Perceived Organisational Support and Employee Risk-Taking: Understanding Their Relationships with Organisational Effectiveness in Nigerian Commercial Banks

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ABSTRACT

Commercial banks depend on the initiative of their employees to be effective inservice delivery and operations. The linkages between different types of employee intrapreneurial behaviour and organisational effectiveness, as well as the moderating effect of perceived organizational support (POS) on these linkages has not been fully understood in the banking setting of Nigeria. Building on the resource-based view and organisational support theory, this study investigates whether innovativeness, risk-taking, proactiveness and autonomy are predictors of organisational effectiveness, and the direct predictor and moderator POS. A total of 399 responses was obtained from commercial bank employees in Lagos State, Nigeria using cross sectional survey. Data were analysed using partial least squares structural equation modelling (PLS-SEM) in SmartPLS 4. The findings showed that each of the four constructs of innovativeness, risk-taking, proactiveness, autonomy and POS, had a significant positive correlation with organisational effectiveness. POS significantly and negatively moderated the risk-taking–organisational effectiveness relationship, indicating that this positive association weakens as perceived support increases. Its moderating effects on innovativeness, proactiveness and autonomy were not statistically significant. The model explained 44.8% of the variance in organisational effectiveness. The average variance extracted from the construct, however, was below the conventional level, so caution is needed when interpreting the construct's measurement. The results reveal dimension-specific relationships and show that organisational support does not relate to all forms of intrapreneurial behaviour in the same way in this context.

Keywords: employee intrapreneurial behaviour; organisational effectiveness; perceived organisational support; resource-based view; commercial banks; PLS-SEM

INTRODUCTION

Commercial banks are required to provide timely and accurate service, maintain employee productivity and to coordinate activities between large workforces while meeting the expectations of regulated financial institutions. How effectively they do so depends partly on what employees do at work. Intrapreneurial behaviour, which is defined as entrepreneurial action by employees in an existing organisation, i.e. finding ways to improve existing processes or solve problems on the job without waiting for instructions, is one of these types of behaviour (Blanka, 2019).

Nigeria's commercial centre and financial hub, Lagos State, provides an appropriate backdrop for the study of employee behaviour in relation to organisational effectiveness in commercial banks. In this context, banks compete through the quality of their service and regulatory and internal control and formal procedures limit the discretion given to employees. It is therefore not clear which forms of employee initiative relate to effectiveness or how a supportive Sengage in their investment in employee development, role design and supporting practices.

Three considerations motivate this study. Intrapreneurial behavior is multi-dimensional, and not all dimensions must be related to outcomes in a similar manner (Lumpkin & Dess, 1996), therefore, they should be analyzed separately. Second, employees operate in an organisational environment which they view as supportive or less supportive. Organisational support theory suggests that employees develop a general impression of how valued they are and how well the organisation cares for them (Eisenberger et al., 1986), which in turn is related to their behaviour (Rhoades & Eisenberger, 2002; Kurtessis et al., 2017). Whether the association of POS with better outcomes is merely a consequence of other factors or whether POS also affects the relationship between employee initiative and outcomes is an entirely different empirical question. Previous research on intrapreneurship has considered POS as a mediating variable between intrapreneurial competencies and firm growth (Okwor et al., 2022) and POS as an antecedent for employee risk-taking (Neves & Eisenberger, 2014), but the moderating effect of POS between specific intrapreneurial behaviours and organisational effectiveness seems little studied in the context of Nigerian banking. Third, commercial banks are subject to compliance requirements which limit their discretion, innovation and risk exposure, so the results of less regulated environments cannot be extrapolated to commercial banks.

The study asks: (1) How are employee innovativeness, risk-taking, proactiveness and autonomy related to organisational effectiveness in commercial banks in Lagos State, Nigeria? (2) How is POS related to organisational effectiveness? (3) Does there exist a moderating effect between each of the behavioural dimensions and organisational effectiveness in the context of POS? Correspondingly, the objectives are to estimate the direct associations of the four behavioural dimensions and POS with organisational effectiveness, and to test whether POS moderates each behavioural relationship.

The study contributes an employee-level application of the resource-based view to four separately modelled behavioural dimensions. It also disentangles the direct link between POS and the four interaction effects associated with the different dimensions; it also openly admits a measurement limitation: that one construct, organisational effectiveness, failed to meet the criterion of convergent validity that is generally considered the standard. The results are interpreted as associations from an employee-reported cross section survey and are not causal effects. The remainder of the article is organised as follows. Section 2 sets out the theoretical foundation and develops the hypotheses. The methodology is presented in Section 3. Section 4 reports the results, including the conditional effects. Section 5 discusses the findings, Section 6 draws out theoretical and practical implications, Section 7 presents the limitations and future research directions, and Section 8 concludes.

LITERATURE REVIEW

Employee Intrapreneurial Behaviour

Employee intrapreneurial behaviour is about entrepreneurial activities that are carried out within a formal organisation. It is about how employees recognize opportunities, take action to initiate changes, and seek improvements in the organizational structures they interact with (Blanka 2019). Intrapreneurship is an entrepreneurial activity within an existing organization, demonstrated by the activities of employees within the scope of their work, in contrast to independent entrepreneurship, which is the establishment and operation of an independent business. It thus offers an insightful and personalised view of entrepreneurial activity in existing organisations.

In this study the conceptualisation of employee intrapreneurial behaviour is based on the entrepreneurial orientation literature as described by Lumpkin and Dess (1996) as well as the application of entrepreneurial orientation to individual level behaviour by Bolton and Lane (2012). While entrepreneurial orientation is defined at the organisational level, the dimensions of entrepreneurial orientation offer a conceptual framework for analysing employee-level entrepreneurial characteristics. The present study focuses on four dimensions:

innovativeness, risk-taking, proactiveness and autonomy. These dimensions are considered separately as different aspects of behaviour, not as synonyms for one activity.

Innovativeness is defined as the creation, promotion, and implementation of new ideas in the workplace. It includes employees' contributions to considering alternative methods, recommending improvements and involvement in the implementation of new methods or procedures. At the individual level, innovative work behaviour extends beyond the generation of ideas to include their development and application in work-related activities (Scott & Bruce, 1994; De Jong & Den Hartog, 2010).

Risk-taking involves how employees are willing to engage in work-related activities and make decisions in a state of uncertainty. Requires the learner to embrace that something done could result in an outcome that is not entirely predictable. In organisational contexts, risk-taking must be separate from reckless behaviour: employees have specific responsibilities, decision making powers and organisational controls in place. This distinction is especially important in commercial banking because employees' decisions must go through a set of procedures and meet regulatory requirements.

Proactiveness refers to a forward-looking attitude in which the employee is looking ahead and proactively finding opportunities and taking action on work-related problems. It includes taking actions to get ahead of the situation instead of just reacting to problems when they arise. Proactiveness is related to the employee's propensity to take initiative and seize opportunities for changes in the workplace (Lumpkin & Dess, 1996; Blanka, 2019).

Autonomy is the degree of freedom granted to workers in planning and implementing their assigned work tasks. It involves the extent to which workers have influence over how their work is done, decisions that are made concerning work tasks, and how they handle routine work problems. According to Spector (1986) and Morgeson and Humphrey (2006), autonomy is a recognised characteristic of job design, and describes the degree of freedom and independence granted to employees when performing their work. It does not imply unrestricted authority over organisational policies or strategic decisions. The four dimensions serve as a conceptual framework of the present study to examine employee intrapreneurial behaviour. They are treated separately because workers can exhibit initiative in various ways, each with its own nature and extent of activity.

Organisational Effectiveness

Organisational effectiveness is a general term used to describe how well an organisation accomplishes its purposes in terms of how its activities are executed and coordinated. It relates to the level of conformance of organisational operation and work processes to the expectations. The concept is not limited to financial results and the assessment could include operational and service results depending on the goals and work of the organisation being assessed. Organisational effectiveness in service-based organisations can be measured in terms of the provision of services and the delivery of expected work outputs. Service delivery is about the processes by which an organisation delivers its service, and employee productivity is about the completion of tasks assigned to the employee and the attainment of expected work standards. These areas contain content relevant to analysing effectiveness in organisations where operations rely significantly on service processes and the performance of their employees (Almasri & Ahmad, 2020; Agbasi et al., 2023; Orenuga et al., 2024).

In the present study, organisational effectiveness is treated as one overall construct. It has conceptual coverage of service delivery efficiency and employee productivity, areas of organisational functioning that are related but not two separate dependent variables to be modelled separately. Service delivery efficiency concerns the promptness and coordination of service processes, the efficiency of transaction handling and the minimisation of service errors (Almasri & Ahmad, 2020). Employee productivity concerns the efficiency with which employees complete assigned tasks, meet expected work standards and achieve their responsibilities (Agbasi et al., 2023; Orenuga et al., 2024). The study examines organisational effectiveness from the perspective of employees working in commercial banks. The construct is therefore a subjective measure of the employees' own evaluation of operational and work efficiency and not a separately evaluated measure of the institutional's

performance. It does not directly reflect more general financial measures such as profitability, market share or return on assets. This separation reflects the range of the areas explored in the study in relation to organisational effectiveness.

Resource-Based View (RBV)

Barney (1991) introduced the Resource-Based View (RBV) that describes the performance of an organisation based on the resources and capabilities that are in the control of a firm. These resources consist of physical resources, human resources, organisational processes, knowledge and skills that help the organisation to devise and execute strategies to make it more efficient and effective. The theory focuses on development and deployment of organisational resources to their potential to affect performance.

In the context of this study, employees represent an important source of organisational knowledge, skills and capabilities. These capabilities, however, do not necessarily lead to higher organisational effectiveness. Depending on how employees use them in their work, their contribution is partly dependent. Behaviours of employee innovativeness, risk-taking, proactiveness and autonomy are channels for employees to use their knowledge and capabilities to enhance the delivery of services, operational coordination and performance of work. Recent employee-level studies also acknowledge the importance of entrepreneurial orientation dimensions such as autonomy for understanding entrepreneurial behavior (Clark et al., 2025).

The RBV is important for the present study because it gives a foundation for the study of the link between employee behavior and organizational effectiveness in commercial banks. By developing ideas, recognising opportunities, making informed choices and applying discretion in the workplace, staff can help to ensure efficient use of resources and to improve working practices within the organisation. The study, however, focuses on the individual employee level and does not directly address the question of whether these behaviours serve as valuable, rare, inimitable and non-substitutable resources or whether they result in sustained competitive advantage.

Organisational Support Theory (OST)

Organisational Support Theory (OST) by Eisenberger et al (1986) is the theory that helps to understand the general thoughts and feelings employees have towards the value and care the organisation shows towards them. These beliefs constitute perceived organisational support (POS). The theory states that when the employee feels that their organisation values their contribution and offers them a sufficient level of support, they are more likely to adopt positive attitudes and behaviours at work. This relationship is partly explained by the principle of reciprocity, whereby employees respond positively to favourable treatment received from their organisation (Rhoades & Eisenberger, 2002).

POS is an important organisational factor because employees' perceptions of support may influence their willingness to contribute beyond their formal responsibilities. Recognition, appreciation, staff concerns about the well-being of staff and staff support can enhance employees' positive attitudes towards the workplace. The findings of the meta-analysis of Kurtessis et al. (2017) lend support to the linkage between POS and positive employee outcomes. Likewise, Eisenberger et al. (2020) highlight the role of organizational care and recognition in influencing employees' reactions in the workplace.

The theory is relevant to this study because it explains the expected relationship between POS and organisational effectiveness. Those who feel that they have more support from the organisation might be more inclined to give their input for effective service delivery, coordination and work performance. Moreover, the relationship between the intrapreneurial behaviours of employees and organizational effectiveness may be affected by POS. But this may vary by innovativeness, risk taking, proactiveness and autonomy. For example, Neves and Eisenberger (2014) explored the link between POS and employee risk-taking, and Chouchane and St-Jean (2023) studied the association between POS and intrapreneurship. In this study, POS is investigated

as a direct predictor and a moderator. The study does not measure the broader reciprocity process, as is proposed in OST, but only perceived organisational support.

Integration of the Theoretical Perspectives

The RBV and OST provide complementary explanations for the relationships examined in this study. While the RBV explains how employees' knowledge, skills and behavioural capabilities may contribute to organisational effectiveness, OST explains how employees' perceptions of organisational support relate to their work responses. The RBV therefore provides the basis for examining the contribution of innovativeness, risk-taking, proactiveness and autonomy, whereas OST explains the relevance of POS to organisational effectiveness and its potential moderating role.

Integrating the two perspectives provides a basis for examining whether the relationship between employee intrapreneurial behaviour and organisational effectiveness differs according to employees' perceptions of organisational support. Organisational support may facilitate the application of employee capabilities by providing recognition, resources and encouragement.

But not all behavioral relationships may be reinforced by support. Its influence may depend on the nature of the behaviour, employees' responsibilities and the organisational conditions under which they operate. It is relevant especially in the case of commercial banks where employee discretion and risk taking are regulated, controlled internally and subject to specific procedures.

Consequently, the integration of RBV and OST provides the theoretical foundation for examining the direct relationships between the four dimensions of employee intrapreneurial behaviour, POS and organisational effectiveness, as well as the moderating role of POS in each behavioural relationship. The direction of the direct relationships is hypothesised to be positive, while the moderating hypotheses remain non-directional because organisational support may influence the different behavioural relationships in varying ways.

Hypotheses development

Direct relationships

Each behaviour, from the RBV perspective, is a path through which employee abilities are brought to the organisational processes. Intrapreneurial behaviours are associated with innovative performance, which may increase speed, accuracy, coordination of service and service evidence (Almasri & Ahmad, 2020) from commercial banks. The contribution of ideas is influenced by both implementation and by their integration with service and regulatory requirements.

H1: Employee innovativeness has a significant positive relationship with organisational effectiveness.

Calculated risk-taking can overcome the problems that are not solved by applying procedures and risk-taking has been correlated with performance in small and medium enterprises (Akinlo, 2025). Banks are more tightly controlled than most such businesses, so the behaviour is a risk taken within the limits of control, and there is no guarantee it is correlated with effectiveness.

H2: Employee risk-taking has a significant positive relationship with organisational effectiveness.

Proactive employees could respond to problems before they get expensive, helping to keep services operating and run effectively (Lumpkin & Dess, 1996; Blanka, 2019). The benefit is dependent on the relevance and timeliness of initiatives, as well as on their coordination with the priorities of the organisation.

H3: Employee proactiveness has a significant positive relationship with organisational effectiveness.

Discretion over how work is done is a recognised work-design feature associated with favourable outcomes (Spector, 1986; Morgeson & Humphrey, 2006). Experimental evidence reports higher productivity under greater autonomy (Johannsen & Zak, 2020), and empowerment practices have been related to the job performance of Nigerian bank managers (Orenuga et al., 2024). In banking, role clarity, decision authority and compliance are still limits on discretion decision.

H4: Employee autonomy has a significant positive relationship with organisational effectiveness.

Direct relationship between POS and organisational effectiveness

According to OST, employees are expected to behave more positively when they feel supported (Eisenberger et al., 1986). Meta-analytic evidence supports favourable employee outcomes associated with POS (Kurtessis et al., 2017), and a study of Nigerian banks reported a positive association between organisational support and task performance (Agbasi et al., 2023). The hypothesis does not necessarily imply that perceived support leads to better performance.

H5: Perceived organisational support has a significant positive relationship with organisational effectiveness.

Moderating relationships

The literature does not indicate a single directionality for the interaction. POS has been associated with employee risk-taking because of trust in the organisation to respond positively to failure (Neves & Eisenberger, 2014), consistent with support for initiative. Evidence on organisational support for creativity shows that its consequences depend on context (Baccarella et al., 2022), and intrapreneurship studies assign POS different roles, for example as a mediator (Okwor et al., 2022).

Each moderating hypothesis is therefore non-directional. For innovativeness, support might provide the resources and legitimacy to implement ideas, or the relationship might hold irrespective of support. For risk-taking, support might increase tolerance of calculated risk, or might substitute for individual risk-taking or accompany tighter controls. For proactiveness, support might raise the receptiveness of the organisation to anticipatory action. Autonomy is given to a large extent through role design and its correlation with effectiveness can be positive or negative, depending on perceived support.

H_{6a}: Perceived organisational support moderates the relationship between innovativeness and organisational effectiveness.

H_{6b}: Perceived organisational support moderates the relationship between risk-taking and organisational effectiveness.

H_{6c}: Perceived organisational support moderates the relationship between proactiveness and organisational effectiveness.

H_{6d}: Perceived organisational support moderates the relationship between employee autonomy and organisational effectiveness.

CONCEPTUAL FRAMEWORK

Figure 1 shows the model: four behavioural dimensions and POS as direct predictors of one overall OE construct (H1–H5), and POS as a moderator of each behavioural path (H6a–H6d).

Figure 1. Conceptual model of intrapreneurial behaviour, perceived organisational support and organisational effectiveness.

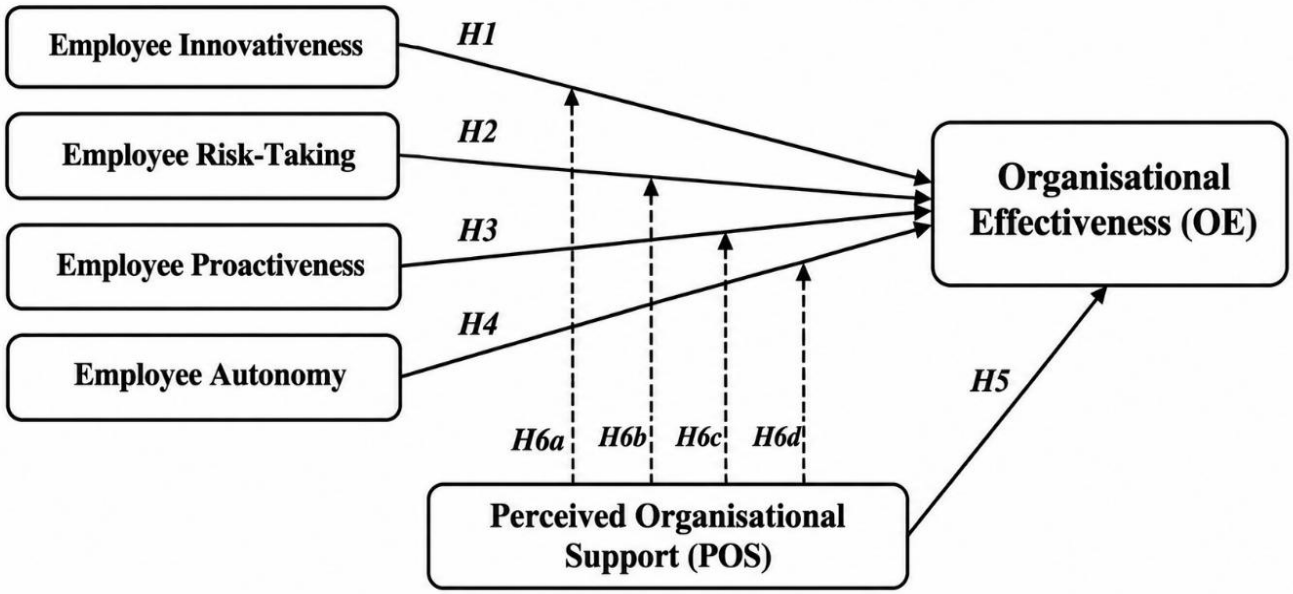

Figure 1 shows the model: four behavioural dimensions and POS as direct predictors of one overall OE construct (*H1–H5*), and POS as a moderator of each behavioural path (*H6a–H6d*).

METHODOLOGY

Research design and measures

The target population comprised operational, customer service, supervisory and managerial employees of commercial banks operating in Lagos State. The population was estimated around 110,000 staff numbers based on commercial banks data comprising the consolidated staff strength of 23 commercial banks in Nigeria, compiled from their 2025–2026 investor reports, annual and audited financial statements and regulatory filings. Because the figures cover different geographical and organisational scopes, this estimate does not establish the exact number of employees working in Lagos State and should be interpreted accordingly. The 23 banks that supplied the population estimate are not identical to the 30 banks represented in the sample.

A cluster sampling technique was employed with banks as the primary sampling clusters and branches in Lagos State as subclusters in the study, an approach adopted because the target population was large, geographically dispersed and institutionally fragmented across different banks, and because it supports representation across different banking cultures, ownership structures and operational systems, lowers data-collection costs and improves access to respondents; in total, the 399 valid respondents were drawn from 30 commercial banks, and respondents were selected on the basis of their organisational roles, including operational, customer service, supervisory and managerial positions, in line with the target population.

Branch-level identifiers were not retained in the analysed dataset; the number of participating branches and the procedure used to select individual employees within branches are therefore not reported. Respondents were allocated across banks in proportion to the bank staff strengths used in the sampling plan. In the final sample, 91 respondents were associated with UBA (22.8% of the 399 respondents) and 58 with First Bank (14.5%). These percentages describe the composition of the achieved sample, not the proportion of each bank's workforce represented in the target population. The sample size was estimated using Yamane's (1967) formula:

$$n = \frac{N}{1+Ne^2} \quad (1)$$

where n is the required sample size, N is the estimated population of 110,000, and e is the margin of error of 0.05. Substituting these values gives:

$$n = \frac{110{,}000}{1 + 110{,}000 \times 0.05^2} = \frac{110{,}000}{276} \approx 398.6$$

Rounded up, the calculation yielded approximately 399 respondents.

A total of 412 questionnaires were distributed and returned, representing a 100% questionnaire return rate. Following data screening, 13 questionnaires were excluded because of incomplete responses or inconsistencies, leaving 399 valid questionnaires for analysis. The final usable sample represented 96.8% of the returned questionnaires. Data were collected through a field survey conducted in 2026.

The respondents comprised 223 male (55.9%) and 176 female (44.1%) employees. By age, 175 (43.9%) were aged 30–39 years, 105 (26.3%) were aged 20–29, 83 (20.8%) were aged 40–49 and 36 (9.0%) were aged 50 or above. Educational qualifications were HND or B.Sc for 243 respondents (60.9%), M.Sc or MBA for 105 (26.3%), OND or NCE for 34 (8.5%) and other qualifications for 17 (4.3%). Work experience was five to ten years for 154 respondents (38.6%), 11–15 years for 103 (25.8%), under five years for 101 (25.3%) and over 15 years for 41 (10.3%). There were 187 junior staff (46.9%), 163 senior staff (40.9%) and 49 management staff (12.3%).

Data analysis

The model was estimated in SmartPLS 4 with all constructs specified reflectively. PLS-SEM suits a model with several constructs, a moderator and a prediction orientation, and the latent variable scores departed from normality (Cramér–von Mises $p < 0.001$ for all six constructs; Hair et al., 2022). The measurement model was assessed through loadings, Cronbach's alpha, rho_A, composite reliability (CR), average variance extracted (AVE), the Fornell–Larcker criterion (Fornell & Larcker, 1981), the heterotrait–monotrait ratio (HTMT; Henseler et al., 2015) and indicator variance inflation factors (VIFs), using conventional benchmarks (reliability ≥ 0.70, AVE ≥ 0.50, HTMT < 0.85, VIF < 3.3). Indicators were included regardless of whether they achieved AVE to ensure the content coverage mandated a priori. Structural model analysis was performed using path coefficients with bootstrapped standard errors (5,000 subsamples, default SmartPLS settings), t values, p values and 95% percentile confidence intervals, R^2, and f^2 (Cohen, 1988). Interaction terms between POS and each behavioural dimension were generated with the SmartPLS 4 default settings and entered as single-indicator constructs (loading and VIF of 1.000). Moderation inference rests on the interaction coefficient and its confidence interval, and conditional effects at −1 SD, the mean and +1 SD of POS (Aiken & West, 1991) were taken from the SmartPLS output. Fit was evaluated by SRMR and NFI, and prediction by Q^2predict, RMSE and MAE, and a comparison with a linear-model benchmark (Liengaard et al., 2021; Shmueli et al., 2019). The 5% significance level was used.

Common Method Bias and Research Ethics

Procedural measures were adopted to minimise potential common method bias associated with collecting data through a structured questionnaire. Respondents were assured of anonymity and confidentiality, questionnaire items were worded clearly, and separate sections were used to distinguish the independent, moderating and dependent variables. To check for multicollinearity, variance inflation factor (VIF) values were calculated for each indicator, ranging from 1.168 to 1.863, which is below the threshold of 5. These results indicate that problematic multicollinearity was not evident among the indicators.

However, indicator-level VIF results do not, on their own, establish the absence of common method bias. The procedural measures were thus designed to minimize the possibility of response bias, but not to rule it out. Ethical considerations were observed throughout the research. Participation was voluntary, informed consent was obtained from respondents before data collection, and confidentiality was maintained. Respondents were informed that the data collected would be used solely for academic purposes and that individually identifying information would not be disclosed in the reporting of the findings.

RESULTS

Measurement model

Table 1: Indicators, outer loadings and VIF

Code	Item	Loading	VIF
Innovativeness			
B1	I generate new ideas to improve banking operations	0.700	1.417
B2	I suggest new ways to enhance service delivery	0.742	1.428
B3	I contribute ideas that improve efficiency in my unit	0.698	1.437
B4	I support the implementation of new processes	0.771	1.598
B5	I actively participate in improving work procedures	0.767	1.539
Risk-taking			
C1	I am willing to try new approaches even when outcomes are uncertain	0.682	1.452
C2	I take responsibility for decisions involving risk	0.816	1.863
C3	I support innovative ideas despite possible failure	0.793	1.770
C4	I make decisions that can improve performance under uncertainty	0.802	1.748
C5	I am confident in handling challenging work situations	0.782	1.717
Proactiveness			
D1	I take the initiative to solve problems before they occur	0.673	1.399
D2	I identify opportunities for improvement without being told	0.713	1.383
D3	I act quickly when I notice inefficiencies in operations	0.717	1.413
D4	I contribute ideas that improve future performance	0.734	1.332
D5	I anticipate changes that may affect my work	0.742	1.585

Autonomy			
E1	I have the freedom to decide how to carry out my tasks	0.776	1.528
E2	I am allowed to make decisions related to my work	0.747	1.567
E3	I can determine how to solve work-related problems	0.792	1.558
E4	I have control over how I perform my duties	0.722	1.597
E5	I am encouraged to take independent action when necessary	0.726	1.597
Perceived organisational support			
F1	My organisation values my contribution to its success	0.755	1.582
F2	My organisation cares about my well-being	0.767	1.636
F3	My organisation appreciates the extra effort I put into my job	0.743	1.547
F4	The organisation provides adequate support to perform my duties effectively	0.754	1.532
F5	The organisation considers my goals and development important	0.744	1.508
Organisational effectiveness			
G1	Banking services are delivered promptly	0.619	1.279
G2	Customer transactions are processed efficiently	0.513	1.168
G3	Errors in service delivery are minimal	0.604	1.304
G4	Service processes are well coordinated	0.637	1.336
G5	Employees complete tasks efficiently	0.667	1.392
G6	Work output meets expected standards	0.527	1.180
G7	Employees meet assigned targets consistently	0.643	1.312
G8	Employee performance improves over time	0.613	1.261

Note. Source: SmartPLS 4 output. Item wording as in the questionnaire.

Table 3 reports reliability and convergent validity. Cronbach's alpha ranged from 0.751 to 0.835, rho_A from 0.756 to 0.846 and composite reliability from 0.821 to 0.883, all above 0.70. AVE exceeded 0.50 for innovativeness, risk-taking, proactiveness, autonomy and POS (0.513 to 0.603).

Table 2: Construct reliability and convergent validity

Construct	**Cronbach's α**	**rho_A**	**Composite reliability**	**AVE**
Innovativeness	0.789	0.796	0.855	0.542
Risk-taking	0.835	0.846	0.883	0.603
Proactiveness	0.765	0.773	0.840	0.513
Autonomy	0.813	0.837	0.867	0.567
Perceived organisational support (POS)	0.809	0.809	0.867	0.566
Organisational effectiveness (OE)	0.751	0.756	0.821	**0.366**

Note. AVE = average variance extracted. The AVE of OE is below the 0.50 benchmark. Source: SmartPLS 4 output.

Table 2 reports reliability and convergent validity. The Cronbach's alpha, rho_A, and rho_C of the organisational effectiveness construct were 0.751, 0.756 and 0.821, respectively, suggesting good internal consistency reliability. The average variance extracted (AVE) was 0.366, which is lower than the recommended value of 0.50 (Fornell & Larcker, 1981; Hair et al., 2022). The outer loadings of the eight indicators ranged from 0.513 to 0.667. These indicators were evaluated in terms of what they individually contribute and how they reflect the construct of organisational effectiveness. As in Hair et al. (2022), indicators that load in the range of 0.40 to 0.70 should be evaluated in relation to their contribution to the composite reliability and the content validity of the construct, not because of the value of their loadings per se. Therefore, the eight indicators were kept in place to preserve the desired content of the construct. Results indicate acceptable internal consistency reliability with the AVE values below the standard for convergent validity. This finding is considered in interpreting the measurement model and provides a basis for further examination of the measurement structure of organisational effectiveness in future research.

Table 3: HTMT assessment of discriminant validity

Construct	**EA**	**EI**	**EP**	**ERT**	**OE**	**POS**
Employee autonomy (EA)	—					
Employee innovativeness (EI)	0.195	—				
Employee proactiveness (EP)	0.431	0.369	—			
Employee risk-taking (ERT)	0.123	0.431	0.193	—		
Organisational effectiveness (OE)	0.358	0.561	0.452	0.449	—	
Perceived organisational support (POS)	0.306	0.570	0.486	0.247	0.697	—

Source: SmartPLS 4 output (2026).

Table 3 presents the HTMT values used to assess discriminant validity. The reported coefficients range from 0.123 to 0.697, all below the conservative limit of 0.85. The highest value occurs between perceived organisational support and organisational effectiveness (0.697), while the lowest occurs between employee autonomy and employee risk-taking (0.123). The results support the empirical distinctiveness of the constructs under the HTMT criterion, although this does not remedy the weak convergent validity of organisational effectiveness.

Structural model: direct relationships

After the measurement assessment, the structural model was analysed to assess the explanatory power of the proposed relationships and test the study hypotheses. The analysis focused on the direct relationships between the four dimensions of intrapreneurial behaviour and organisational effectiveness, the direct relationship between perceived organisational support and organisational effectiveness, and the four proposed interaction effects.

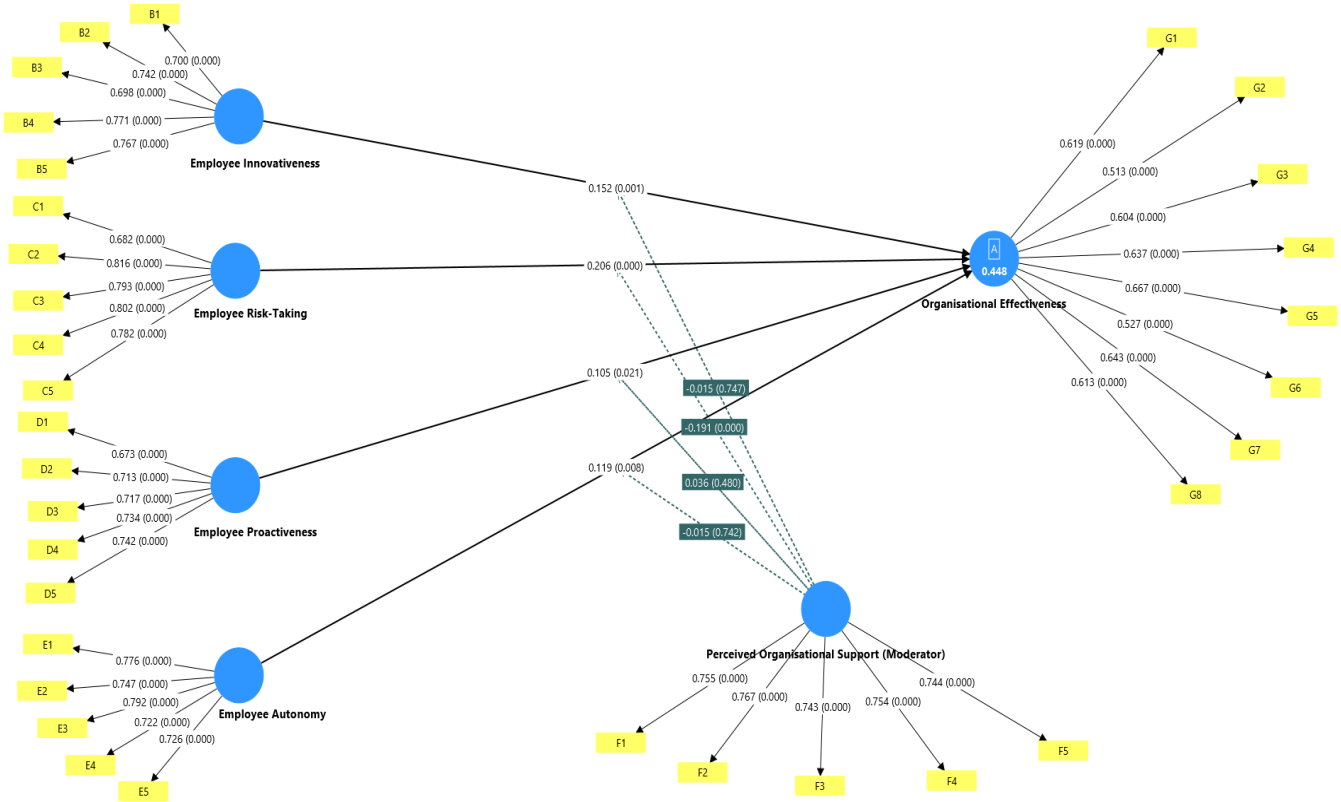

Figure 2. Structural model of intrapreneurial behaviour, perceived organisational support and organisational effectiveness.

Figure 2 shows the $R^2 = 0.448$; adjusted $R^2 = 0.435$ for organisational effectiveness. The predictors therefore account for 44.8% of the variance in organisational effectiveness in the analysed sample. The adjusted value is slightly lower after accounting for the number of predictors, but remains close to the unadjusted estimate.

Table 4: Direct relationships and hypothesis testing

Relationship	β	t-value	p-value	f^2	Decision
Innovativeness → Organisational effectiveness	0.152	3.220	0.001	0.029	Supported
Risk-taking → Organisational effectiveness	0.206	5.229	<0.001	0.067	Supported
Proactiveness → Organisational effectiveness	0.105	2.301	0.021	0.015	Supported

Autonomy → Organisational effectiveness	0.119	2.642	0.008	0.022	Supported
Perceived organisational support → Organisational effectiveness	0.317	5.735	<0.001	0.109	Supported
	R-square			**R-square adjusted**	
Organisational Effectiveness	0.448			0.435	

Note: β = standardised path coefficient; f^2 = effect size. Decisions are based on statistical significance at the 5% level and the hypothesised positive direction.

Figure 2 and Table 4 show that all five direct relationships are positive and statistically significant. Risk-taking has the largest coefficient among the four behavioural dimensions (β = 0.206, t = 5.229, p < 0.001), followed by innovativeness (β = 0.152, p = 0.001), autonomy (β = 0.119, p = 0.008) and proactiveness (β = 0.105, p = 0.021). H1 to H4 are therefore supported. POS has the largest direct coefficient (β = 0.317, t = 5.735, p < 0.001) and the largest effect size (f^2 = 0.109), so H5 is supported. The effect sizes of the four behavioural dimensions (f^2 = 0.067, 0.029, 0.022 and 0.015) are small, and that of proactiveness lies below the conventional 0.02 threshold for a small effect.

Moderating relationships

Table 5. Moderating relationships (H6a–H6d)

Interaction	**β**	**STDEV**	**t**	**p**	**95% CI (percentile)**	**f^2**	**Decision**
H_{6a}: POS × Innovativeness → OE	−0.015	0.046	0.322	0.747	[−0.104, 0.072]	0.000	Not supported
H_{6b}: POS × Risk-taking → OE	−0.191	0.043	4.414	<0.001	[−0.271, −0.100]	0.057	Supported
H_{6c}: POS × Proactiveness → OE	0.036	0.051	0.706	0.480	[−0.068, 0.131]	0.002	Not supported
H_{6d}: POS × Autonomy → OE	−0.015	0.045	0.329	0.742	[−0.103, 0.073]	0.000	Not supported

Note. Source: SmartPLS 4 bootstrapping output. Confidence intervals are percentile bootstrap intervals.

Table 5 shows that POS significantly moderated the relationship between risk-taking and organisational effectiveness (β = −0.191, t = 4.414, p < 0.001; 95% CI [−0.271, −0.100]; f^2 = 0.057, a small effect). The negative sign suggests that this positive relationship between risk-taking and effectiveness is not as strong as at higher levels of POS. The interactions with innovativeness (β = −0.015, p = 0.747), proactiveness (β = 0.036, p = 0.480) and autonomy (β = −0.015, p = 0.742) were not significant, meaning that the confidence intervals contain zero and the effect sizes are very small (f^2 = 0.000 to 0.002). Thus, the hypothesis H6b is accepted, while the hypotheses H6a, H6c and H6d are rejected. Thus, we found support for moderation only in the relationship involving risk-taking. This conditional effect is different from the positive direct relationship between POS and organisational effectiveness

Conditional effects (simple-slope analysis)

To illustrate the moderation pattern, Table 6 reports the conditional effects of each behavioural dimension on

organisational effectiveness at low POS (−1 SD), mean POS and high POS (+1 SD), as given in the SmartPLS conditional direct effect output.

Conditional effects of employee intrapreneurial behaviour on OE at levels of POS (descriptive)

Behaviour	Low POS (−1 SD)	Mean POS	High POS (+1 SD)	Interaction β (p)
Autonomy	0.134	0.119	0.104	−0.015 (0.742)
Innovativeness	0.167	0.152	0.137	−0.015 (0.747)
Proactiveness	0.069	0.105	0.141	0.036 (0.480)
Risk-taking	**0.397**	**0.206**	**0.016**	**−0.191 (<0.001)**

Note. Source: SmartPLS 4 output. No standard errors, t values, p values or confidence intervals are available for the conditional effects, so they are descriptive.

Table 6 shows that the relationship between risk-taking and organisational effectiveness becomes weaker as POS increases, from 0.397 at low POS to 0.016 at high POS. This is similar to the statistically significant negative interaction ($\beta = -0.191$, $p < 0.001$).

Conditional estimates for autonomy and innovativeness on the other hand slightly decrease when POS increases, but these do not differ significantly ($p > 0.05$), whereas the conditional estimate for innovativeness slightly increases when POS increases. The differences thus do not provide moderation for the three dimensions.

Figure 3. Moderating effect of perceived organisational support on the relationship between risk-taking capability and organisational effectiveness.

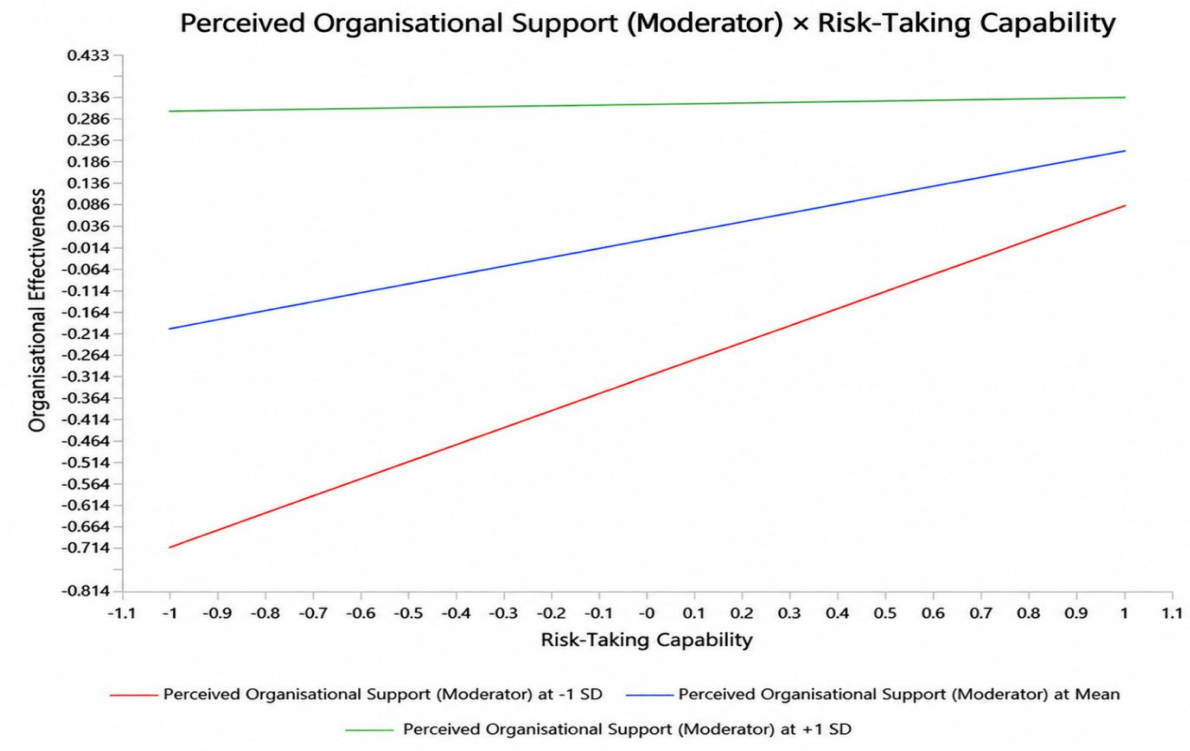

Figure 3 shows that the positive relationship between risk-taking capability and organisational effectiveness becomes weaker as perceived organisational support increases. The interaction effect is negative ($\beta = -0.191$, $p < 0.001$); the slope is steep at low POS and almost flat at high POS.

Importance–performance map analysis

Importance–performance map analysis (IPMA) is used to assess the predictors of the organisational effectiveness and the scores of latent variables are scaled to evaluate performance.

Table 7: Importance–performance map values

Predictor	Importance (total effect)	Performance (0–100)
Perceived organisational support	0.317	76.401
Risk-taking	0.206	70.299
	0.152	72.147
Autonomy	0.119	72.152
Proactiveness	0.105	75.146

Figure 4: Importance–performance map (outcome: organisational effectiveness)

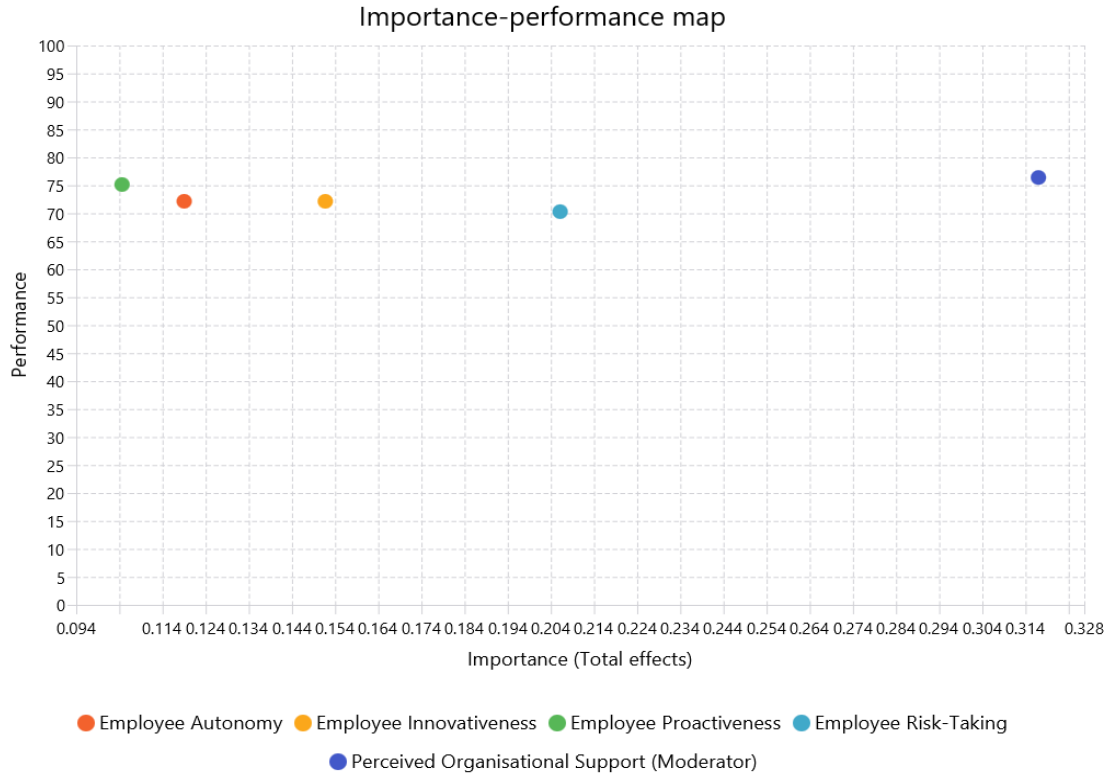

Figure 4 and Table 7 present perceived organisational support (POS) as the highest importance (0.317) and performance score (76.401), indicating that it had the strongest total effect and the highest performance score among the five predictors. Risk-taking was the second most important factor (0.206) with the lowest performance score (70.299), indicating it may be an area that requires managerial attention. In contrast, proactiveness was the least important measure (0.105) with a relatively high performance score (75.146). Innovativeness and autonomy recorded importance scores of 0.152 and 0.119, respectively, with performance scores of 72.147 and 72.152. Overall, the results identify POS as the strongest predictor in the IPMA and risk-taking as a dimension with relatively high importance but comparatively low performance. Although these findings offer descriptions of priorities to be considered by management, they do not indicate that enhancing each of the predictors will lead to greater organisational effectiveness.

DISCUSSION

Intrapreneurial Behaviour and Organisational Effectiveness

The positive relationships between all four dimensions of employee intrapreneurial behaviour and organisational effectiveness are significant which makes employee initiative relevant to effectiveness in the sample commercial banks. The results show that each of the three mentioned factors (innovativeness, risk taking, proactiveness and autonomy) explains a part of the variance of the employee's perception of organisational effectiveness, but with varying shares. This goes beyond Lumpkin and Dess's (1996) and Bolton and Lane's (2012) multidimensional approach to intrapreneurial behaviour, which considers intrapreneurial behaviour as a behavioural attribute of the employee.

The finding of this relationship is in line with the finding of Almasri and Ahmad (2020) which revealed that there was a relationship between intrapreneurial behaviour and innovative performance of commercial banks. Additionally, it is consistent with the work of Scott and Bruce (1994) and De Jong and Den Hartog (2010) who identified idea generation, promotion and implementation are relevant to workplace innovation. The positive relationship between risk-taking and business performance is directionally agreed with Akinlo (2025) that found positive relationship between risk-taking and business performance of SMEs in Nigeria. The highest relationship among the four behavioural dimensions in the current study was between risk taking and the other dimensions. This finding establishes the relevance of calculated decision-making under uncertainty to organisational effectiveness in the banking context. The questionnaire items reflect on responsibility for decisions, support for ideas even if they fail, and confidence in being able to handle challenging work situations, but do not measure general risk exposure.

The positive autonomy relationship is consistent with Johannsen and Zak (2020), who demonstrated the productivity relevance of employee autonomy, and Orenuga et al. (2024), who examined empowerment and job performance among Nigerian bank managers. These results support the significance of employee discretion in the context of organizational duties. Additionally, proactiveness was positively associated with organisational effectiveness, but with the least effect size of the four behavioural dimensions. The finding validates the relevance of problem anticipation and problem response actions for effectiveness, but suggests that the effect of these actions within the estimated model is relatively small. In all four dimensions, the small effect sizes indicate that intrapreneurial behaviour is not the only factor of organisational effectiveness.

The results indicate that employee behaviour is relevant to the organisation and develops through the process of applying knowledge, skills and discretion (Barney, 1991). Application to service delivery, coordination and work performance is the organisational relevance of the ideas of employees, the calculated decisions, anticipation and discretion of task in commercial banks. The findings therefore support the employee-level application of RBV developed in this study, without implying that the research measured the rarity, inimitability or non-substitutability of organisational resources.

Perceived Organisational Support as a Direct Predictor of Organisational Effectiveness

The predictors that were examined had the strongest direct relationship with organisational effectiveness in the case of POS. This finding supports Organisational Support Theory, which explains how employees' perceptions that their organisation values their contributions and cares about their well-being relate to favourable work-related responses (Eisenberger et al., 1986; Rhoades & Eisenberger, 2002; Eisenberger et al., 2020). It is also aligned with the meta-analysis results reported by Kurtessis et al. (2017) that support the generalisation of the perceived organisational support – employee outcome relationship. Agbasi et al. (2023) also noted that in the Nigerian banking context, there is a positive association between perceived organisational support and employee performance.

The current finding adds to this evidence for the situation of employee reported organisational effectiveness of commercial banks in Lagos State. Employees' perceptions of organisational recognition, appreciation, concern for their well-being and work-related support are positively associated with how they assess service

delivery, operational coordination and work performance. Thus, POS is an important condition of the organization that explains perceived effectiveness. The role of moderator is different from the direct relationship: the positive direct relationship is not necessarily determined by POS as a moderator to strengthen all types of employee intrapreneurial behavior. This distinction is vital in interpreting the findings of the moderations.

The Moderating Role of Perceived Organisational Support

The moderation findings indicate that the relationship between risk-taking and organisational effectiveness is moderated by POS, whereas the relationship between innovativeness, proactiveness and autonomy are not moderated. The positive relationship between risk-taking and organisational effectiveness becomes weaker with higher levels of perceived organisational support, as shown in the negative risk-taking interaction. This pattern is supported by the conditional estimates, which show that the relationship decreases as the POS increases until a low, but positive, value is reached at the highest level of POS. Therefore, organisational support does not always boost the impact of employee intrapreneurship on organisational effectiveness.

However, this finding offers a unique addition to Neves and Eisenberger (2014) who investigated the relationship between POS and employee risk-taking. Their study looked at the relevance of organisational support to risk-taking, while the present study determines that POS alters the relationship between risk-taking and organisational effectiveness. It also sheds light on the difference between the current moderation model and the one used by Okwor et al. (2022) who studied the mediation role that POS plays between intrapreneurial competencies and firm growth. In the present study, a negative moderating relationship is identified instead of a mediating effect. Another finding from the result is that a positive direct effect of POS on organisational effectiveness does not necessarily cancel out a negative interaction between POS and risk taking.

The negative interaction represents a substitution pattern in the observed relationships. At lower levels of perceived organisational support, risk-taking has a stronger relationship with organisational effectiveness; at higher levels of support, its additional relationship with effectiveness becomes substantially weaker. Organisational support and risk-taking behaviour are thus partially substitutable correlates of the perceived effectiveness of the sampled banks. This interpretation is consistent with the RBV–OST integration developed in the study: organisational resources and support provide conditions for employee contributions, while individual behaviour represents a separate channel through which employees contribute to organisational processes. The interaction shows that this does not necessarily strengthen these contributions equally.

Implications of the Study

The findings have implications for the application of the resource-based view (RBV), organisational support theory (OST) and the management of employee intrapreneurial behaviour in commercial banks.

Theoretical implications: The study builds on the use of RBV by adopting a perspective that builds on the idea that employee knowledge, skills and discretion can be used in different behavioural ways in the organisational processes, namely through innovativeness, risk taking, proactiveness and autonomy. The positive relationships with organisational effectiveness provide empirical support for examining these behaviours at the employee level. However, the findings do not establish that the behaviours constitute valuable, rare, inimitable or non-substitutable resources. The contribution is therefore an employee-level application of RBV rather than a direct test of its resource-based advantage propositions.

The findings also clarify the application of OST by clarifying the direct relationship of POS with organisational effectiveness and the moderating relationship with individual behavioural dimensions. POS had the strongest direct relationship with organisational effectiveness, but its moderating effect was confined to risk-taking and was negative. This illustrates that direct relevance of organisation support does not necessarily result in a uniformly reinforcing relation with employee intrapreneurial behaviour. This study thus further contributes to a more nuanced understanding of the link between organisational support and employee initiative in a regulated organisation.

Managerial implications: The findings indicate that incorporating employee intrapreneurial behaviour in workforce management and operational processes is advisable for commercial bank management. Employee innovativeness should be supported through structured channels for submitting, evaluating and implementing ideas relating to service delivery and operational processes. Proactiveness can be fostered by providing mechanisms for employees to be able to recognize inefficiencies within operations and communicate problems as soon as they are realized. Employees' autonomy should be matched with unambiguous accountability and decision-making authority that is subject to compliance and internal-control specifications.

Risk taking needs a more differentiated approach to management. It has relatively high relevance to organisational effectiveness and it is comparatively low in IPMA performance score, is therefore a relevant area to be paid managerial attention. Banks should thus differentiate between calculated decisions and uncontrolled exposures, including by setting out clear boundaries of decisions, escalation procedures and accountability requirements. Managing the negative POS interaction also strongly suggests that the role of individual risk taking is not guaranteed to be enhanced in the presence of greater organisational support. Employee relations need to be supported in addition to proper decision authority and risk governance. The strong direct relationship between POS and organisational effectiveness also highlights the relevance of organisational recognition, appreciation, employee development and work-related assistance. Management practices that demonstrate the importance of employee contributions and support for assigned responsibilities are in line with the POS construct explored in this study. The IPMA results also indicate that POS is a priority predictor in the estimated model. The findings are used to inform managerial prioritisation, but are not based on a cross-sectional study design, and therefore cannot be used to identify which interventions lead to which performance increases.

LIMITATIONS AND DIRECTIONS FOR FUTURE RESEARCH

The study is limited and gives direction for further study. First, the cross sectional survey design reflects employee perceptions at a single time point. It, therefore, creates statistical relationships but is not able to make conclusions about temporal order or causal effects between intrapreneurial behaviour, POS and organisational effectiveness. Future studies should employ longitudinal designs to examine how changes in employee behaviour and perceived organisational support relate to subsequent changes in organisational effectiveness. Intervention based studies could also be used to determine if any specific employee-support or work-design interventions yield measurable gains in operational outcomes.

Second, the study used self-reported questionnaire data on the behavioural predictors and organisational effectiveness. Although procedural measures were adopted to reduce response bias, the use of a single respondent source leaves the relationships susceptible to common method influences. The indicator-level VIF results do not imply the absence of common method bias. Future studies should involve employee surveys and supervisor assessments, administrative service performance data and service indicators derived from the outside. Such designs would offer a more robust foundation as to how employees would differentiate policies of effectiveness from actual outcomes that would be independently measured.

Third, organisational effectiveness showed an AVE of 0.366, lower than the criterion of 0.50, although it had an acceptable internal consistency reliability. The eight indicators were kept because they covered the intended content of the instrument as per the conventional criterion, but the results showed that convergent validity was not achieved. This measurement constraint is a factor which qualifies the conclusion reached when analysing organisational effectiveness in relation to its structures. Future studies could continue to develop and validate the construct with further measurement development, confirmatory assessment and testing with other banking samples. They should also explore whether service efficiency, operational coordination and employees' work performance should be measured as one construct or should be measured more differently. Theoretical and measurement evidence should be used to guide such investigation and not to delete indicators for the sake of increasing AVE.

Fourth, the population estimate was based on the combined staff strength of 23 commercial banks and did not make the specific count of staff in Lagos State. The achieved sample comprised 399 respondents from 30

banks. Additionally, no branch level identifiers were retained, and a method for selecting individual workers in participating branches was not reported. These constraints restrict the evaluation of the sampling process and the degree of generalization of the results to all commercial bank staff in Lagos State. Future research should define a clearly specified geographical sampling frame and report participating banks and branches as well as the procedure used for employee selection. Comparative studies between different states in Nigeria and between financial institutions of different categories would also determine the extent of the observed relationships beyond the current banking sample in the study.

Finally, the negative moderating effect of POS on risk-taking should be examined further. However, the present study only demonstrates the interaction, but not the organisational process that controls the direction of the interaction. Further studies should explore the effect of organisational risk governance, managerial monitoring, decision making authority, psychological safety and organisational resources on the phenomenon. These variables would allow the identification of whether the pattern observed is a function of resource substitution or of formal control arrangements or other organizational conditions. Further studies should also test the stability of the unsupported interactions involving innovativeness, proactiveness and autonomy using larger and more diverse samples. Such research would help determine if the conditional relationships were truly limited or if they occurred but were not identified in the present sample.

CONCLUSION

This study examined the relationships between employee intrapreneurial behaviour and organisational effectiveness in commercial banks in Lagos State, Nigeria, with perceived organisational support considered as both a direct predictor and a moderator. The findings establish positive relationships between innovativeness, risk-taking, proactiveness, autonomy and organisational effectiveness. POS also showed positive direct relationship with organisational effectiveness and significant moderating influence only for risk-taking which was negative in direction. The interactions involving innovativeness, proactiveness and autonomy were not statistically supported.

The study contributes by demonstrating that employee intrapreneurial behaviour has dimension-specific relationships with organisational effectiveness and that the role of organisational support differs between its direct and moderating effects. The central finding is that organisational support is positively related to the perceived organisational effectiveness, but this relationship is not uniformly stronger between the two variables of employee initiative and perceived organisational effectiveness. The negative interaction between risk-taking especially emphasizes the importance of employee discretion and organizational support in the governance structure of commercial banking. The findings are based on the cross-sectional, self-reported evidence and are to be understood in the context of the limitation in the measurement of organisational effectiveness. In these limits, the study offers an employee-level description of intrapreneurial behaviour and the organisational support for such behaviour in Nigerian commercial banks and sets a foundation for the further study employing validated outcome measures, independent performance measures and longitudinal research designs.

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