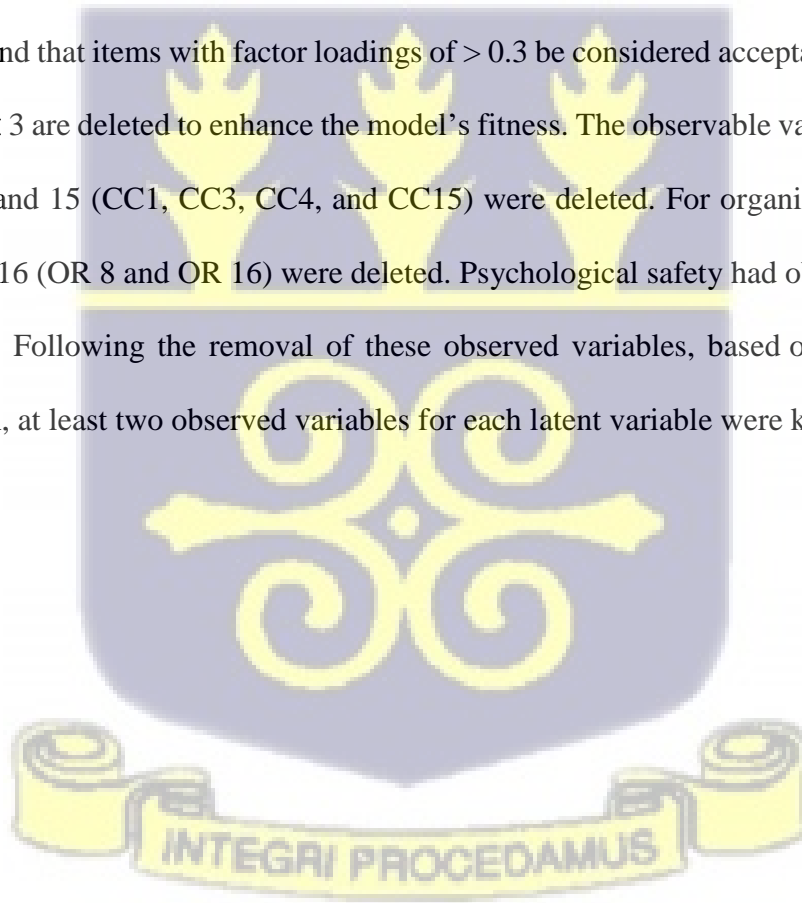


Figure 4.1: The Initial Measurement Model with Unstandardized Loadings

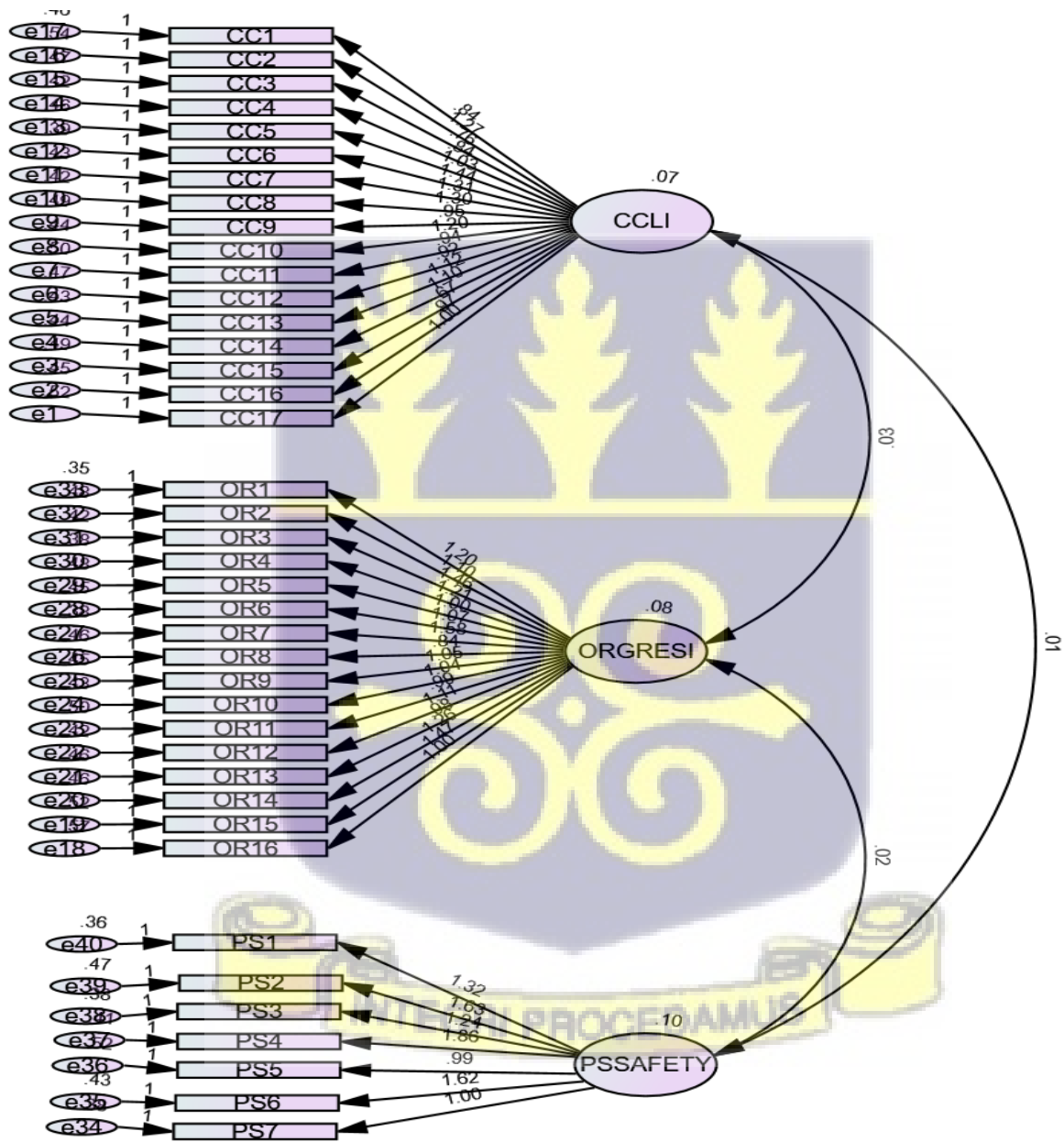
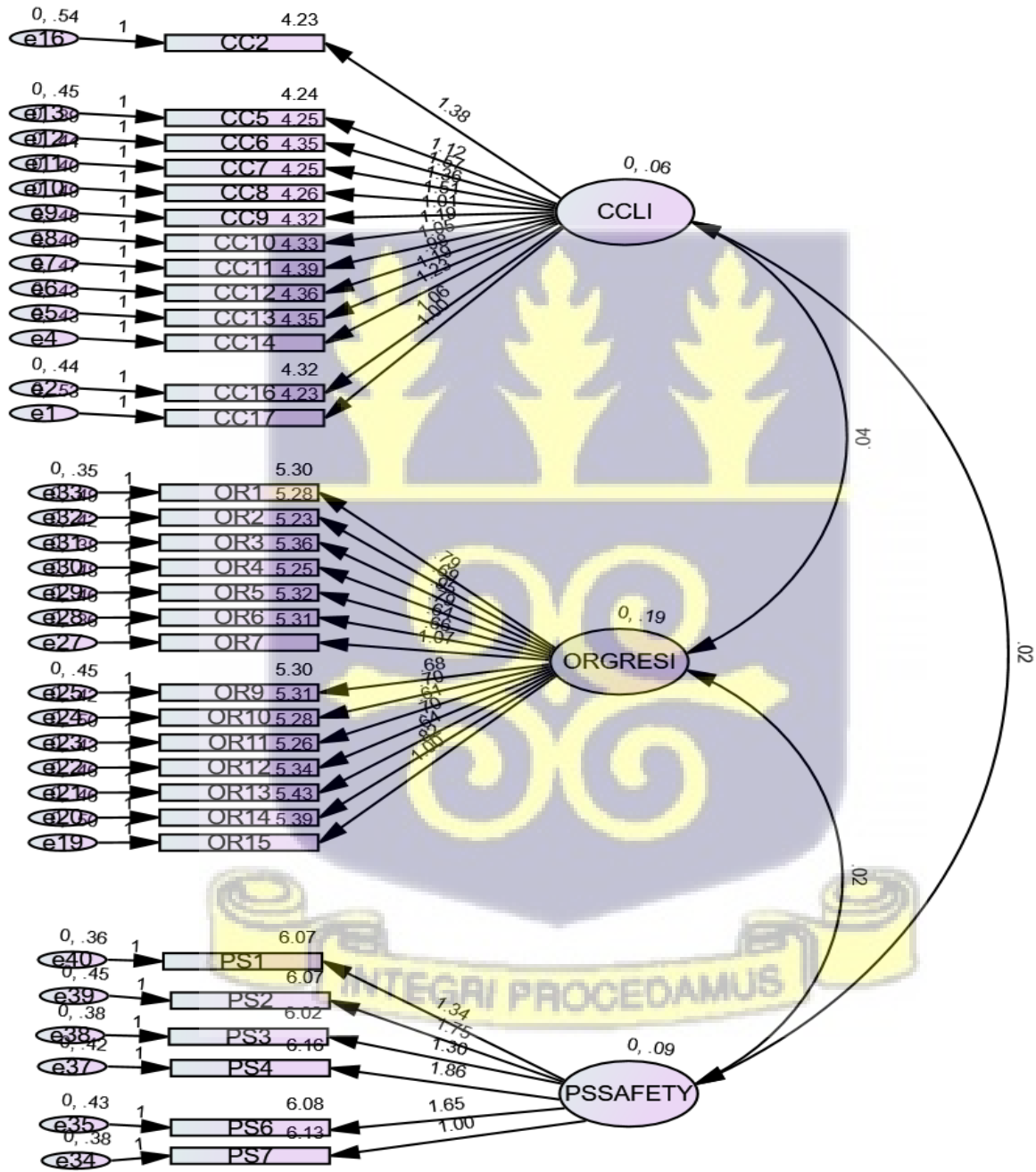


Figure 4.2: The Final Measurement Model with Unstandardized Loadings



4.4.1.1 Model Fitness for the CFA Model

To determine the model's fitness, a variety of fit indices from four major categories—overall model fit, incremental fit, absolute fit, and predictive fit—are used (Worthington & Whittaker, 2006). However, there is no consensus among scholars about the best fitness indices to employ. Holmes-Smith, Coote, and Cunningham (2006) and Hair et al. (1995, 2010) both advise using at least one fitness metric from each category of model fit. However, this study employed the following fit indices based on the suggestions of scholars like In'nami and Koizumi (2011) and Kline (2011), as well as the fact that a mixture of several of these indices could be utilised to establish the model's fitness (given they match the required benchmarks). As such, in this study, the following indices were utilised: the Root Mean Square Error of Approximation (RMSEA), the Parsimony Normed Fit Index (PNFI), the Chi-square/Degree of Freedom (CMIN/DF), the Standardized Root Mean Square Residual (SRMR), the Increment Fit Index (IFI), and the Comparative Fit Index (CFI).

The current view is that researchers should not arbitrarily use cut-off values for fit indices and that "no one cut-off value for any given [fit index] can usually be assigned across latent variable models" (McNeish, An, & Hancock, 2017). Against this background, the researcher consulted the works of various scholars to determine the most appropriate cut-off for each fit index. From the table below, it can be observed that all identified fit indices met the various recommended cut-off fitness indices.

Table 4.3: Fit Indices for Measurement Model (CFA)

| Fit Indices | Recommended Value | Author | Final CFA Model |
|-------------|---------------------------------------|----------------------|-----------------|
| CMIN/DF | < 3.0 good, < 5.0 permissible | Hair et al 2009 | 1.26 |
| RMSEA | <.08 good fit <.08 to 1.0 moderate | Meyers, et al., 2005 | 0.03 |
| CFI | >.90 | Hatcher, 1994 | 0.904 |
| SRMR | < .09 | Hair et al 2009 | 0.053 |
| PNFI | >.50 | Meyers, et al., 2005 | 0.62 |
| IFI | >.90 | Meyers, et al., 2005 | .906 |

Source: *Survey Data, 2022*

4.4.1.2 Validity and Reliability

Validity is defined as the degree to which a construct is accurately measured in a study (Heale & Twycross, 2015). To ensure that the constructs are accurately measured, the researcher assessed the construct validity of the instrument used in the study. The degree to which an instrument accurately assesses a theoretical concept that it is designed for is known as construct validity (Ghazali, 2016). To determine the construct validity of the instruments, the researcher analysed their convergent and discriminant validity. Convergent validity is the measurement of the degree of agreement among several indicators of the same construct in terms of their level of correlation (Ab Hamid, Sami, & Sidek, 2017). To demonstrate convergent validity, the indicator's factor loading, composite reliability (CR), and average extracted variance (AVE) must all be considered (Hair, Hult, Ringle, & Sarstedt 2014). For convergent validity, it is recommended that the AVE value exceed 0.50 (Fornell & Larcker, 1981; Hair et al., 2014).

The extent to which the constructs genuinely differ empirically from each other is referred to as discriminant validity (Ab Hamid et al., 2017). Furthermore, it evaluates how the overlapping constructs vary among themselves (Hair et al., 2014). To measure the discriminant validity of the instrument, the researcher followed the recommendation of Fornell-Larcker. Fornell and Larcker (1981) recommended comparing the square root of the average variance extracted (AVE) with the correlation of latent constructs. For discriminant validity to exist, the square root of each construct's AVE should be larger than the correlations with other latent constructs (Hair et al., 2014). The Master Validity Tool (an AMOS Plugin) by Gaskin, James, M., and Lim (2019) was used to evaluate the convergent and divergent validity; the findings are shown in Table 4.4 below.

The extent to which a measurement of a phenomenon gives a consistent and constant result is referred to as reliability (Carmines & Zeller, 1979). When repeated measurements are performed on a scale, it is deemed reliable if it consistently provides the same or comparable results (Moser & Kalton, 1989). To assess the reliability of the measurement instruments in this study, composite reliability was utilised. This is because CR has been touted as the best method since it disregards the number of items being examined and does not presume that all items in a sample have the same loadings (Hair et al., 2014). In essence, the study evaluated CR using the CFA models retained observed items to determine the validity of the components. According to Hair et al. (2010), CR values must be 0.70 or above to prove reliability. Table 4.4 below contains the outcome of the analysis of construct validity (convergent and discriminant) and the composite reliability of the study measurement instruments.

Table 4.4: Reliability and Validity Coefficients of Retained Items

| Variables | CR | AVE | CRECLIMATE | ORGANRESILIENCE | PSYCHOLSAFETY |
|------------------------|-------|-------|--------------|-----------------|---------------|
| CRECLIMATE | 0.718 | 0.167 | 0.409 | | |
| ORGANRESILIENCE | 0.776 | 0.203 | 0.369*** | 0.450 | |
| PSYCHOLSAFETY | 0.745 | 0.331 | 0.210* | 0.178* | 0.575 |

Note: CR = composite reliability; AVE = average variance extracted. (Boldened values are the square roots of the AVEs.) CRECLIMATE–Creative Climate, ORGANRESILIENCE–Organisational Resilience, PSYCHOLSAFETY– Psychological Safety

***p<0.001, *p<.05

Source: Survey Data, 2022

From Table 4.4 above, it can be observed that convergent validity was not attained based on the recommendation of Hair et al. (2014). The values of average variance extracted (AVE) were all below the recommended cut-off of at least 0.5 for convergent validity to be attained. It is worth noting that researchers such as Pahlevan Sharif, Ahadzadeh, and Sharif Nia (2018) have highlighted that AVE is too stringent a criterion for assessing convergent validity. For discriminant validity, the obtained outcome showed that there is discriminant validity for all the variables, given that their AVE square is greater than any of the squared correlation coefficients. It can also be observed that composite validity was attained. The CR values for all three variables exceed the 0.70 thresholds recommended by Hair et al. (2010).

4.4.2 Intercorrelation Matrix of Main Study Variable

Using SPSS, a correlation analysis was conducted on the study's main variable and some demographic variables using Pearson Product Moment Correlation Coefficients to ascertain how these variables relate to each other.

Table 4.5: Intercorrelation Matrix of Main Study Variable

| <i>Variables</i> | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|-------------------------------------|----------|----------|----------|----------|----------|----------|----------|
| 1. Gender | 1 | | | | | | |
| 2. Age | .031 | 1 | | | | | |
| 3. Marital Status | -.039 | -.088 | 1 | | | | |
| 4. Tenure | -.088 | .038 | .005 | 1 | | | |
| 5. Organisational Resilience | -.064 | .003 | .002 | .067 | 1 | | |
| 6. Creative Climate | -.044 | -.056 | -.084 | .044 | .302** | 1 | |
| 7. Psychological Safety | -.057 | .041 | .052 | .083 | .157** | .136* | 1 |

*Note: **p<.01, *p<.05*

Source: Survey Data, 2022

From the table above, it can be observed that the demographic variables (gender, age, marital status, and tenure) did not have a significant correlation with any of the three main variables of the study. Indicating that a change in any of the demographic variables would not have a significant impact on creative climate, organizational resilience, or psychological safety.

The correlation among the three main variables was significant. The outcome of the correlation analysis showed that creative climate and organisational resilience had a significant positive relationship ($r = .305, p < .01$). This result shows that an increase in creative climate in an organisation would lead to an increase in organisational resilience of the organisation. Also, it can be observed from the analysis that creative climate and psychological safety had a significant positive relationship ($r = .157, p < .01$). Again, psychological safety was found to have a positive relationship with organisational resilience ($r = .136, p < .05$).

4.4.3 The Structural Models

In this research, the hypothesized relationships among the latent variables were examined using maximum likelihood estimation techniques. Using the retained items after the CFA, three models were developed to investigate the hypothesized relationship between creative climate, psychological safety, organisational resilience, and bank types. The first model tested the direct hypothesized relationship between creative climate and organisational resilience. The second model tested for the mediating effect of psychological safety in the relationship between creative climate and organisational resilience. The final model was developed to test the difference in the moderating role of bank type in the relationship between creative climate and psychological safety and organisational resilience. Presented in Figures 4.3, 4.4, and 4.5 are the pictorial representations of the models.

Figure 4.3: Final Structural Model (Direct Hypothesized relationship)

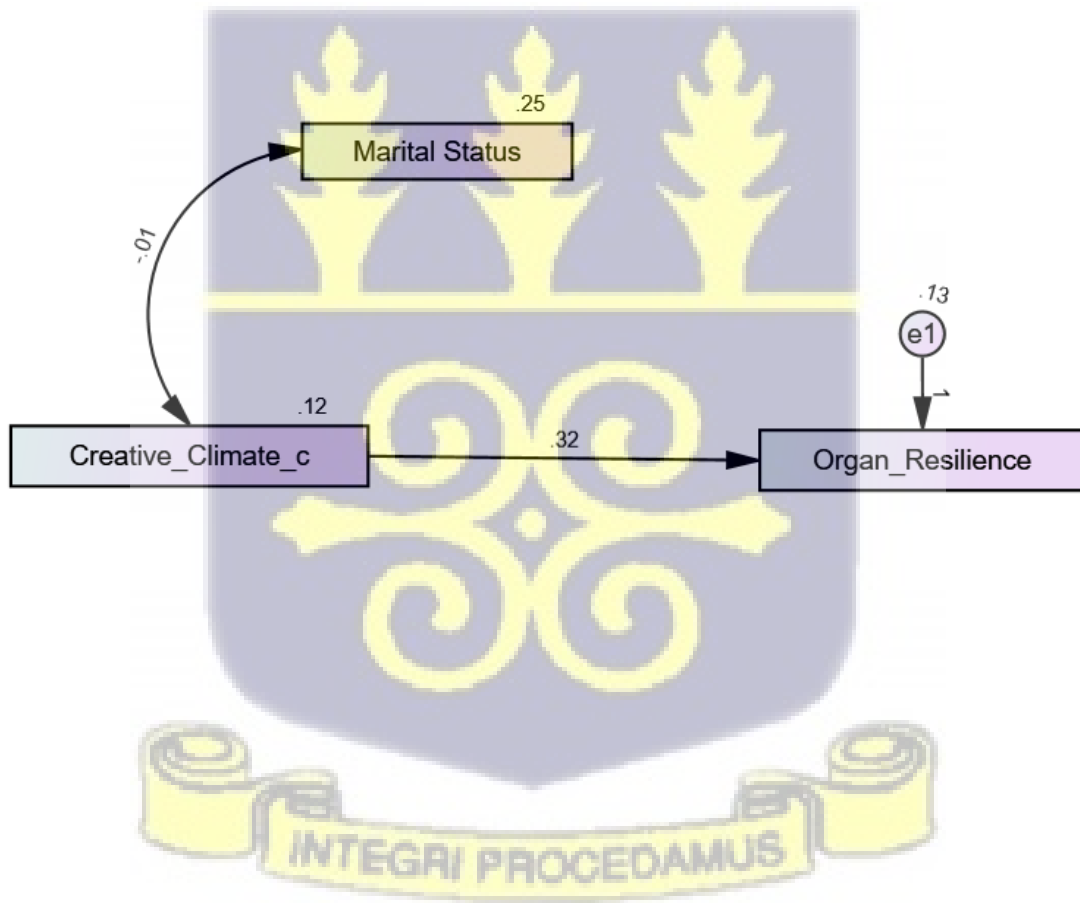


Figure 4.4: Final Structural Model with Mediation

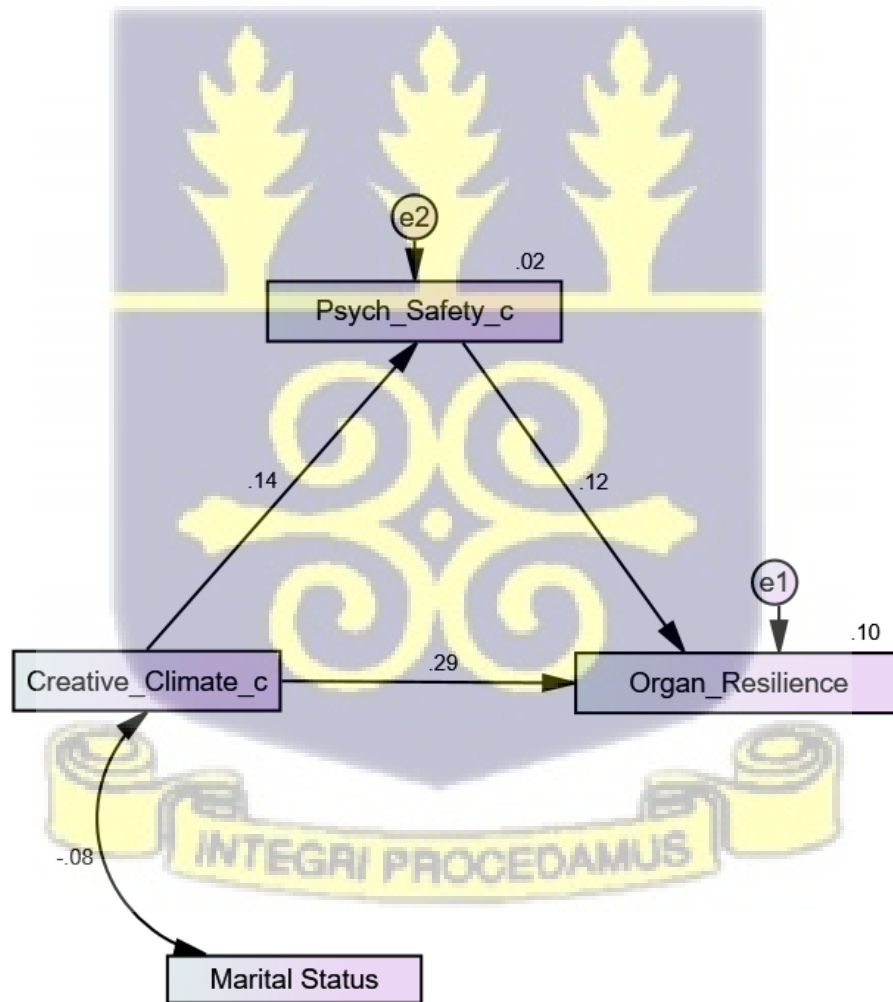


Figure 4.5 Final Structural Model Multi-Group Analysis

Figure 4.5.1 Ghanaian-Owned Banks

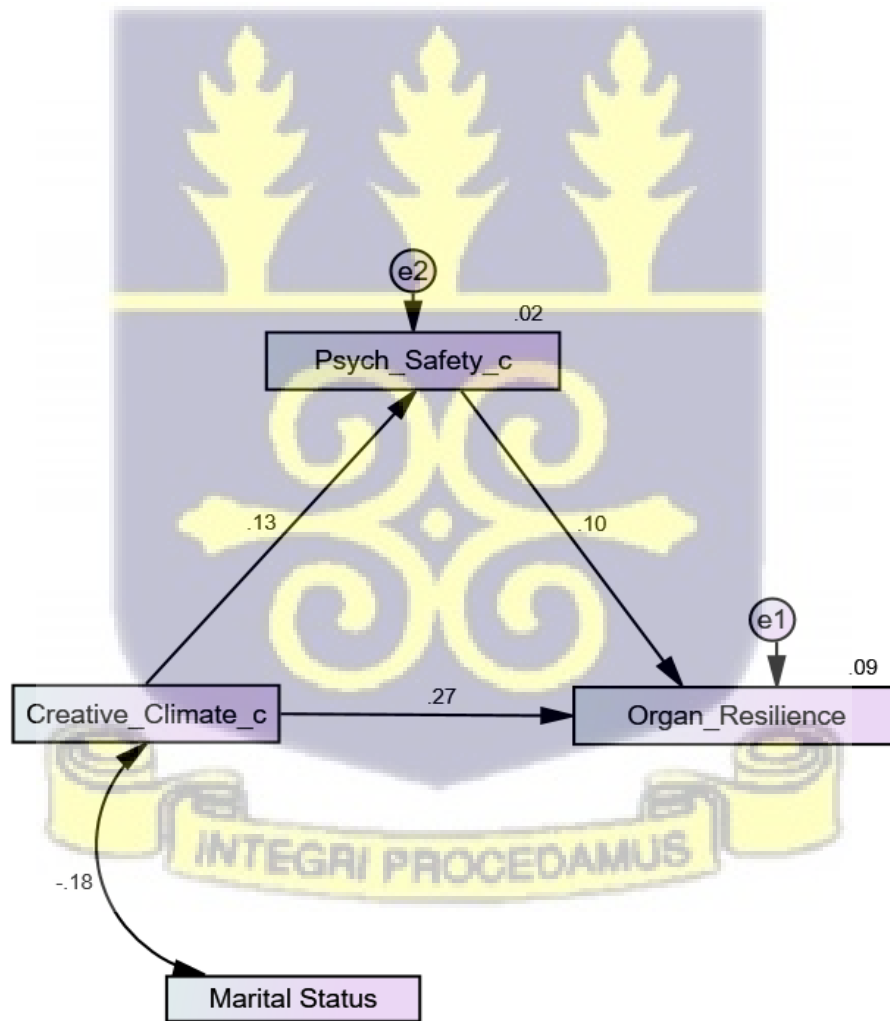
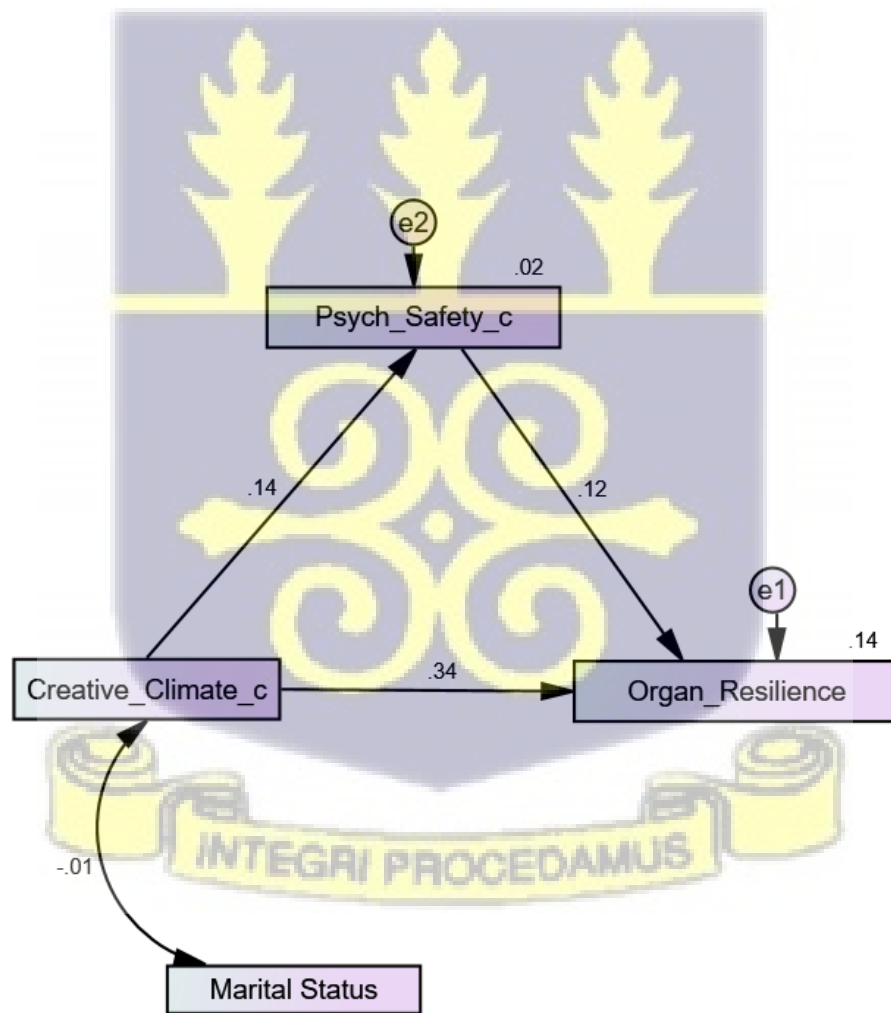


Figure 4.5.2 Foreign-Owned Banks



4.4.3.1 Fit Indices for Structural Model

The structural models tested by the researcher were validated by utilising the same fitness measures deployed for the CFA model. The researcher consulted various scholars, as in the previous model fitness assessment, to determine the most appropriate cut-off point for the various indices.

Table 4.6: Fit Indices for Structural Model

| Fit Indices | Recommended Thresholds | Author | Final Structural Model | | |
|-------------|------------------------------------|---------------------|------------------------|-----------|----------------------|
| | | | Direct | Mediation | Multi-Group Analysis |
| CMIN/D F | < 3.0 good, < 5.0 permissible | Hair et al., 2009 | 0.259 | 0.71 | 0.53 |
| RMSEA | <.08 good fit <.08-1.0 moderate | Meyers et al., 2005 | 0.00 | 0.00 | 0.00 |
| CFI | >.90 | Hatcher, 1994 | 1.00 | 1.00 | 1.00 |
| SRMR | < .09 | Hair et al., 2009 | 0.01 | 0.02 | 0.03` |
| PNFI | >.50 | Meyers et al., 2005 | 0.33 | 0.67 | 0.62 |
| IFI | >.90 | Meyers et al., 2005 | 1.07 | 1.01 | 1.03 |

Source: *Survey Data, 2022*

4.4.3.2 Direct Hypothesized Relationship

Table 4.7: Result of structural model analysis Creative Climate as a predictor of Organisational Resilience

| Variables | Estimate | CR | SE | B |
|-----------------------------|-----------------|-----------|-----------|----------|
| CreClimate-->OrgaResilience | .320 | 5.601 | .057 | .302*** |

*Note: *** $p < .000$, CreClimate–Creative Climate, OrgaResilience–Organisational Resilience,*

Source: Survey Data, 2022

The results in Table 4.7 above exhibit the result of the path analysis model investigating the direct relationship between creative climate and organisational resilience. The model showed that the creative climate accounted for 9.1% of the variation in organisational resilience of the sampled banks in the study. Creative climate ($\beta = .302$, $t = 5.601$, $p < .001$) was observed to have significantly predicted organisational resilience. This result (see Table 4.7) indicates that banking institutions in Ghana with an organisational climate that highly facilitates creativity would attain high organisational resilience capabilities. This result confirms Hypothesis 1, which states that the creative climate has a significant positive impact on the organisational resilience of banks in Ghana.

4.4.3.3 Mediation Analysis

Table 4.8: Result of Mediation Analysis of the mediating effect of psychological safety on the relationship between creative climate and organisational resilience

| | <i>Estimate</i> | <i>CR</i> | <i>SE</i> | <i>β</i> |
|-----------------------------|-----------------|--------------|-------------|----------------|
| Mediation | | | | |
| Total Effect | | | | |
| CreClimate-->OrgaResilience | .320 | 5.423 | .059 | .302** |
| Direct Effect | | | | |
| CreClimate-->OrgaResilience | .303 | 5.136 | .059 | .286** |
| Indirect Effect | | | | |
| CreClimate-->OrgaResilience | .017 | 0.189 | .009 | .016* |
| Path Coefficients | | | | |
| CreClimate-->OrgaResilience | .303 | 5.294 | .057 | .286*** |
| CreClimate-->PsychSafety | .201 | 2.435 | .082 | .136** |
| PsychSafety->OrgaResilience | .085 | 2.182 | .039 | .118* |

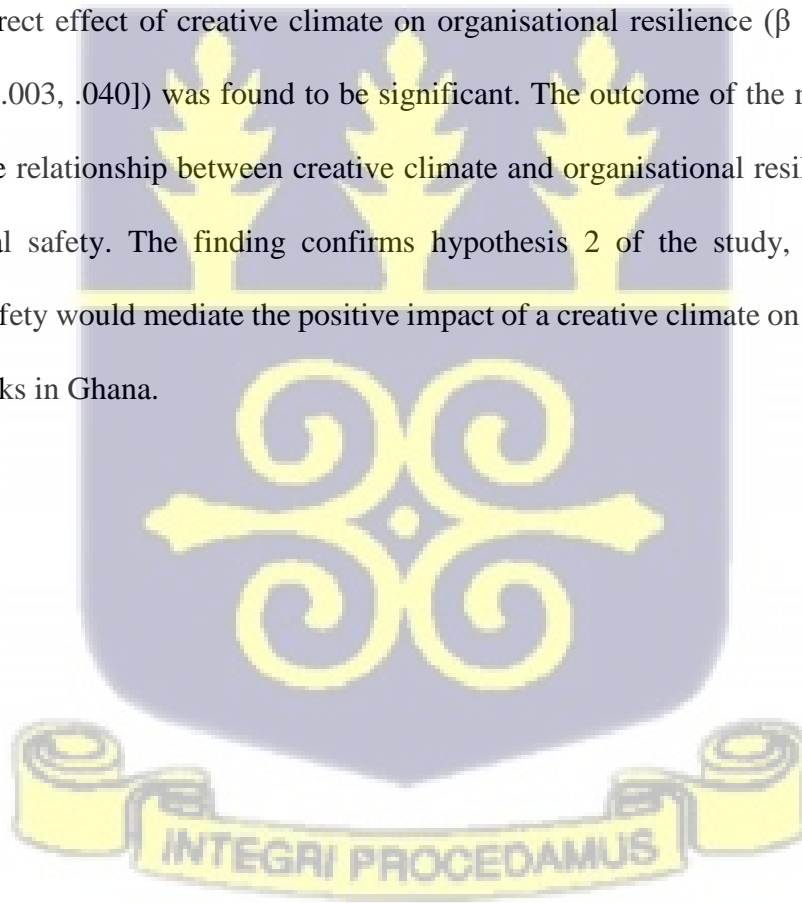
*Note: ***p < .001, **p<.01, *p < .05, CreClimate–Creative Climate, OrgaResilience–Organisational Resilience, PsychSafety– Psychological Safety*

Source: Survey Data, 2022

Table 4.8 above contains the result of the mediation analysis conducted using 2,000 bias-corrected bootstrapped samples to investigate the mediating effect of psychological safety on the relationship between creative climate and organisational resilience. The model accounted for 10.5% of the variations in organisational resilience. The result (see Table 4.8) showed a significant total effect of creative climate and psychological safety on organisational resilience ($\beta = .302$, $t = 5.423$, p

<.001). It again revealed a significant direct effect of creative climate on organisational resilience ($\beta = .286, t = 5.136, p < .01$). The results revealed that creative climate ($\beta = .286, t = .303, p < .000, 95\% \text{ CI} = [.190, .417]$) and psychological safety ($\beta = .118, t = .085, p < .05, 95\% \text{ CI} = [.058, .347]$) significantly predicted organisational resilience of the banks.

Finally, the indirect effect of creative climate on organisational resilience ($\beta = .016, t = .189, p < .05, 95\% \text{ CI} = [.003, .040]$) was found to be significant. The outcome of the mediation analysis indicates that the relationship between creative climate and organisational resilience is mediated by psychological safety. The finding confirms hypothesis 2 of the study, which states that psychological safety would mediate the positive impact of a creative climate on the organisational resilience of banks in Ghana.



4.4.3.4 Multi-Group Analysis (Bank Types)

A multiple-group analysis was conducted to determine the moderating effect of the bank types (Ghanaian-owned and Foreign-owned) on the relationship between creative climate, psychological safety, and organisational resilience.

Table 4.9: Multi-Group Analysis (Banks Type)

| | <i>Estimate</i> | <i>CR</i> | <i>SE</i> | <i>β</i> |
|--|-----------------|-----------|-----------|----------|
| CreClimate--> OrgaResilience | | | | |
| Ghanaian Owned | .177 | 1.890 | .094 | .151 |
| Foreign-owned | .410 | 5.946 | .069 | .422*** |
| PsychSafety-->OrgaResilience | | | | |
| Ghanaian Owned | .177 | 2.841 | .062 | .228 |
| Foreign-owned | .015 | .305 | .048 | .022 |
| CreClimate-->PsychSafety | | | | |
| Ghanaian Owned | .124 | .996 | .124 | .083* |
| Foreign-owned | .248 | 2.275 | .109 | .173 |

Note: ***p < .001, *p < .05, CreClimate–Creative Climate, OrgaResilience–Organisational Resilience, PsychSafety– Psychological Safety

Source: Survey Data, 2022

Table 4.9 contains results detailing the moderating effect of Ghanaian-owned and Foreign-owned banks in the relationship between creative climate, psychological safety, and organisational resilience. The result from the model comparison on the moderating effect of banks on the relationship between creative climate and organisational resilience ($\chi^2 = 4.007$, $p < .05$) showed that there is a significant difference in the way Ghanaian-owned and Foreign-owned banks influence the impact of creative climate on organisational resilience. The result indicates that the impact of creative climate on organisational resilience is significantly stronger in Foreign-owned banks ($\beta = .422$, $t = 5.946$, $p < .001$) than in Ghanaian-owned banks ($\beta = .151$, $t = 1.890$, $p > .05$). This finding confirms Hypothesis 3, which stated that the impact of the creative climate on organisational resilience would be stronger among Foreign-owned banks than Ghanaian-owned banks.

Model comparison analysis on the moderating effect of bank types on the relationship between psychological safety and organisational resilience ($\chi^2 = 4.226$, $p < .05$) showed that there is a significant difference between Foreign-owned banks and Ghanaian-owned banks. Ghanaian-owned banks ($\beta = .228$, $t = 2.841$, $p < .05$) had a stronger positive moderating effect on the impact of psychological safety on organisational resilience than Foreign-owned banks ($\beta = .022$, $t = .305$, $p > .05$). This result disproves Hypothesis 4, which states that the impact of psychological safety on organisational resilience would be stronger among foreign-owned banks than Ghanaian owned banks.

Finally, model comparison on creative climate and psychological safety examining the moderating effect of foreign-owned and Ghanaian-owned banks ($\chi^2 = .561, p > .05$) showed that there is no significant difference between Foreign owned ($\beta = .173, t = 2.275, p < .05$) and Ghanaian owned banks ($\beta = .083, t = .996, p > .05$) in the relationship between creative climate and psychological safety. This result did not confirm Hypothesis 5, which indicates that the impact of creative climate on psychological safety would be stronger among foreign-owned banks than Ghanaian-owned banks.

Summary of finding

After analysing the data using the appropriate statistical tests, the following findings were observed:

1. Creative climate had a significant positive impact on organisational resilience among banks in Ghana
2. Psychological safety had a mediating effect on the positive impact of creative climate on the organisational resilience of banks in Ghana.
3. The impact of creative climate on organisational resilience was significantly stronger among Foreign-owned banks than Ghanaian-owned banks.
4. The impact of psychological safety on organisational resilience was significantly stronger among Ghanaian-owned banks than Foreign-owned banks.
5. There was no significant difference between Foreign-owned banks and Ghanaian-owned banks on the impact of the creative climate on psychological safety.

CHAPTER FIVE

DISCUSSION, CONCLUSION AND RECOMMENDATION

5.1 Introduction

The research was conducted to examine the relationship between creative climate and organisational resilience and the mediating role of psychological safety among banking institutions in Ghana. The outcome of the research showed that the creative climate significantly predicted the organisational resilience of the sampled banks. Psychological safety was observed to have mediated the relationship between creative climate and organisational resilience. A comparative analysis was undertaken to examine how the moderating role of bank type (Ghanaian-owned and foreign-owned banks) differs in the relationship between creative climate, psychological safety, and organisational resilience. Bank type had a significant moderating role in the relationship between creative climate and organisation resilience, psychological safety, and organisational resilience. Bank type did not have a moderating effect on the relationship between creative climate and psychological safety. Below is a discussion of the findings and recommendations for future research.

5.2 Discussion of Finding

5.2.1 Creative Climate and Organisational Resilience

The result has revealed a significant positive impact of the creative climate on the organisational resilience of banks in Ghana. The result obtained from this study is in congruence with existing studies that indicate that an organisation's creative climate has a positive impact on the organisation's resilience. The result is aligned with the outcome of the research undertaken by Mafabi, Munene, and Ahiauzu (2015), which showed a strong and significant positive relationship between the creative climate of public organisations and their organisational resilience. Again, the result of this study confirms the outcome of the study by Alias, Ismail, Alias, and Omar (2019), which also found that creative climate has a positive impact on organisational resilience. The result is also in line with the work of Ensor, Pirrie, and Band (2006), who looked at the impact of an organisation's setting devoid of obstacles for creativity and its impact on organisational competitiveness, which is salient for organisational resilience. This study avers that banks in Ghana would be able to improve their level of resilience against current and future adversities and disruptions when they enhance the level at which their organisational climate facilitates creativity. Additionally, a highly creative-oriented organisational climate is related to the degree of organisational adaptability, organisational competitiveness, and organisational value.

The confirmation of a positive and significant impact of creative climate on organisational resilience from the perspective of self-determination theory (Deci & Ryan, 1985) indicates that the banking institutions in Ghana would be able to enhance their resilience capability when they improve employee capabilities and psychosocial factors in their organisational setting. To improve

creativity and ultimately enhance resilience, the theory proposes that employees of banks in Ghana must be made to feel competent, autonomous, and related in the organisational setting. The banks in Ghana must ensure that their organisational climate is characterised by freedom to explore, support and engagement with co-workers, and trust, among others. Workers would be more autonomously motivated and much more creative in their workplace when supervisors are empowering and their co-workers are supportive (Hon, 2012). Employees who work in environments with high task autonomy would have the freedom to come up with creative solutions to adequately deal with problems faced by the banks in the form of the needs and demands of their customers. This enables employees to consistently work effectively, learn better, and stay tuned. Thus facilitating the development of highly skilled employees, who would be able to develop proper task strategies to effectively execute the essential task activities at the right time, make fewer mistakes, and arrive at a better solution within a specified schedule and budget, adding to increased efficiency (Hoegl & Parboteeah, 2007).

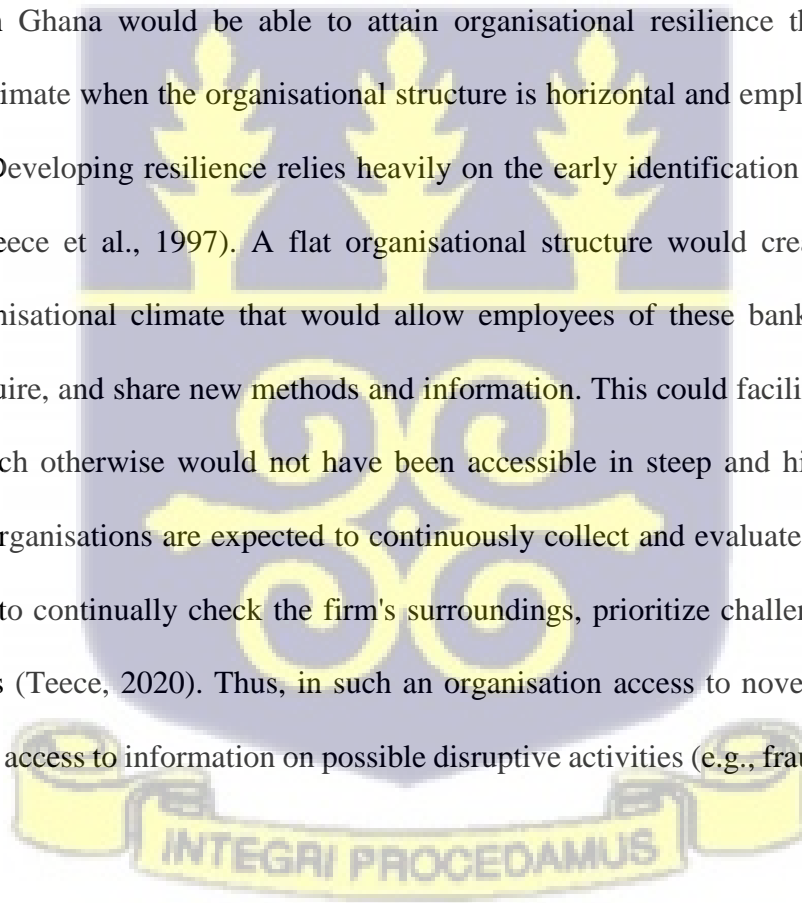
The Bank of Ghana (2019) and Quansah (2019) cited poor human resource capacity, which has rendered banks in Ghana unable to adapt to new technology, as one of the factors that resulted in problems in the banking sector recently. Banking institutions can enhance the competence of their employees through an extensive training regime, which would enhance their effectiveness (Youndt & Snell, 2004). Training supports the need for competence, relatedness, and autonomy. Employees' demand for autonomy will be satisfied by feeling more in charge of their work environment if they see training as an opportunity or are convinced of its value (Suazo, Martinez, & Sandoval, 2009; Dysvik & Kuvaas, 2009). When employees are encouraged to pursue tasks that are compatible with their abilities and persistently develop their skills, their desire for competence

is met (Stone, Deci, & Ryan, 2009; Dysvik & Kuvaas, 2009). Additionally, training opportunities let workers know that their employers regard them and are eager to build a long-term connection with them, meeting their demand for relatedness (Dysvik & Kuvaas, 2009; Suazo et al., 2009). Specifically, training tailored for the domain in which the employees find themselves would have a resounding impact on their creativity (Jeffries, 2016), which impacts organisational resilience. Building an organisational climate that promotes continuous employee capacity building would allow banks in Ghana to adjust to the changes taking place within and around them, specifically in consumer demands and technology, which are necessary for competitiveness and resilience. As indicated by Teece, Pisano, and Shuen (1997), high employee competence (domain-relevant skills) enables a firm to sustain ongoing efficiency in relation to the external business environment and harmony across system constituents.

Furthermore, the established significant positive relationship between creative climate and organisational resilience highlights that organisations with an organisational climate characterised by collective sense-making, shared goals, and open-mindedness that allows for diverse perspectives, among others, would enhance the resilience of banks in Ghana (Coutu, 2002; Sutcliffe & Vogus, 2003). These elements of the organisational climate are the cognitive and personality factors that would allow an organisation to recognize changes, decipher new situations, assess options, and figure out how to respond to disruptive, uncertain, and surprising events that may endanger the organisation's long-term existence (Lengnick-Hall & Beck, 2005). This is fundamental for the development of resilience by banks in Ghana since it enables them to gain a clear understanding of consumer demand, promote team members' communication of ideas, recommendations, and opinions, and increase individual tolerance of changes (Olokundun et al.,

2017; Chen et al., 2010; Al-Abrow et al., 2021). Under such a climate, employees of banks in Ghana can create and deploy new methods to adjust and adapt to the changing demands of their job, allowing the bank to effectively adapt to the changes confronting them, which could be disruptive in the absence of the flexibility available in a creative climate.

Again, banks in Ghana would be able to attain organisational resilience through a creative organisational climate when the organisational structure is horizontal and employee participation is encouraged. Developing resilience relies heavily on the early identification of changes in the environment (Teece et al., 1997). A flat organisational structure would create an autonomy-supportive organisational climate that would allow employees of these banks the freedom to experiment, acquire, and share new methods and information. This could facilitate access to new information which otherwise would not have been accessible in steep and highly bureaucratic organisations. Organisations are expected to continuously collect and evaluate information from various sources to continually check the firm's surroundings, prioritize challenges, and uncover new possibilities (Teece, 2020). Thus, in such an organisation access to novel creative ideas is guaranteed, as is access to information on possible disruptive activities (e.g., fraudulent activities).



5.2.2 Psychological Safety as a Mediator between Creative Climate and Organisational Resilience

The findings from the study confirmed the hypothesis, which stated that psychological safety would mediate the positive impact of a creative climate on the organisational resilience of banks in Ghana. Specifically, the result revealed that the psychological safety of banks mediates the impact of the bank's creative climate on their organisational resilience. The outcome of the study indicates that the capacity of banks in Ghana to effectively resist, adjust, and adapt to disruptive changes and adversities may result from their organisational creative climate, making employees of these banks feel psychologically safe. As indicated by Kahn (1990), an individual's experience at the workplace has a significant impact on whether they participate in creative activity. An open and welcoming organisational climate, receptive to diverse perspectives, would allow employees to feel safe participating in the organisation, thereby facilitating creativity and enhancing organisational resilience capacity. The presence of psychological safety allows both individuals and groups to feel comfortable taking risks, and they interact with an openness that fosters creative problem-solving (Edmondson & Lei, 2014).

The banks in Ghana require continuous product and process innovations to sustain their competitiveness and resilience in the industry. However, uncertainty-related stresses would impair creativity and deter employees from exploring and questioning the conventional wisdom needed to innovate these products and processes. When employees sense a possible negative consequence for expressing themselves, creativity drops. This implies that the ability of the organisational creative climate banks in Ghana to effectively impact organisational resilience may be negatively

affected when employee psychological safety is threatened. This would inhibit the reactivity employees require to combine all factors to generate creative solutions to organisational problems. Making psychological safety essential to the creative climate's ability to facilitate organisational resilience since it encourages a variety of advantageous employee behaviours, including self-initiative and forward-looking inventive strategic planning, and comprehensively encourages workers to turn their conventional ideas into discoveries.

The enabling of psychological safety through the creative climate of these banks would enhance employee sharing of information, request for the resources they require, speak candidly regarding relevant resources and challenges, and evoke issues and concerns linked to their field of work (Edmondson and Lei, 2014). The exchange of information has the potential to improve corporate decision-making quality, raise the effectiveness and efficiency of banking institutions, and speed up services to customers (Sowa, 2008). The banking institutions would be able to construct productive teams because of the information sharing that psychological safety facilitates. It provides the freedom employees need to grow their knowledge and abilities, which would help the banking institutions stay competitive.

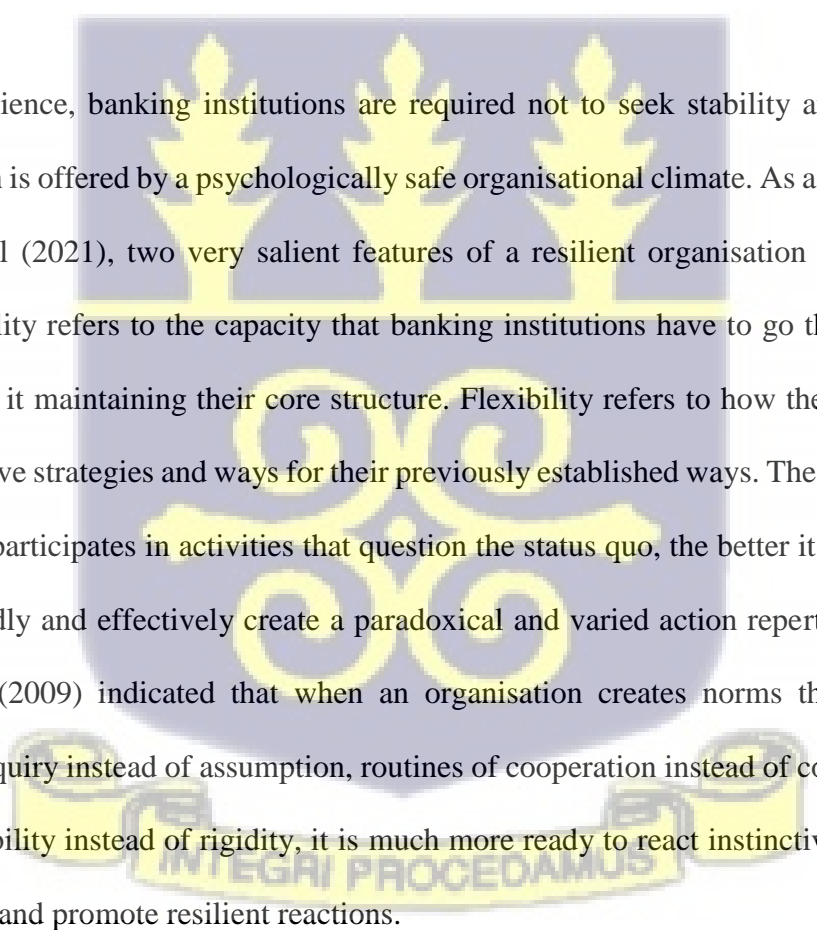
It creates a work atmosphere where individuals feel free to express themselves and are marked by respect for one another. Employees may learn in this setting without worrying about negative criticism or reprisal by asking questions, admitting fault, requesting feedback, attempting something new, or expressing disagreement with the way things are being done. The presence of a creative climate that leads to psychological safety creates a workplace that values feedback, open

discussions, and trust, allowing individuals to voice out and express themselves, reducing the chance that mistakes will result in negative outcomes. According to Ofei and Okoe (2014) and Bokpin et al. (2010), the Ghanaian banking industry is highly centralised, with little to no opportunity given to lower-level employees to explore and express themselves. By enriching the organisational climate with psychological safety, employees would have the means to spot problems and report them before they turn into failures, which promotes positive organisational results and safeguards worker safety. Psychological safety promotes a culture of continuous self-improvement in the workplace, which is crucial in the ever-changing environments linking creative climate to organisational resilience, thus stimulating innovation, cooperation, creativity, employee involvement, diversity, and long-term success, which is everything resilient organisations aspire for.

Dealing with disruptive events may require quick reactions, and the presence of psychological safety removes the barriers that could otherwise make it impossible for organisations to react quickly to the changes. Creating an enabling environment where employees of these banks could make informed contributions without fear of rebuke is necessary to facilitate a swift reaction, allowing for quick adjustment to changing situations

The banking institutions, by providing employees with the opportunity to speak, challenge, be sceptical, and raise alternative views and ideas, would aid in the development of the capability and capacity to resist negative change or adapt to disruptive changes in the industry. Creating an organisation that is overly constrained by conventional solutions or traditions would make it

difficult for employees to come up with new ways to handle the challenges they face. As indicated by Lengnick-Hall et al. (2009), developing resilience necessitates a firm grip on reality as well as an unwavering drive to challenge core assumptions. The willingness to choose a significantly different course of action than the organisation's usual for the organisation to contribute to resilience (Lengnick-Hall & Beck, 2009).

The image shows a large, semi-transparent watermark of the University of Ghana crest in the background. The crest features three golden torches at the top, a central shield with a golden scrollwork design, and a banner at the bottom with the Latin motto "INTEGRI PROCEDAMUS".

To develop resilience, banking institutions are required not to seek stability at the expense of flexibility, which is offered by a psychologically safe organisational climate. As asserted by Sajko, Boone, and Buyl (2021), two very salient features of a resilient organisation are stability and flexibility. Stability refers to the capacity that banking institutions have to go through adversity and come out of it maintaining their core structure. Flexibility refers to how these organisations develop alternative strategies and ways for their previously established ways. The more commonly an organisation participates in activities that question the status quo, the better it will develop the potential to rapidly and effectively create a paradoxical and varied action repertoire. Lengnick-Hall and Beck (2009) indicated that when an organisation creates norms that contribute to behaviours of inquiry instead of assumption, routines of cooperation instead of confrontation, and cultures of flexibility instead of rigidity, it is much more ready to react instinctively in ways that open the system and promote resilient reactions.

Furthermore, as indicated by Mansfeld et al. (1983), the resilience of organisations emanates from the continued growth or reinventing of their organisational processes and structures, among others.

Recognizing and identifying change is the first and most important capability that a resilient organisation must have. Having a highly psychologically safe working environment would strengthen the voice behaviour of the employees of banks in Ghana. Allowing them to report unusual changes taking place within the workplace. Under this condition, they would be able to report leadership behaviours or irregularities in the system and procedures, among others, that could pose a challenge or possibly threaten the existence of these organisations as seen in the recent collapse of some banks in Ghana. This would allow the management of banks in Ghana to gain access to information on risk factors and take proactive measures against them. The ability to spot early signs of impending danger is salient for the development of resilience by banking institutions.

Psychological safety fosters a culture of integrity that keeps people from abandoning doing the right thing for immediate benefits (Gube & Hennelly, 2022). It empowers team members to make decisions that protect long-term resilience and encourages personnel to question decisions made by organisational members with limited focus. This enables these organisations to deal immediately with any potential legal or ethical problems that may destabilize or ruin the organisation. Thus, preventing these issues from getting out of hand in the process. When there are no reliable internal avenues for voicing concerns, individuals may decide to go public by complaining to the authorities or the media. In such a situation, the resilience of the banking institutions in Ghana would be threatened if they failed to identify and deal with these issues and they eventually leaked outside of the organisation.

By building a creative climate that facilitates a psychologically safe working environment, banks in Ghana could enhance their resilience capabilities by creating a highly inclusive organisation. The diversity that psychological safety facilitates would enable banks in Ghana to prepare for, manage, and respond to volatile and turbulent situations. For instance, a high level of group thinking was considered to be among the reasons why warnings about the approaching financial crisis in 2007 were ignored (Wagner, 2010). In particular, in complex situations, diverse teams' greater knowledge bases enable better internal and external environment analysis and risk assessments. Team members with different backgrounds are more likely to have a wider variety of coping mechanisms at their disposal, which improves decision-making in emergencies. Internally generated creative ideas and helpful recommendations would give the continuous growth of the banking institutions a new life and better equip them to handle emerging global challenges and opportunities.

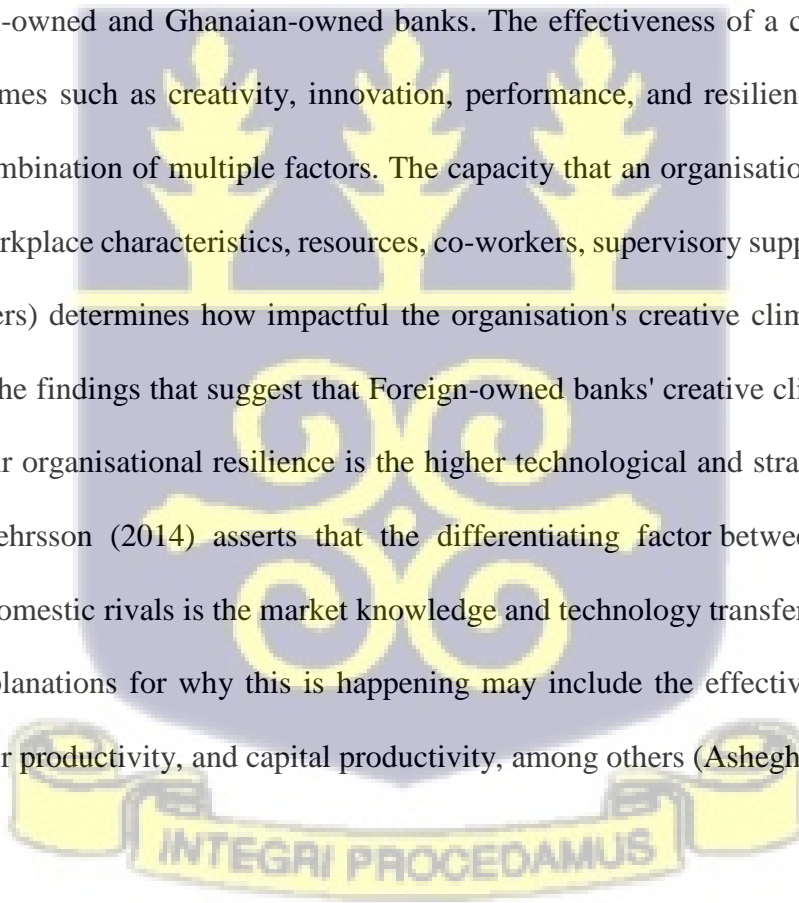
5.2.3 Ghanaian-owned and Foreign-owned Banks

Bank Type Moderating Effect

The findings from the comparative analysis undertaken in the study point to the existence of a significant difference between Ghanaian-owned and Foreign-owned banks in terms of how they moderate the relationship between the variables investigated in the study. The finding indicated that generally, the creative climate of foreign-owned banks had more impact on their organisational resilience than their Ghanaian counterparts. Again, Ghanaian-owned banks' organisational resilience was found to be significantly more impacted by psychological safety than

that of their foreign competitors. Finally, no significant differences were observed between the two types of banks on the relationship between creative climate and psychological safety.

The significant difference observed in the moderating effect of bank type in the relationship between creative climate and organisation resilience highlights the significant disparity that exists between Foreign-owned and Ghanaian-owned banks. The effectiveness of a creative climate in producing outcomes such as creativity, innovation, performance, and resilience, among others, depends on a combination of multiple factors. The capacity that an organisation has to assemble these factors (workplace characteristics, resources, co-workers, supervisory support, diversity, and risk, among others) determines how impactful the organisation's creative climate will be. One explanation for the findings that suggest that Foreign-owned banks' creative climate has a bigger influence on their organisational resilience is the higher technological and strategic aptitude that they possess. Pehrsson (2014) asserts that the differentiating factor between foreign-owned firms and their domestic rivals is the market knowledge and technology transfer from their parent firms. Other explanations for why this is happening may include the effectiveness of resource utilization, labour productivity, and capital productivity, among others (Asheghian, 1982).



The extensive resources that are accessible to foreign-owned banks, including the expertise and experience they have gained working in other environments, enable them to readily transfer the information they have amassed working in other nations to a different country's environment. This could explain why foreign-owned banks generally seem to be performing better than their domestic competitors. Through their parent companies as well as other countries' branches'

worldwide networks, foreign-owned firms can access a wide range of information. This allows their employees to easily tap into their vast information and technological resources to facilitate their creativity, enabling easy adaptability and adjustment to changing organisational situations. Such events could occur specifically as a result of industry-specific factors, including dominance in cutting-edge technology, access to financial resources, and the competitive advantage of efficiently using existing resources. The aforementioned aspect, however, shows that domestic banks have tremendous competition from foreign-owned banks and can fall behind in the contest in certain areas like technology and service portfolio innovation. The disparity in resources is the most practicable reason to explain the difference observed, given that Ghanaian-owned banks' psychological safety was found to have more impact on organisational resilience than foreign-owned banks. This implies that other factors, such as co-worker support and leadership support that reflect on employee psychological safety may not have been the differing factors.

The findings from the study showed that psychological safety impacted the organisational resilience of Ghanaian-owned banks more than their Foreign owned counterparts. This finding disconfirms the hypothesis of the study, which stated that the psychological safety of foreign-owned banks psychological safety would have significantly more impact on organisational resilience than in Ghanaian-owned banks. Considering that the Ghanaian cultural dimension is widely characterised as collectivist, with high power distance and high uncertainty in nature according to the Hofstede cultural index, it was expected that this would reflect more on the organisational culture and climate of Ghanaian-owned banks than foreign banks. Thereby, it becomes less psychologically safe and, in effect, has less impact on organisational resilience.

As indicated by Owusu Ansah and Louw (2019), Foreign-owned firms try to assimilate their organisational culture with the national culture of Ghana, which could reflect the weaker impact that psychological safety had on the organisational culture of the foreign-owned banks. On the other hand, the significantly better impact of the psychological safety of Ghanaian banks on their organisational resilience may reflect the efforts by Ghanaian-owned banks to liberalize their organisational culture and climate. This indicates an effort by Ghanaian-owned banks to adopt and adapt practices that promote more voice behaviour, employee involvement, and participation in organisational activities.

5.3 Study Recommendation

The researcher issues the following recommendations in light of the study's findings:

1. Given that the creative climate positively impacts the organisational resilience of banks in Ghana, the researcher recommends that banks in Ghana pay more attention to the organisational climate, modifying it to facilitate creativity by clearly defining goals, providing resources, and allocating and establishing authority and accountability for decision making among their employees.
2. Secondly, banks in Ghana must establish solid networks and relationships characterised by trust and support among employees. Encourage collective learning, cooperation, and information exchange among members of the organisation.
3. The banks must encourage managers in all roles and business divisions to openly discuss risks and risk management strategies with their staff. This must be a periodic assessment

of risk and opportunity, aimed at determining the direction and alignment of goals and skills, among others.

4. The researcher recommends that banks in Ghana initiate policies for targeted and tailored training of employees. The training must be specific to the employees' tasks, responsibilities, and domain of work. The policies must also emphasise perpetual competence building.
5. Psychological safety was found to mediate the relationship between creativity and organisational resilience. Banks in Ghana are recommended to deploy a flat and horizontal organisation structure to allow for more freedom, autonomy, and voice behaviour.
6. Bank in Ghana must delegate decision-making to all levels of the organisation to facilitate a culture of creativity by unleashing individual creativity and giving people the responsibility of coming up with fresh answers to company problems. This also strengthens social relationships.

5.4 Limitations and Directions for Future Studies

The study was not without limitations; it study utilised a quantitative approach and employed closed-ended questionnaires to collect data from the participants. Future studies could have utilised a mixed method to gather more information and better understand the nature of the study variables. The collection of data was also limited to the banking sector of the financial industry. Future studies could expand the scope of the study by including non-banking organisations in their study. Future studies could include other industries in their study to ascertain how these variables differ across industries. This would allow for a better understanding of the nature of creative climates,

organisational resilience and psychological safety across industries in Ghana. The sample size of the participants limits the extent to which the findings of the study can be generalized. Therefore, future studies could expand on the number of participants, increasing the chances of having better external validity. Finally, the researcher employed a non-probability sampling technique; therefore, future studies could utilise the probability sampling technique to increase the chance of making the sample more representative.



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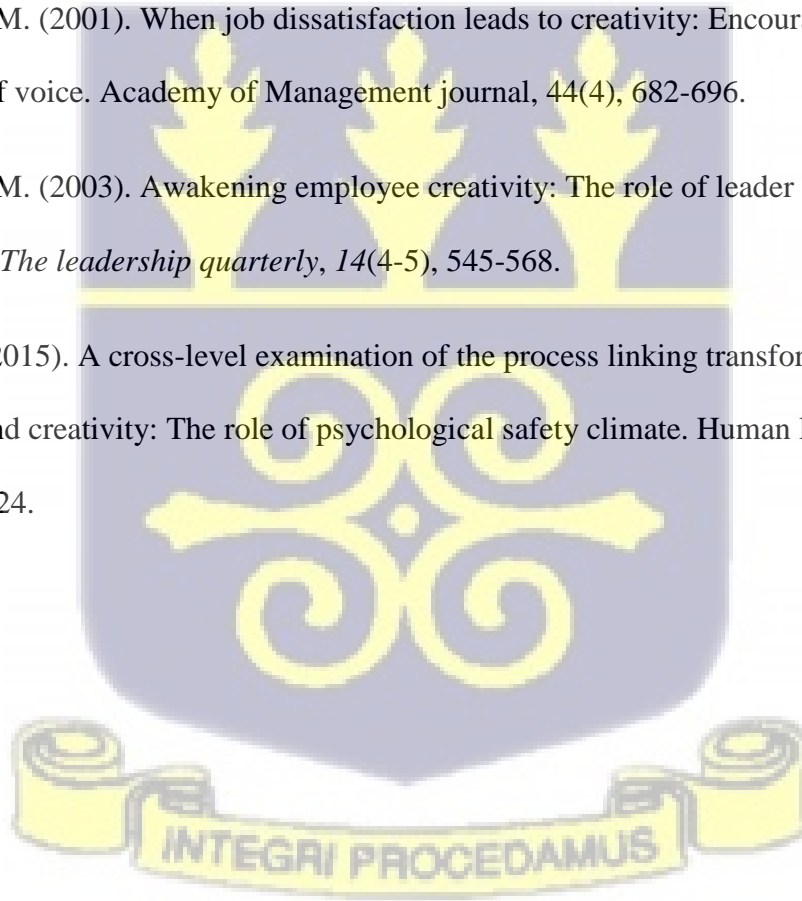
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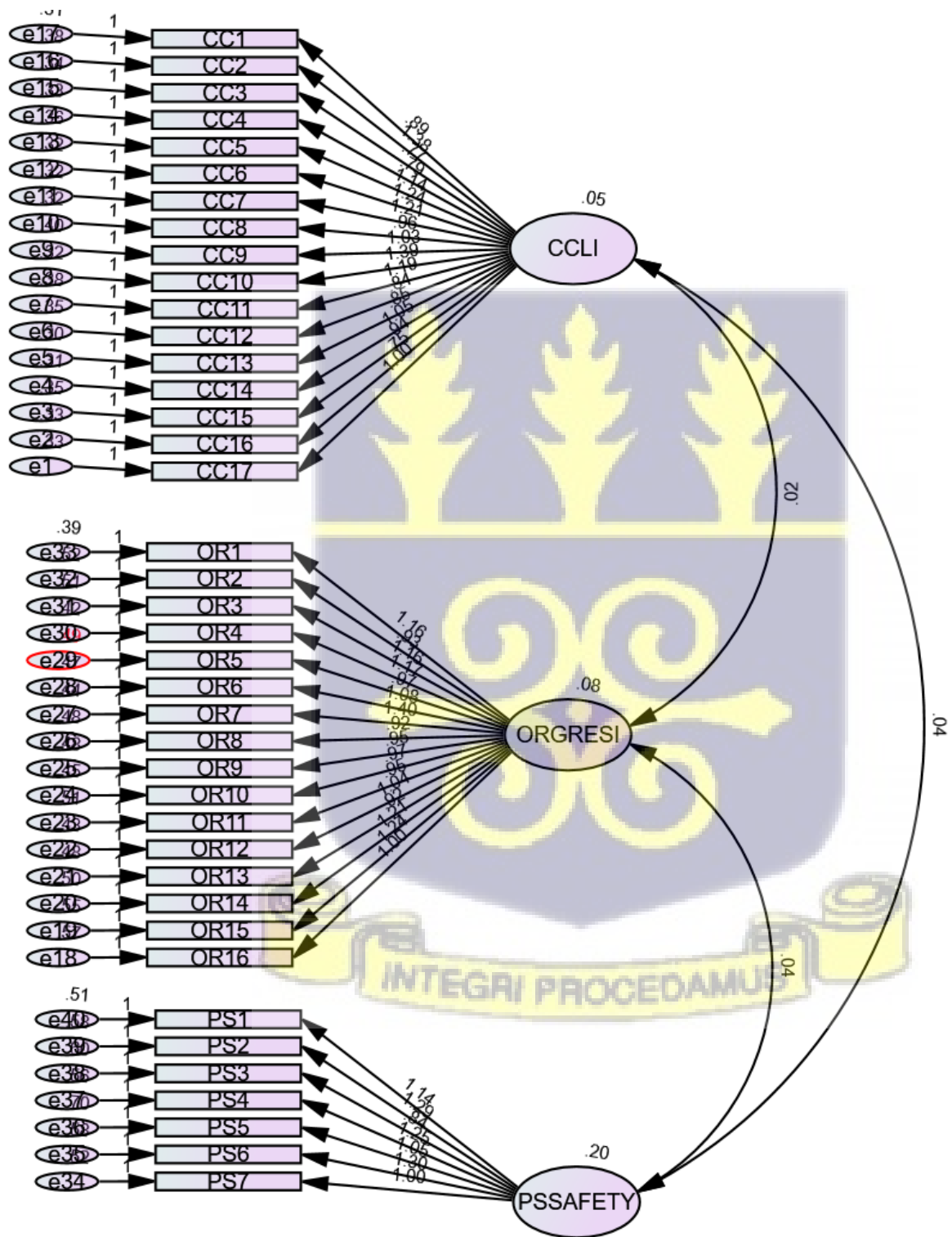
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APPENDICES



QUESTIONNAIRE

This questionnaire is intended at gathering information on the employees of domestic and foreign owned banks in Ghana to examine the relationship between creative climate, psychological safety and organisational resilience. Please be as honest as you can in completing this questionnaire. In order to make the responses of this study meaningful, I urge you kindly answer all questions. Please do not write your name or any form of identification on the questionnaire. This is to ensure absolute anonymity. Be assured your responses will be kept totally confidential and will under no circumstances be used outside the purpose stated above.

Please tick the box to confirm your willingness to partake in the study

Kindly Indicate your Gender: Male Female

Kindly Indicate your age:

18-29 30-39 40-49 50-59 60 and above

Kindly indicate your marital status Single Married

Kindly indicate your tenure in the organisation:

0-5 6-10 11-15 16-20 20 and above

Kindly indicate your highest level of education:

Diploma Bachelor's/First Degree Masters PhD/Doctorate

SECTION A

Creative Climate

Kindly indicate your level of agreement with the following statements

| This is very untrue | | This is untrue | I am not sure | This is true | This is very true | | |
|---------------------|--|----------------|---------------|--------------|-------------------|---|---|
| 1 | | 2 | 3 | 4 | 5 | | |
| OS1 | Our organisation rewards new ideas | | 1 | 2 | 3 | 4 | 5 |
| OS2 | Our organisation does not tolerate risky initiatives | | 1 | 2 | 3 | 4 | 5 |
| OS3 | Our organisation allocates resources to facilitate generation of new ideas | | 1 | 2 | 3 | 4 | 5 |
| OS4 | Our organisation provides relevant technology for creativity | | 1 | 2 | 3 | 4 | 5 |
| OS5 | Our organisation does not recognize new ideas | | 1 | 2 | 3 | 4 | 5 |
| OS6 | Our organisation encourages generation of new ideas | | 1 | 2 | 3 | 4 | 5 |
| OS7 | Our organisation does not trust the ideas we generate | | 1 | 2 | 3 | 4 | 5 |
| SS1 | Our supervisor encourages use of diverse skills | | 1 | 2 | 3 | 4 | 5 |
| SS2 | In our organisation, supervisors facilitate creativity | | 1 | 2 | 3 | 4 | 5 |
| SS3 | In our organisation, supervisors set creativity objectives | | 1 | 2 | 3 | 4 | 5 |
| SS4 | There is no supervisory transparency in our department | | 1 | 2 | 3 | 4 | 5 |

| | | | | | | |
|------|--|---|---|---|---|---|
| SS5 | In our organisation, supervisors consult with their staff | 1 | 2 | 3 | 4 | 5 |
| WGS1 | We challenge each other's work in our team | 1 | 2 | 3 | 4 | 5 |
| WGS2 | We provide the work support required by any member of our team | 1 | 2 | 3 | 4 | 5 |
| WGS3 | Communication in our teams is not open | 1 | 2 | 3 | 4 | 5 |
| WGS4 | We work in a friendly teamwork atmosphere | 1 | 2 | 3 | 4 | 5 |
| WGS5 | Disagreements in our teamwork are constructively resolve | 1 | 2 | 3 | 4 | 5 |

SECTION B

ORGANISATIONAL RESILIENCE

Kindly indicate your level of agreement with the following statements

| Strongly Disagree | Disagree | Slightly Disagree | Slightly Agree | Agree | Strongly Agree | | | |
|-------------------|--|-------------------|----------------|-------|----------------|---|---|---|
| 1 | 2 | 3 | 4 | 5 | 6 | | | |
| SE1 | Our company knows the best practices in the market. | | 1 | 2 | 3 | 4 | 5 | 6 |
| SE2 | Our company is up-to-date on the current market situation | | 1 | 2 | 3 | 4 | 5 | 6 |
| SE3 | Our company systematically searches for information on the current market situation. | | 1 | 2 | 3 | 4 | 5 | 6 |
| SE4 | As a company, we know how to access new information. | | 1 | 2 | 3 | 4 | 5 | 6 |

| | | | | | | | |
|-----|---|---|---|---|---|---|---|
| SE5 | Our company always has an eye on our competitors 'activities | 1 | 2 | 3 | 4 | 5 | 6 |
| SE6 | Our company quickly notices changes in the market. | 1 | 2 | 3 | 4 | 5 | 6 |
| SZ1 | Our company can quickly relate to new knowledge from the outside | 1 | 2 | 3 | 4 | 5 | 6 |
| SZ2 | We recognize what new information can be utilised in our company | 1 | 2 | 3 | 4 | 5 | 6 |
| SZ3 | Our company is capable of turning new technological knowledge into process and product innovation. | 1 | 2 | 3 | 4 | 5 | 6 |
| SZ4 | Current information leads to the development of new products or services. | 1 | 2 | 3 | 4 | 5 | 6 |
| T1 | By defining clear responsibilities, we successfully implement plans for changes in our company. | 1 | 2 | 3 | 4 | 5 | 6 |
| T2 | Even when unforeseen interruptions occur, change projects are seen through consistently in our company | 1 | 2 | 3 | 4 | 5 | |
| T3 | Decisions on planned changes are pursued consistently in our company | 1 | 2 | 3 | 4 | 5 | 6 |
| T4 | In the past, we have demonstrated our strengths in implementing changes. | 1 | 2 | 3 | 4 | 5 | 6 |

| | | | | | | | |
|----|---|---|---|---|---|---|---|
| T5 | In our company, change projects can be put into practice alongside the daily business | 1 | 2 | 3 | 4 | 5 | 6 |
| T6 | In our company, plans for change can be flexibly adapted to the current situation | 1 | 2 | 3 | 4 | 5 | 6 |

SECTION C

ORGANISATIONAL PSYCHOLOGICAL SAFETY

Kindly indicate your level of agreement with the following statements

| | Very Inaccurate | Inaccurate | Moderately Inaccurate | Neither | Moderately Accurate | Accurate | Very Accurate |
|-----|---|------------|-----------------------|---------|---------------------|----------|---------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| OP1 | If you make a mistake on this team, it is often held against you | | | | | | |
| OP2 | Members of this team are able to bring up problems and tough issues | | | | | | |
| OP3 | People on this team sometimes reject others for being different. | | | | | | |
| OP4 | It is safe to take a risk on this team. | | | | | | |

| | | | | | | | | |
|-----|--|---|---|---|---|---|---|---|
| OP5 | It is difficult to ask other members of this team for help | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| OP6 | No one on this team would deliberately act in a way that undermines my efforts. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| OP7 | Working with members of this team, my unique skills and talents are valued and utilise | 1 | 2 | 3 | 4 | 5 | 6 | 7 |

