

Intrapreneurial Behaviour and Organisational Effectiveness in Nigerian Commercial Banks: The Moderating Role of Perceived Organisational Support

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Abstract

Original Research Article

Employee intrapreneurial behaviour may contribute to organisational effectiveness, but the roles of its individual dimensions and perceived organisational support (POS) require further investigation. This study examines the relationships between innovativeness, risk-taking, proactiveness, autonomy and organisational effectiveness, considering POS as both a direct predictor and a moderator. Drawing on the entrepreneurial orientation framework and Organisational Support Theory, the study tests these relationships among employees of commercial banks in Lagos State, Nigeria. A total of 412 questionnaires were retrieved, of which 399 questionnaires were used in the analysis using partial least squares structural equation modeling (PLS-SEM) in SmartPLS 4. The findings reveal that all four dimensions of intrapreneurial behavior are positively and significantly related to organizational effectiveness, with the strongest association being between risk taking and organizational effectiveness. POS also has a positive and significant direct relationship with organisational effectiveness. However, its moderating effect is significant only for risk-taking, where the interaction is negative. The interactions involving innovativeness, proactiveness and autonomy are not statistically significant. The model explains 44.8% of the variance in organisational effectiveness. The research adds to intrapreneurship and organisational support literature by separating the direct link between POS and effectiveness from the dimension-specific moderating effect of POS. Practically, the findings highlight the importance of encouraging employee initiative alongside appropriate risk controls and accountability.

Keywords: Intrapreneurial behaviour; organisational effectiveness; perceived organisational support; commercial banks; PLS-SEM; Nigeria.

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1. Introduction

Commercial banks operate in an increasingly demanding environment in which service delivery, employee productivity and the effective use of organisational resources are central to organisational effectiveness (Dimple & Tripathi, 2024; Etuk &

Alah, 2025). The growth of electronic payments in Nigeria is a response to the evolving needs of the financial services sector. The World Bank (2025) reported year-on-year increases of 14.9% in the number of electronic payment transactions and 17.6% in their value during the first half of 2024. Meanwhile, risk management is a critical issue. The



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Central Bank of Nigeria (2025) reported that the non-performing-loan ratio increased from 4.12% at the end of June 2024 to 4.87% at the end of December 2025. These developments highlight the need for commercial banks to improve operational performance while maintaining appropriate controls. In this context, employee intrapreneurial behaviour may offer a means of identifying opportunities, improving work practices and responding to operational challenges.

Despite growing interest in intrapreneurship, the relationship between employee entrepreneurial behaviour and organisational effectiveness requires further investigation. Employees can help improve the organisation by introducing new ideas, showing initiative, taking calculated risks and acting independently, but not all of these behaviours will yield the same results in all organisations (Orenuga et al., 2024; John et al., 2024). Their contribution can be related to the relevance of employee initiatives, their implementation and the operational constraints in which employees work. Although previous research has examined intrapreneurial behaviour and related organisational conditions, further evidence is needed on how its individual dimensions relate to organisational effectiveness in commercial banking (Revuelto-Taboada et al., 2023; Adesina et al., 2026). This applies especially in the context of effectiveness as measured by service delivery efficiency and employee productivity.

Perceived organisational support (POS) may also be relevant to understanding these relationships. Previous studies have examined organisational support in relation to employee risk-taking (Neves & Eisenberger, 2014; Escribano et al., 2026), and intrapreneurial behaviour (Chouchane et al., 2023; Okwor et al., 2022). However, these studies do not, by themselves, establish whether POS changes the relationships between different dimensions of intrapreneurial behaviour and organisational effectiveness. In a regulated banking context, organisational support can be related to improved employee and organisational results but not necessarily to the enhancement of all entrepreneurial actions. It is therefore important to distinguish the

direct relationship between POS and organisational effectiveness from its potential role in shaping the relationships between employee intrapreneurial behaviour and effectiveness.

Against this background, this study examines intrapreneurial behaviour and organisational effectiveness in commercial banks in Lagos State, Nigeria. It investigates the relationships of employee innovativeness, risk-taking, proactiveness and autonomy with organisational effectiveness, while examining POS as both a direct predictor and a potential moderator. The study combines these relationships in a single empirical model to fill the context-specific void in the literature concerning the relationship between various employee entrepreneurial behaviour types and organisational outcomes in commercial banking. It also enables the moderating effect of organisational support to be evaluated separately on the different behavioural dimensions, thereby not assuming that support is the same across all relationships. Accordingly, the study addresses two research questions: (1) How do innovativeness, risk-taking, proactiveness and autonomy relate to organisational effectiveness in commercial banks in Lagos State, Nigeria? (2) How does perceived organisational support relate to organisational effectiveness, and does it moderate the relationships between innovativeness, risk-taking, proactiveness, autonomy and organisational effectiveness?

The research in this study adds to the body of literature on intrapreneurial behaviour by examining the four dimensions of intrapreneurial behaviour individually and their relationship with organisational effectiveness in Nigerian commercial banking. It also makes a contribution by differentiating between the direct relationship between POS and organisational effectiveness and its potential moderating role. The remainder of the paper presents the theoretical framework and hypotheses, explains the research methodology, reports and discusses the empirical findings, and concludes with the study's implications, limitations and directions for future research.

2. Theoretical Framework and Hypotheses Development

2.1 Theoretical Foundation

This study draws on the entrepreneurial orientation framework and Organisational Support Theory (OST) to explain the relationships between intrapreneurial behaviour, perceived organisational support (POS) and organisational effectiveness.

Entrepreneurial orientation framework. Lumpkin and Dess (1996) defined entrepreneurial orientation in terms of four dimensions - innovativeness, risk taking, proactiveness, autonomy, and competitive aggressiveness. Their framework acknowledges that these dimensions can mean different things for performance in various organisations and environments. The framework was developed at the firm level but can be used as a conceptual framework for studying related employee behaviours in the context of previous intrapreneurship individual level studies (Blanka, 2019). In this study, innovativeness is defined as the employees' ability to develop new ideas, risk taking as the employees' willingness to take initiatives with uncertainty and proactiveness as their anticipatory and initiative taking behaviour, while autonomy is defined as the employees' discretion in executing activities related to their work. These dimensions are explored independently because they can have different impacts on organisational effectiveness. However, the framework does not explicitly relate how employees' perceptions of organisational treatment might affect these relationships.

Organisational Support Theory. Eisenberger et al. (1986) introduced perceived organisational support as employees' general belief that their organisation values their contributions and cares about their well-being. OST proposes that employees' perceptions of organisational treatment can shape their attitudes and responses towards organisational goals. Rhoades and Eisenberger (2002) reviewed evidence linking POS with employee attitudes and work-related outcomes. OST informs this study in two ways. First, it will offer a theoretical background for exploring POS as a direct measure of organisational effectiveness. Second, it supports investigating whether POS conditions the relationships between intrapreneurial

behaviour and organisational effectiveness. However, the evidence that organisational support is associated with employee behaviour does not imply that it acts as a moderator in all behavioural relationships, or that all relationships are positive. Together, the two perspectives provide complementary foundations for examining the direct relationships between intrapreneurial behaviour and organisational effectiveness and the potential direct and moderating roles of POS.

2.2 Innovativeness and Organisational Effectiveness

Innovativeness is related to the ability of the employees to create and use new ideas to enhance the work practices and processes. Whether these ideas lead to actual improvements in the organisation or stay as suggestions depends on whether it can contribute to organisational effectiveness. Lumpkin and Dess (1996) recognize innovativeness as another dimension of entrepreneurial orientation and Blanka (2019) offers an intrapreneurship approach from an individual level in established organizations. In commercial banking, employee innovativeness can lead to more efficient service processes and higher employee productivity when new approaches are relevant to operational needs. However, the generation of ideas does not necessarily equate to better outcomes, since the implementation and appropriateness of these ideas for the organisation's needs are also crucial. This study therefore examines whether employee innovativeness is positively related to organisational effectiveness.

H1: Employee innovativeness is positively related to organisational effectiveness.

2.3 Risk-Taking and Organisational Effectiveness

Risk-taking involves employees' willingness to engage in initiatives that have an element of uncertainty to them in order to achieve future gains. Within organisations, such behaviour may facilitate improvements when employees exercise sound judgement and assess the potential consequences of their decisions. Lumpkin and Dess (1996) state that

risk taking is a separate component of entrepreneurial orientation that can have varying implications for performance. Neves and Eisenberger (2014) examined perceived organisational support in relation to risk-taking, highlighting the relevance of organisational support to employees' willingness to engage in uncertain activities. This evidence, however, does not prove that taking risks is a positive aspect of organizational effectiveness. Unsatisfactory risk assessments might create operating challenges, especially within regulated business settings like commercial banking. Thus, the relationship must, therefore, be empirically assessed.

H2: Employee risk-taking is positively related to organisational effectiveness.

2.4 Proactiveness and Organisational Effectiveness

Proactiveness is the tendency for employees to look ahead and seek out a need or a problem and take action rather than wait for things to happen. Proactive employees can recognise possible service issues, anticipate operational needs and take steps to foster improvements that further organisational goals. Lumpkin and Dess (1996) distinguish proactiveness from other dimensions of entrepreneurial orientation and Blanka (2019) offers a broad foundation for understanding employee-level entrepreneurial behaviour. The contribution of proactiveness depends on the relevance and appropriateness of employees' initiatives. Actions that anticipate genuine needs may improve operational responsiveness, whereas poorly coordinated initiatives may not produce favourable outcomes. Accordingly, this study examines the relationship between employee proactiveness and organisational effectiveness.

H3: Employee proactiveness is positively related to organisational effectiveness.

2.5 Autonomy and Organisational Effectiveness

Autonomy relates to the control that workers have over organizing and carrying out their work in the

scope of their responsibilities. It may enable employees to exercise judgement, respond to work-related issues and implement appropriate initiatives. Lumpkin and Dess (1996) identify autonomy as one of the dimensions of entrepreneurial orientation, and job autonomy research offers a related foundation for exploring its importance to work performance (Spector, 1986; Muecke and Iseke, 2019). In all the environments, autonomy does not always lead to effectiveness. Its contribution can be related to employees' ability, the extent of their duties, and the scope of decision-making. In commercial banking, discretion should be exercised in keeping with the banking's practices and regulatory conditions. This study therefore examines whether employee autonomy is positively related to organisational effectiveness.

H4: Employee autonomy is positively related to organisational effectiveness.

2.6 Perceived Organisational Support and Organisational Effectiveness

POS reflects employees' perceptions that their organisation values their contributions and cares about their well-being (Eisenberger et al., 1986). Organismic reactions to perceived organizational support can manifest in work-related attitudes and contributions that are congruent with organizational goals (OST), at least in part. Rhoades and Eisenberger (2002) provide a review of the relationship between POS and employee-related outcomes. Research on intrapreneurial behaviour further demonstrates the relevance of organisational support to understanding employees' entrepreneurial activity. Chouchane et al. (2023) explored the relationship between organisational support and intrapreneurial behaviour, but the model they used had different relationships than the one proposed in this study, which is between POS and organisational effectiveness.

Perceived organisational support can make employees more likely to commit to organisational goals. However, how these perceptions relate to organisational effectiveness needs to be determined for the study context. The following hypothesis is therefore proposed.

H5: Perceived organisational support is positively related to organisational effectiveness.

2.7 The Moderating Role of Perceived Organisational Support

In addition to its proposed direct link with organisational effectiveness, POS may also shape the environment in which the intrapreneurial behaviour translates into organisational outcomes. A moderating effect is when the relationship between a predictor and an outcome is different based on the level of another variable. OST provides a rationale for investigating this possibility because employees' perceptions of organisational treatment may shape how they engage in and respond to work-related initiatives. However, a direct relationship between POS and organisational effectiveness does not, by itself, demonstrate moderation.

2.7.1 POS, Innovativeness and Organisational Effectiveness

Employees may be more willing to pursue innovative ideas when they believe their contributions are valued by their organisation. Thus, perceived support could impact on the chances that innovative behaviour will lead to better service delivery efficiency and employee productivity (Okwor et al., 2022; Baccarella et al., 2022). Support, however, is not enough to make ideas happen, or to achieve positive results (Joel et al., 2023). The potential moderating role of POS in the innovativeness–effectiveness relationship consequently requires direct empirical testing.

H6: Perceived organisational support moderates the relationship between employee innovativeness and organisational effectiveness.

2.7.2 POS, Risk-Taking and Organisational Effectiveness

The relationship between employee risk-taking and organisational effectiveness may vary according to employees' perceptions of organisational support. Neves and Eisenberger (2014) explored the

connection between POS and employee risk taking and found direct evidence of the relevance of organisational support to understanding employees' willingness to engage in risky activities. However, their findings do not directly establish that POS moderates the relationship between employee risk-taking and organisational effectiveness. Related research by Burnett et al. (2015) found an inverted U-shaped relationship between POS and taking-charge behaviour, suggesting that the relationship between organisational support and employee initiative may be more complex than a simple linear association. In commercial banking, the consequences of employee risk-taking may also depend on the quality of risk assessment, compliance with internal procedures and the appropriateness of proposed initiatives. POS can, therefore, affect the interaction between risk-taking and organisational effectiveness, but neither the direction nor the strength of the interaction should be taken for granted.

H7: Perceived organisational support moderates the relationship between employee risk-taking and organisational effectiveness.

2.7.3 POS, Proactiveness and Organisational Effectiveness

Proactive behaviour could be related to the effectiveness of the organization when employees recognize the problem and begin to perform appropriate changes (Eisenberger et al., 2002). The introduction of POS could affect employee's perceptions of the organisation's supportive environment for their work and the recognition of their efforts. However, coordination, decision making and integration with organisational priorities may also be key to the effectiveness of proactive behaviour (Igwe-Nmaju, 2024). These considerations provide the reasons that are necessary to explore whether POS influences the relationship between proactiveness and organisational effectiveness. The direct relationship between support and employee behaviour does not necessarily lead to the specific interaction, and this is an empirical question not established by the relationship.

H8: Perceived organisational support moderates the relationship between employee proactiveness and organisational effectiveness.

H9: Perceived organisational support moderates the relationship between employee autonomy and organisational effectiveness.

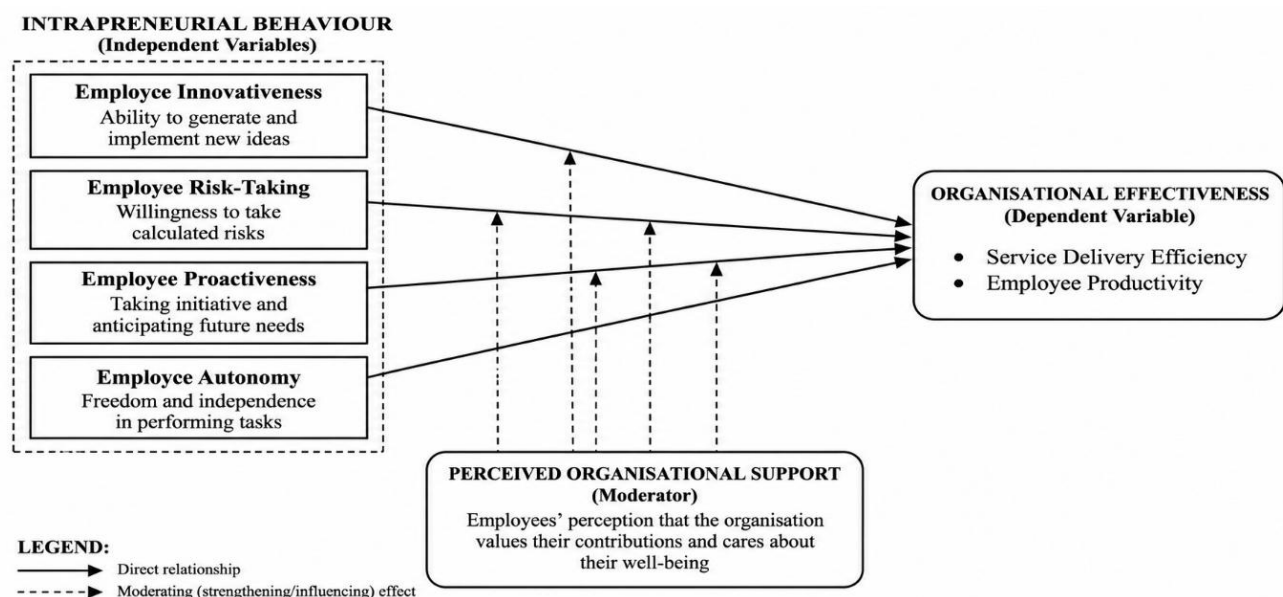
2.7.4 POS, Autonomy and Organisational Effectiveness

Autonomy gives employees freedom in doing their work and POS relates to how employees feel valued and looked after by the organisation. These constructs are related to various facets of the work environment (Adeniji et al., 2025). Employees' perceived organizational support may affect both the context in which they have discretion and their translation of autonomous behavior into work-related outcomes. However, autonomy can have a bad effect when employees are not supported with sufficient guidance, resources or clarity of their responsibilities. POS may therefore influence the relationship between autonomy and organisational effectiveness, but neither the direction nor the strength of the interaction should be presumed.

2.8 Conceptual Model

The conceptual model specifies four direct relationships between innovativeness, risk-taking, proactiveness and autonomy and organisational effectiveness. POS is included as an additional direct predictor and as a moderator of each of the four relationships. Organisational effectiveness is operationalised through service delivery efficiency and employee productivity. The model therefore comprises five direct paths (H1–H5) and four interaction paths (H6–H9). This structure enables the study to distinguish the direct relationship between POS and organisational effectiveness from its potential moderating role in the relationships between the four dimensions of intrapreneurial behaviour and organisational effectiveness.

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



3. Methodology

3.1 Research design and setting

This study adopted a quantitative cross-sectional survey design to examine the relationships between employee intrapreneurial behaviour and organisational effectiveness in commercial banks operating in Lagos State, Nigeria, with perceived organisational support (POS) as a moderator. The study focused on four dimensions of intrapreneurial behaviour: innovativeness, risk-taking, proactiveness and autonomy. Organisational effectiveness was operationalised through service delivery efficiency and employee productivity. The quantitative design enabled the hypothesised direct and moderating relationships to be examined using partial least squares structural equation modelling (PLS-SEM).

3.2 Population, sampling and sample

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. 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. A cluster sampling technique was employed with banks as the primary sampling clusters and branches in Lagos State as subclusters in the study. Proportional allocation was reported based on bank staff strengths. 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.

412 copies of the questionnaires were distributed and

received. After data screening, 13 questionnaires were discarded from the analysis to leave 399 valid questionnaires. Therefore, 399 is the last usable sample and 96.8% is the percent of questionnaires retrieved which were used for analysis. The sampling design was aimed at providing employee views on various banking operations.

3.3 Measures and operationalisation

The data were obtained from a structured questionnaire containing multi-item measures that were adapted for the Nigerian banking context. Employee innovativeness captured the generation and implementation of new ideas; employee risk-taking represented willingness to pursue calculated risks; employee proactiveness concerned taking initiative and anticipating future needs; and employee autonomy reflected freedom and independence in performing work tasks. POS measured employees' perceptions that their organisation valued their contributions and cared about their well-being. Organisational effectiveness was measured through service delivery efficiency and employee productivity.

The questionnaire consisted of 33 measurement items, five of which appeared per intrapreneurial behaviour dimension, five items appeared per POS and eight per organisational effectiveness. Responses were recorded on a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The questionnaire was reviewed by specialists in entrepreneurship, organisational behaviour and research methodology. A pilot test involving 30 commercial bank employees in Lagos State was also conducted, and their responses were excluded from the final analytical sample.

3.4 Data analysis

SmartPLS 4 was used to analyse the data through partial least squares structural equation modelling (PLS-SEM). The measurement model was assessed before evaluating the hypothesised structural relationships. Internal consistency reliability was analyzed by Cronbach alpha and composite

reliability (CR), while convergent validity was analyzed by indicator loadings and average variance extracted (AVE). The Fornell-Larcker criterion and heterotrait–monotrait ratio (HTMT) were used to assess the discriminant validity. Variance inflation factors (VIFs) were examined to assess collinearity. The structural model was assessed based on the path coefficients, significance statistics of path coefficients, coefficient of determination (R^2) and adjusted (R^2). We used importance-performance map analysis (IPMA) to assess the relative importance and performance of the model's predictors. The moderating effects of POS were examined using interaction terms between POS and each of the four intrapreneurial behaviour dimensions. Statistical significance was assessed at the 5% level ($p < 0.05$). Direct relationships and interaction effects were evaluated separately.

3.4 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.

4. Results and Discussion

4.1 Measurement Model Assessment

The measurement model was evaluated using indicator loadings, variance inflation factors (VIF), Cronbach's alpha, composite reliability (CR), average variance extracted (AVE), and the heterotrait–monotrait ratio (HTMT). The assessment examined the reliability of the constructs, the relationships between indicators and their respective constructs, and the distinctiveness of the constructs in the proposed model.

Table 1. Construct reliability, validity and indicator assessment

Construct	Questionnaire item	Loading	VIF	CR	AVE	Cronbach α
Employee innovativeness	I generate new ideas to improve banking operations.	0.700	1.417	0.855	0.542	0.789
	I suggest new ways to enhance service delivery.	0.742	1.428			
	I contribute ideas that improve efficiency in my unit.	0.698	1.437			
	I support the implementation of new processes.	0.771	1.572			
	I actively participate in improving work procedures.	0.767	1.558			
Employee risk-taking	I am willing to try new approaches even when outcomes are uncertain.	0.682	1.452	0.883	0.603	0.835

	I take responsibility for decisions involving risk.	0.816	1.863			
	I support innovative ideas despite possible failure.	0.793	1.770			
	I make decisions that can improve performance under uncertainty.	0.802	1.720			
	I am confident in handling challenging work situations.	0.782	1.610			
Employee proactiveness	I take the initiative to solve problems before they occur.	0.673	1.399	0.840	0.513	0.765
	I identify opportunities for improvement without being told.	0.713	1.383			
	I act quickly when I notice inefficiencies in operations.	0.717	1.413			
	I contribute ideas that improve future performance.	0.734	1.487			
	I anticipate changes that may affect my work.	0.742	1.506			
Employee autonomy	I have the freedom to decide how to carry out my tasks.	0.776	1.528	0.867	0.567	0.813
	I am allowed to make decisions related to my work.	0.747	1.567			
	I can determine how to solve work-related problems.	0.792	1.558			
	I have control over how I perform my duties.	0.722	1.492			
	I am encouraged to take independent action when necessary.	0.726	1.475			
Perceived organisational support	My organisation values my contribution to its success.	0.755	1.582	0.867	0.566	0.809
	My organisation cares about my well-being.	0.767	1.636			
	My organisation appreciates the extra effort I put into my job.	0.743	1.547			

	The organisation provides adequate support to perform my duties effectively.	0.754	1.604			
	The organisation considers my goals and development important.	0.744	1.583			
Organisational effectiveness	Banking services are delivered promptly.	0.619	1.279	0.821	0.366	0.751
	Customer transactions are processed efficiently.	0.513	1.168			
	Errors in service delivery are minimal.	0.604	1.304			
	Service processes are well coordinated.	0.637	1.336			
	Employees complete tasks efficiently.	0.667	1.392			
	Work output meets expected standards.	0.527	1.180			
	Employees meet assigned targets consistently.	0.643	1.312			
	Employee performance improves over time.	0.613	1.261			

Source: SmartPLS 4 output and the study questionnaire (2026). Note: CR = composite reliability; AVE = average variance extracted; VIF = variance inflation factor. Construct-level statistics are reported once per construct.

As shown in Table 1, Cronbach's alpha values range from 0.751 to 0.835, while composite reliability values range from 0.821 to 0.883. The statistics results showed good internal consistency for all the six constructs. The values of the indicator VIFs vary between 1.168 and 1.863; this is below the threshold value of 5.0 for most indicators, indicating that there is no significant indicator-level collinearity. The AVE results require a more qualified interpretation. Employee innovativeness (0.542), risk-taking (0.603), proactiveness (0.513), autonomy (0.567) and perceived organisational support (0.566) exceed

the conventional 0.50 threshold. Organisational effectiveness, however, records an AVE of 0.366, below the recommended level. Its indicator loadings range from 0.513 to 0.667, indicating that the construct explains a relatively limited proportion of the variance in its indicators. Although its composite reliability and Cronbach's alpha exceed 0.70, these results do not remove the concern regarding convergent validity. Organisational effectiveness is therefore retained in the reported model with this limitation explicitly acknowledged.

Table 2. 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 2 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

4.2 Structural Model Assessment

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.

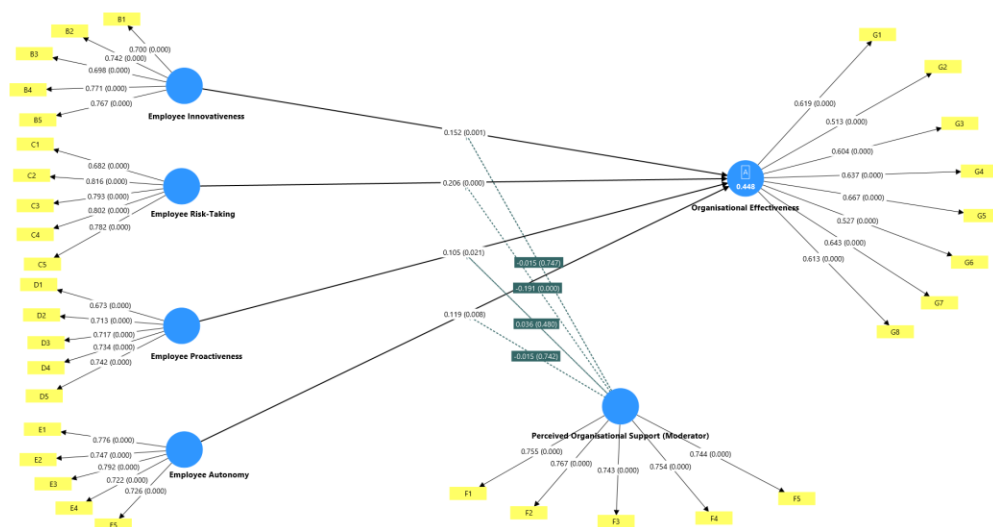


Figure 1. Structural model of intrapreneurial behaviour, perceived organisational support and organisational effectiveness.

The model shows an (R^2) of 0.448 and an adjusted (R^2) of 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.

4.2.1 Direct relationships and hypothesis testing

Table 3. 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

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

Table 3 shows that all five direct relationships are positive and statistically significant. Employee risk-taking has the largest coefficient among the four dimensions of intrapreneurial behaviour ($\beta = 0.206$, $t = 5.229$, $p < 0.001$). It is followed by innovativeness ($\beta = 0.152$, $p = 0.001$), autonomy ($\beta = 0.119$, $p = 0.008$) and proactiveness ($\beta = 0.105$, $p = 0.021$). These findings support the proposed positive relationships between each dimension and organisational effectiveness. Perceived organisational support has the largest direct coefficient in the model ($\beta = 0.317$, $t = 5.735$, $p < 0.001$). Its effect size is also the largest among the direct predictors ($f^2 = 0.109$), followed by risk-taking ($f^2 = 0.067$), innovativeness ($f^2 = 0.029$), autonomy ($f^2 = 0.022$) and proactiveness ($f^2 = 0.015$). The effect-size results indicate that the individual contributions of the four intrapreneurial behaviour dimensions are relatively small, despite their

statistically significant relationships. Taken together, the results suggest that employees' willingness to take risks, generate ideas, act proactively and exercise discretion is positively associated with organisational effectiveness in the sampled commercial banks. Perceived organisational support also has a positive direct association with effectiveness. These findings are based on statistical relationships in cross-sectional survey data and do not imply causation.

4.3 Moderation Analysis

We examined whether perceived organisational support (POS) moderates the relationships between the four dimensions of intrapreneurial behaviour and organisational effectiveness.

Table 4. Moderating effects of perceived organisational support

Interaction	β	t-value	p-value	Decision
POS $\times$ Innovativeness $\rightarrow$ Organisational effectiveness	-0.015	0.322	0.747	Not supported
POS $\times$ Risk-taking $\rightarrow$ Organisational effectiveness	-0.191	4.414	<0.001	Significant negative moderation
POS $\times$ Proactiveness $\rightarrow$ Organisational effectiveness	0.036	0.706	0.480	Not supported
POS $\times$ Autonomy $\rightarrow$ Organisational effectiveness	-0.015	0.329	0.742	Not supported

Note: POS = perceived organisational support; β = standardised path coefficient.

As shown in Table 4, POS significantly and negatively moderated the relationship between risk-taking and organisational effectiveness ($\beta = -0.191$, $t = 4.414$, $p < 0.001$). This means that as the POS rises, the relationship between risk-taking and organisational effectiveness is less positive. However, the interaction effects for innovativeness

($\beta = -0.015$, $p = 0.747$), proactiveness ($\beta = 0.036$, $p = 0.480$) and autonomy ($\beta = -0.015$, $p = 0.742$) were not statistically significant. 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.

4.4 Importance–performance map analysis

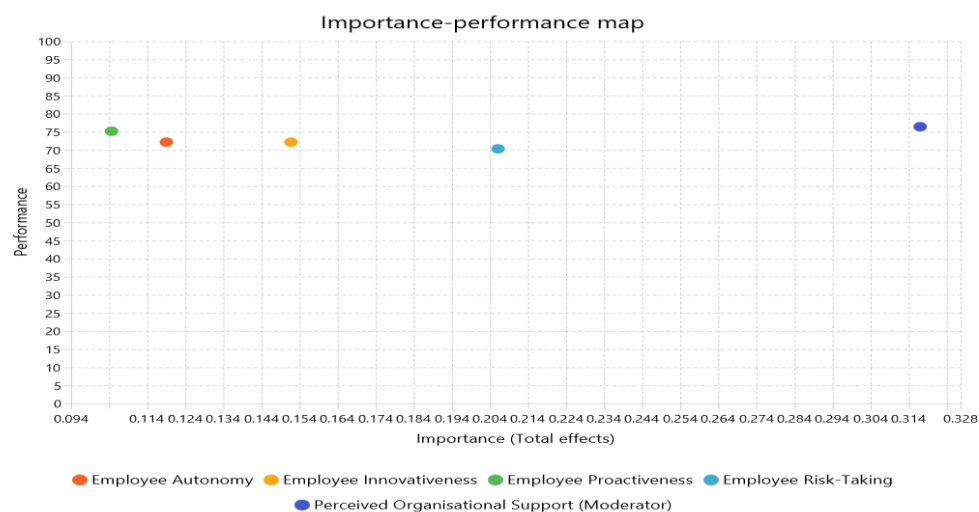


Figure 2. Importance–performance map analysis of organisational effectiveness.

Table 5. Importance–performance map analysis results

Construct	Importance	Performance
Employee autonomy	0.119	72.152
Employee innovativeness	0.152	72.147
Employee proactiveness	0.105	75.146
Employee risk-taking	0.206	70.299
Perceived organisational support	0.317	76.401

Source: SmartPLS 4 output (2026).

Table 5 shows that perceived organisational support has the highest reported importance (0.317) and performance score (76.401). Among the four intrapreneurial behaviour dimensions, risk-taking has the highest importance (0.206) but the lowest performance score (70.299). Innovativeness records an importance value of 0.152 and performance of 72.147; autonomy records 0.119 and 72.152, respectively; and proactiveness records 0.105 and 75.146. These results identify perceived organisational support as an important construct in the model and indicate that risk-taking may warrant further managerial attention because its importance is relatively high while its performance score is comparatively low. The IPMA values are however prioritisation indicators, not causal estimates. In addition, the significant negative interaction between perceived organisational support and risk-taking means that any management recommendations should avoid assuming that increasing support will automatically strengthen the risk-taking–effectiveness relationship.

4.5 Discussion of Findings

Our findings indicate that innovativeness, risk-taking, proactiveness and autonomy are positively associated with organisational effectiveness in the sampled commercial banks. This suggests that employee intrapreneurial behaviour is relevant to organisational outcomes encompassing service delivery efficiency and employee productivity. The findings are consistent with the entrepreneurial orientation framework of Lumpkin and Dess (1996)

that views entrepreneurial behavior in terms of separate dimensions rather than a single, undifferentiated construct. These dimensions are analyzed individually, revealing that the relationships with organisational effectiveness vary in size. Risk-taking shows the highest correlation of the four dimensions, but with a relatively low effect size. This finding highlights the potential relevance of employees' willingness to undertake calculated risks while recognising that such initiatives must remain consistent with operational responsibilities and banking regulations.

Perceived organisational support (POS) exhibits the strongest direct relationship with organisational effectiveness. This result is consistent with Organisational Support Theory, which proposes that employees' perceptions of organisational appreciation and concern for their well-being are relevant to work-related outcomes (Eisenberger et al., 1986; Rhoades and Eisenberger, 2002). In the context of commercial banking, perceived support may be associated with employees' willingness to contribute to organisational objectives and perform their responsibilities effectively. The relationship, however, should be interpreted as an association, rather than an indication that organisational support leads to higher effectiveness, due to the cross-sectional nature of our data.

The moderation results offer a more qualified description of the role of POS. We found a significant negative relationship between POS and risk-taking, while the relationships of POS with innovativeness and proactiveness or autonomy were

not statistically significant. This means that the relationship between intrapreneurial behaviour and organisational effectiveness is not consistently enhanced by POS. The negative interaction implies that the positive relationship between risk-taking and effectiveness gets weaker as POS increases, if coded in the correct direction. The result is not in conflict with the positive direct relationship between POS and organisational effectiveness because the direct and moderating relationship are two different relationships. It also warns against the assumption that organisational support always increases the organisational returns of all types of employee initiatives. In a regulated banking environment, the link between risk taking and effectiveness could be contingent on the way that employee initiatives are evaluated, coordinated and controlled. The following possible explanations are not supported by the present results only and need further empirical investigation.

Finally, the importance–performance map analysis identifies POS as the most important predictor overall, while risk-taking has the highest importance among the four intrapreneurial behaviour dimensions but the lowest performance score among the five predictors examined. This pattern identifies risk-taking as a potential area for managerial attention, although the IPMA results are prioritisation indicators rather than causal evidence. The relatively low average variance extracted for organisational effectiveness (AVE = 0.366) should also be taken into account in any practical interpretation as it suggests concerns about convergent validity. Thus, our results confirm the importance of intrapreneurial behaviour and the perceived organisational support for organisational effectiveness and suggest that the moderating effect of support is dimension-specific and that the assessment of organisational effectiveness needs to be investigated further.

5. Conclusion and Implications

This study examined the relationships between four dimensions of intrapreneurial behaviour and organisational effectiveness in commercial banks in Lagos State, Nigeria, considering perceived organisational support (POS) as both a direct predictor and a moderator. The results suggest that

innovativeness, risk taking, proactiveness and autonomy have positive direct relationships with organisational effectiveness, and that the relationship between POS and organisational effectiveness is stronger than the relationships between any of the behavioural dimensions. But its moderating effect is restricted to the risk-taking relationship, where the interaction is negative. The results thus indicate that the link between employee initiative and organisational effectiveness is not alike in all the dimensions of behaviour. The conclusions drawn in this study must be viewed in the context of the cross-sectional study design and limitations in the measurement of organisational effectiveness.

The study is relevant to the field of intrapreneurship research because it explores the four dimensions of intrapreneurship behaviours individually, instead of the intrapreneurship behaviour as a construct. The findings further differentiate the direct relationship between POS and organisational effectiveness from its moderating effect. Although POS is positively associated with organisational effectiveness, it does not significantly moderate every relationship between intrapreneurial behaviour and effectiveness. This distinction provides a more qualified application of Organisational Support Theory in the context of commercial banking and indicates the value of examining direct and interaction effects separately.

The findings are useful for bank managers in establishing an environment that enables staff to offer suggestions for improvement, foresee operational issues, and make sound decisions. These initiatives should be conducted under well-defined scope of responsibility, internal processes and risk-control obligations. The negative relationship between POS and risk-taking especially warns against the assumption that higher perceived support would reinforce the risk-taking and organisational effectiveness relationship. Managers should therefore evaluate the authorization, monitoring and evaluation of employee initiatives not solely based on general support measures. The importance–performance results also identify risk-taking as an area for further managerial assessment, although these results should guide investigation rather than be treated as evidence of a causal improvement

priority.

6. Limitations and Future Research

Several limitations qualify the findings. The cross-sectional design does not allow for causal inferences or for the examination of changes in the observed associations over time. These relationships could be explored in longitudinal studies at various times and in various organisational settings. Secondly, the study is limited to commercial banks in Lagos State, which restricts the generalisability of the findings to other regions, industries and institutional settings. Replication in other states of Nigeria and other regulated sectors would enable the model to be generalized. Third, organisational effectiveness has an average variance extracted of 0.366, below the conventional 0.50 threshold, and its indicator loadings are comparatively low. This raises concerns about convergent validity and warrants further examination of the construct's measurement, including its service delivery efficiency and employee productivity dimensions. Further research is needed to verify or improve these measures before more definitive conclusions can be drawn about organisational effectiveness. Finally, further research should investigate the negative moderating effect of POS on the risk-taking–effectiveness relationship, including whether it persists across different organisational contexts and levels of risk control.

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