International Journal of Entrepreneurship Innovation and Management (IJEIM)
ISSN: 2630-7014, April, 2026; Volume 4, No 1 (321-335)
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MAXIMIZATION OF ORGANIZATIONAL RESOURCES FOR INNOVATION RATE OF SELECTED MICROFINANCE BANKS IN KWARA STATE

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Abstract

Organizational resources are now considered essential in promoting innovation and gaining a competitive advantage in today's business environment, especially in microfinance banks, where high employee turnover is known to impede innovative processes. Despite the increased trend of digital usage, the rational distribution of resources is still limited in promoting human resource analytics in innovation processes. The provisioning of resources and analytical acumen are still low, which limits gaining insight into employee turnover and engagement. This study aims to evaluate the impact of organizational resource distribution on innovation outputs within the context of human resource analytics in microfinance banks in Kwara State, Nigeria. The impact of provisioning and analytical acumen on innovation outputs, as measured by employee turnover, was specifically assessed. A quantitative research design was utilized in this research work, and a cross-sectional survey design was adopted. Data collection involved a survey of microfinance bank employees in Ilorin, Kwara State. A population of 354 staff members of fifteen microfinance banks in Ilorin, Kwara State, constituted the population of this research work. Simple random sampling techniques were utilized to extract a sample of 184 respondents. Structured questionnaires were utilized to obtain primary data, and multiple regression analysis techniques were utilized in analyzing the data. Resource provisioning significantly and positively influences innovation performance ($\beta = 0.283$, $p < 0.001$), and analytical acumen significantly influences innovation performance ($\beta = 0.321$, $p < 0.001$). A moderate relationship existed between resource provisioning and innovation performance ($R = 0.612$), and the regression model showed that 37.5% of innovation output is explained by independent variables ($R^2 = 0.375$). Resource provisioning and analytical acumen, backed up by HR analytics tools, are vital in curbing attrition, boosting engagement, and facilitating innovation in microfinance banks. And the study recommends that Long-term investments in technologically sophisticated systems are recommended..

Keywords: Analytical Capabilities, Innovation Rate, Human Resource Analytics Adoption, and Organizational Resources

1.1 Introduction

In the evolving business environment of the modern world, characterized by rapid technological change of technologies and an unstable business environment, the optimization of organizational resources has become an essential aspect in the promotion of innovation and achieving competitive opportunities. This paper investigates the complex correlation between Human Resource Analytics (HRA), resource optimization, and the performance of innovation, with a special focus on the microfinance banks (MFBs). (Ricaplaza, J., 2025). The organizational resources represent a very wide range, including financial, human, technological, and informational resources that contribute to the development of the innovative culture and are all necessary. In the case of MFBs, alignment of these resources strategically is not only crucial as a way of meeting the various needs of populations that are underserved, but it is also an essential part of economic growth at large. With the financial services sector moving swiftly towards transformation, undoubtedly in the faster technological integration and evolving consumer demands, MFBs have the need to reinvent their resource structures so as to amplify the rate of innovations and effectiveness of services provided. (Kapukha, J., & Makau, M., 2023). Implementation of HRA cannot be done effectively without access to advanced data analytics tools; it needs a workforce of the appropriate level of training to use these tools properly. The barriers to the implementation of HRA are ubiquitous, among which is the lack of adequate financial resources, the unavailability of highly qualified staff, and inconsistent organizational leadership dedication to integrating analytics into the fundamental innovation plan. These barriers have the potential to highly restrict the capacity of an organization to tap its resources optimally, thereby stifling innovation and overall performance.

Organizations that are interested in using analytics in human capital management should strategically align these resources. When organizations are able to successfully integrate their resources, they are able to significantly increase their potential in the collection, analysis, and interpretation of data. The resources that are available to organizations, particularly the financial resources, are critical in financing the technologies and tools that are essential in supporting innovative practices in organizations. It is critical to invest in the finances that are necessary in order to acquire complex tools that are critical in developing the skills of human resource personnel in analytics. This is critical in ensuring that they are not limited in terms of potential in using outdated tools, which would limit the potential of the organization in ensuring efficient data analytics and subsequently innovation (Adeyemi & Nwankwo, 2023).

Technological resources are also critical innovation enablers. Investing in the latest

data management technologies, cloud computing technologies, and data analysis technologies is vital for the efficient collection and analysis of employee data. The combination of these innovative technologies has enabled HR departments to analyze and report on employee data in real-time, thereby responding to emerging trends and challenges in the workforce (Davenport & Prusak, 2022). While having these technological resources is critical for the success of HR innovation, it is also important to note that these resources are only effective if the organization has the right human resources to drive innovation. A good framework for HRA requires the combination of cutting-edge technology and qualified personnel.

In Nigeria's dynamic financial sector, MFBs operating in Kwara State are increasingly being pushed to innovate amidst the backdrop of rapid technological advancements and unserved market needs. However, the suboptimal utilization of organizational resources, both financial, human, and technological, has been seen to greatly hinder the innovation rate, which is the frequency and quality of new services and strategies. While Human Resource Analytics (HRA) has been seen as a potential solution for MFBs to optimize these resources, there are still challenges facing MFBs, such as insufficient financial support for advanced analytics tools, insufficient qualified personnel to utilize these tools, and insufficient leadership commitment to integrating HRA into innovation strategies (Kapukha & Makau, 2023; Kumar & Singh, 2022).

Ultimately, the successful adoption of Human Resource Analytics hinges on the effective utilization of organizational resources. The extent to which financial, human, and technological resources are mobilized will significantly influence an organization's ability to foster innovation, thereby enhancing decision-making and alignment with strategic goals. A dedicated commitment to optimizing these resources will position organizations for success in a data-driven landscape, ultimately strengthening their competitive This creates fragmented resource alignment, outdated systems, and missed opportunities in real-time workforce analytics, thereby stifling innovation rates and weakening their competitive edge. For example, without adequate investments in cloud-based solutions and training, MFBs are forced to rely on manual processes, which slows down service innovations necessary to reach underserved markets (Adeyemi & Nwankwo, 2023). This has resulted in innovation rates remaining low, thereby compromising their economic contributions and sustainability. This current study aims to fill this gap by exploring the impact of organizational resources, as mediated by HRA, on innovation rates in Kwara State MFBs.

Against this background, the study investigated the impact of organizational resources on innovation rate in microfinance banks in Kwara State

2.0 Literature Review

2.1 Innovation Rate

Innovation rate is a crucial metric that indicates the speed and frequency at which an organization introduces new products, services, or processes to the market. It reflects an organization's capacity to innovate and adapt to the ever-changing business landscape. According to Musa and Enggarsyah (2024), a high innovation rate signifies an organization's agility and its ability to respond to new opportunities and challenges. Organizations that consistently innovate not only maintain a competitive advantage but also drive industry advancements, securing long-term growth. Innovation rate is often linked to an organization's research and development (R&D) investments, as it is in R&D where new ideas are conceived, developed, and tested. Zhang et al. (2025) argue that an effective innovation process requires not only creativity but also structured frameworks that can quickly turn innovative ideas into market-ready products or services. Organizations with a higher innovation rate tend to have well-established systems that facilitate the rapid testing,iteration, and deployment of new ideas. The ability to innovate rapidly and efficiently is crucial in industries where technological disruption and consumer preferences shift frequently. Thus, measuring innovation rate provides insights into how well an organization is positioned to adapt to market demands and remain competitive over time, making it a vital performance indicator for modern organizations(Saghafian et al., 2021).

As Rumanti et al. (2023) highlight, the innovation rate of an organization is influenced by its internal processes and the resources dedicated to innovation. Effective innovation relies on an organization's ability to support R&D activities with the right technological tools, funding, and skilled personnel. Perifanis, (2023) argues that organizations with the fastest innovation rates typically invest heavily in advanced technologies such as artificial intelligence, big data analytics, and automation, which help accelerate product development cycles. These technologies enable faster prototyping, real-time feedback, and predictive modeling, significantly reducing time-to-market for new products and services. Furthermore, a culture that promotes creativity, collaboration, and risk-taking is essential to foster innovation. According to Lee and Lee (2023), organizations must create an environment where employees feel empowered to experiment, fail, and learn from their mistakes. Adabala (2022) asserts that leadership plays a pivotal role in cultivating this environment by prioritizing innovation in strategic planning and resource allocation. Moreover, as Basit et al. (2024) suggest, organizations should establish clear processes that guide innovation from idea generation through commercialization. Streamlining innovation processes ensures that the pace of new developments aligns with market demands, making it easier for organizations to maintain a high innovation rate.

2.2 Organization Resources

Organizational resources encompass the assets, capacities, and capabilities that an organization utilizes to achieve its goals. These resources include tangible assets like capital, technology, and infrastructure, as well as intangible assets such as intellectual property and human capital. Efficient management of organizational resources is essential for optimizing performance and ensuring long-term sustainability. Human resources, including employee skills and engagement, are particularly important in driving innovation and operational efficiency. The allocation and utilization of resources should align with organizational objectives to support strategic goals. Organisational resources are the fundamental assets that enable an organisation to achieve its strategic goals and sustain its competitive edge. These resources are typically categorised into human, financial, physical, and informational resources. Ghaleb (2024) describes organisational resources as key elements that are utilised to generate value within an organisation. Human resources are among the most crucial, as they represent the collective skills, expertise and talent of the workforce. Financial resources, including capital and cash flow, are essential for funding operational activities, strategic projects, and growth initiatives. Physical resources encompass the tangible assets such as office space, equipment, and technology, which are necessary for day-to-day operations. Informational resources, such as data, research, and market intelligence, help organisations make informed decisions, adapt to changes, and maintain relevance in a competitive landscape. Mızrak (2023) argues that the effective management of these resources is crucial for an organisation's long-term success, as it ensures that all resources are aligned with organisational goals. Proper resource allocation enables organisations to optimise performance, minimise costs, and improve overall efficiency. Therefore, the management of organisational resources should be a strategic function, ensuring that each type of resource contributes to the achievement of both short-term objectives and long-term growth (Danielle, 2025).

According to Bonesso et al. (2022), the strategic allocation of organisational resources is central to achieving business objectives. For organisations to optimise their resource utilisation, they must ensure that resources are directed toward areas that directly contribute to strategic goals. Financial resources, for example, should be allocated to critical activities such as innovation, product development, and market expansion, where they can generate the most value. Human resources must be placed in roles where they can contribute most effectively, such as in leadership, customer service, or product development. Cho et al. (2023) emphasise that aligning resources with organisational priorities ensures that they are used efficiently and effectively, minimising waste and maximising output. A clear and strategic alignment between resources and organisational goals is crucial for maintaining operational efficiency and achieving sustainable growth. Without proper alignment, organisations may find themselves wasting valuable resources on areas that do not contribute meaningfully to their objectives. Vărzaru and Bocean (2024) contend that organisations should periodically review their resource allocation strategies to ensure that they remain

aligned with changing market conditions and organisational goals. By aligning resources strategically, organisations can ensure that their efforts are focused on the most impactful initiatives, driving business performance and long-term success.

2.3 Analytical Capabilities

Analytical capabilities are an organization's ability to apply advanced data analysis techniques to interpret data and derive meaningful insights. It involves having the appropriate tools, technologies, and skills to conduct statistical analysis, predictive modeling, and machine learning. Analytical capability enables organizations to identify trends, forecast future outcomes, and make data-driven decisions. Building analytical capability requires investment in both technology and human capital, ensuring that employees are equipped with the skills necessary to use these tools effectively. Falletta and Combs (2020) assert that analytical capability refers to an organisation's ability to process and utilise data to produce meaningful insights that enhance decision-making and strategy. In the context of human resource analytics, analytical capability involves the competence to apply data analysis tools and techniques to evaluate and interpret employee data, ultimately guiding decisions on recruitment, performance management, and workforce planning. According to Falletta and Combs (2020), analytical capability is essential for transforming raw data into actionable insights that can inform human resource strategies. By utilising advanced analytical methods, human resource professionals can identify patterns, forecast trends, and gain insights into workforce behaviour. This shift from traditional methods to a more data-driven approach requires organisations to develop both technical and cognitive within their human resource departments. As Muhammad and Didit (2022) point out, developing these involves more than just adopting the right technology; it also requires a mindset change within human resource teams. Human resource professionals must move beyond subjective decision-making and embrace data-driven methods that are informed by statistical analysis and predictive modelling. In this sense, analytical capability is not just about technology; it also requires human resource professionals to possess the skills to use these tools effectively and integrate them into their everyday human resource functions. Organisations that invest in developing strong analytical are better positioned to optimise their workforce management and ensure that their human resource practices are aligned with organisational goals (Hossain et al., 2025).

According to Viet and Nguyen (2025), effective analytical capability in human resource analytics also requires human resource professionals to be proficient in advanced statistical methods and data analysis techniques. These methods can include regression analysis, machine learning, and predictive analytics, all of which allow human resource teams to analyse trends and make forecasts based on historical data. For instance, predictive analytics can be used to forecast employee turnover, predict recruitment needs, or identify factors that influence employee engagement. As Alam et al. (2025) emphasise, these advanced analytical techniques enable

human resource professionals to move from descriptive analytics (which simply describe what has happened) to predictive and prescriptive analytics (which forecast future outcomes and recommend actions). This progression allows human resource teams to not only react to current workforce issues but also anticipate future challenges and proactively address them. To build this capability, human resource professionals must be trained in data science, machine learning, and other advanced analytics techniques. However, as noted by Mhaske et al. (2025), these skills are not commonly found within traditional human resource departments, making it necessary for organisations to invest in upskilling their human resource staff or bring in external expertise to bridge this gap. Organisations that successfully build analytical skills through training and external partnerships are more likely to achieve significant improvements in their human resource outcomes.

2.4 Theoretical Review

2.4.1 Technology Acceptance Model (TAM)

The theoretical framework of the research is the Technology Acceptance Model (TAM) that was first presented by Fred Davis in 1989 to elucidate and foresee the uptake of technology in the organizational and social environment. According to TAM, the two main beliefs are easily the perceived usefulness (PU) and perceived ease of use (PEOU) that stand out as crucial aspects in determining whether or not someone will accept and make use of technology (Davis, 1989). Perceived usefulness is the degree to which a person believes that adoption of a particular system will improve their job performance, whereas perceived ease of use refers to the belief that the process of adopting the technology will be both easy and without issues (Usmany et al., 2024). These images have a major influence on the attitudes of users towards technology and, hence, their intentions and actual use of the technology. TAM has been effectively utilized in diverse disciplines over the years such as human resource management and human resource information systems, and thus offers information on the user response to the new digital tools and advancements.

Within the framework of the Human Resource Analytics (HRA), TAM provides useful information on the adoption of analytics tools, particularly in the case of microfinance banks, where proper management of human resources is a key to operational success. It was found that employees who believe that HRA systems can be helpful and easy to use will more likely adopt such technologies, which will positively affect their working performance (Davis et al., 2023; Smith and Johnson, 2024). This acceptance is especially essential in microfinance banks, which in most cases work in environments of resource limitation and where maximizing the effective use of human resources of a bank is important. In addition, HRA adoption not only correlates with the efficiency of the operations but also includes beneficial effects on employee satisfaction and engagement. TAM argues that they tend to use those tools when the employees develop the idea that analytics tools are useful, and

the level of engagement can increase (Nguyen et al., 2024). This is essential in the microfinance industry, where employee turnover may be a major problem in ensuring continuity in the customer service delivery as well as in creating long-term client relationships. It has been revealed that organizations that use HRA to develop favorable work environments have reduced rates of attrition, which is necessary in maintaining quality customer contacts.

2.4.2 Empirical Review

Dhagarra, A., Kumar, A., & Kumar, P. (2020). Impact of Trust and Privacy Concerns on Technology Acceptance in Healthcare: An Indian Perspective. In enhancing organizational performance across service firms in a developing economy, financial services are included. Using quantitative research, the authors collected 206 questionnaires from professional services, financial services, information and communications technology (ICT), and other sectors. Structural equation modeling (SEM) was used to analyze the data, which indicated that technology availability for human resources enhances the adoption and utilization of HRA for decision-making and performance, leading to performance enhancement ($\beta=0.42$, $p<0.01$). In order to improve on the theory-model mismatch identified in the review article, the current research will ensure that the measurement and incorporation of the two TAM constructs are achieved through the regression analysis, thereby providing empirical evidence on the link between the TAM variables and the outcomes of HRA adoption. This is also applicable to the current research on maximizing organizational resources for innovation rates in selected microfinance banks (MFBs) operating in Kwara State, Nigeria, as the findings identified the role played by technological resources in the optimization of resources through HRA, which is a precursor to innovation.However, there are gaps in the previous journal's emphasis on general employee performance outcomes, such as job satisfaction, which do not account for innovation rate details, such as the frequency of developing new services in resource-constrained MFBs. In addition, the work is based on general performance theories, whereas this current research is based on the resource-based theory and reinforcement theory to investigate the direct impact of financial, human, and technological resources on innovation using HRA. Unlike the previous work, this research is based on a mixed-methods approach to gain a deeper level of understanding of the unique context of Kwara MFBs.

Manuela (2019) explored human resource management and the emergence of talent analytics, identifying its advantages (e.g., predictive insights for talent optimization) and disadvantages (e.g., data privacy risks), while distinguishing it from other business analytics subfields. Through a desk review, the study outlined how talent analytics— a subset of human resource analytics (HRA)—enhances HR service delivery and overall organizational effectiveness.This relates to the current thesis on maximizing organizational resources (financial, human, technological) to boost innovation rates in selected microfinance banks (MFBs) in Kwara State, as Manuela's work highlights HRA's potential to leverage technological and human

resources for strategic gains. However, it lacks empirical testing in resource-constrained financial contexts like MFBs and focuses on general effectiveness rather than measurable innovation rates (e.g., new product launches). This study addresses these gaps using the resource-based view (RBV) and reinforcement theory, via a cross-sectional survey of 354 MFB staff selected through simple and stratified random sampling. Unlike Manuela's desk review, our primary data collection yields direct evidence on HRA's mediation of technological preparedness, data quality, analytical capacity, and organizational resources in driving Kwara MFB innovation.

3.0 Methodology

This section discusses the approach used for the survey to investigate the maximization of organizational resources (financial, human, and technological) for the improvement of innovation rates using microfinance banks (MFBs) in Kwara State. The population for the study consisted of 354 employees from 15 MFBs. Using the Macorr online calculator for the calculation of the sample size at a 95% confidence level and 5% margin of error, the total sample for the study was 184.

The response rate was at 97.21 per cent, and only seven out of 354 questionnaires were not prove to be returned. Out of the returned instruments, a usable percentage of 94.77 per cent was found, thus giving good data to be used later in the analysis. In order to query the associations among variables, the multiple regression analysis was used, and the derived hypotheses were tested against a nominal significance level of 5 percent. Regarding research ethics, this research took into account the issue of confidentiality, anonymity, informed consent, and the voluntary participation of the participants.

4. Data Analysis

Table 1: Summary of Questionnaire Distribution and Response

Number of distributed questionnaires	Number of completed questionnaires	Number of incomplete questionnaires	Response rate
184	180	4	97.8%

Field Survey (2025)

Of the 184 questionnaires distributed, only 180 were completed in full, and four respondents failed to do so. This is a response rate of 97.8 per cent, which is very high by survey research standards.

Table 2: Demographic Profile of Respondents (N=180

Demographic Variable	Category	Frequency (n)	Percentage (%)
Gender	Male	98	54.4
	Female	82	45.6
	Total	**180**	**100.0**
Age	[illegible]	32	17.8
	26–35 years	74	41.1
	36–45 years	48	26.7
	46–55 years	20	11.1
	56 years and above	6	3.3
	Total	**180**	**100.0**
Marital Status	Single	67	37.2
	Married	113	62.8
	Total	**180**	**100.0**
Educational Qualification	OND/NCE	40	22.2
	B.Sc./HND	112	62.2
	M.Sc./MBA	28	15.6
	Total	**180**	**100.0**
Work Experience	1–3 years	46	25.6
	4–6 years	61	33.9
	7–10 years	49	27.2
	Over 10 years	24	13.3
	Total	**180**	**100.0**

Source: *Author fieldwork computation (2025)*

Table 2 shows demographic representations of the 180 respondents. The statistics reveal that there were 98 (54.4) males and 82 (45.6) females as owners and managers of Microfinance Banks in Kwara State. Therefore, male ownership of Microfinance Banks in Kwara State is slightly higher, although female participation is high. In terms of age, the most significant number of respondents (74, 41.1) was in the 26-35 years bracket, with the next largest (48, 26.7) in the 36-55 years bracket. This implies that most of the respondents are in the economically active and experienced age group, placing them in a better position to handle operational issues and integrate new practices. Marital status information showed that there were 113 (62.8) married people against 67 (37.2) singles. This means there is a relatively steady workforce, which may positively influence the commitment and longevity of bank employees. Regarding educational levels, 40 (22.2) were of OND/NCE, 112 (62.2) of

B.Sc./HND, and 28 (15.6) of M.Sc./MBA. The large ratio of undergraduate to postgraduate studies implies the existence of an educated labor force capable of making sound decisions and implementing strategic solutions to improve operational efficiency and innovation. Finally, the distribution of work experience data indicates that 46 (25.6) had 1-3 years, 61 (33.9) had 4-6 years, 49 (27.2) had 7-10 years, and 24 (13.3) had more than 10 years of work experience. This is an equal representation of moderately and highly experienced personnel, which means respondents would be capable of providing plausible information about operational and strategic issues in Microfinance Banks.

Test of Hypotheses

Hi_4: Organization resource does not positively affect innovation rate in microfinance Banks in Kwara State

Table 4.4. 10
Model Summary

Model	R	R Square	Adjusted R-Square	Std. Error of the Estimate
1	.576[a]	.332	.330	1.119

a. Predictors: (Constant), organization resource

Table 4.4.10 presents the model summary for the relationship between organizational resourcesand innovation rate. The correlation coefficient (R = 0.576) indicates a moderate positive relationship between the two variables. The coefficient of determination ($R^2 = 0.332$) indicates that approximately 33.2% of the variation in innovation rate is explained by the organizational resources. In comparison, the remaining 66.8% is attributed to other factors not accounted for in this model. This result reveals that the organization's resourcessignificantly contribute to improving the innovation rate.

Table 4.4.11
ANOVA [a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	216.654	1	216.654	173.084	.000[b]
	Residual	435.601	374	1.252		
	Total	652.254	375			

a. Dependent Variable: innovation rate

b. Predictors: (Constant), organization resource

Table 4.4.11 presents the ANOVA result for the regression model examining the effect of organizational resourceson innovation rate. The regression sum of squares (216.654) compared to the residual sum of squares (435.601) shows that a substantial proportion of the variation in revenue stability is explained by organizational resources. The F-statistic (F = 173.084, p = .000) is highly significant, indicating that the overall regression model is statistically valid. This means that organizational resources have a significant impact on innovation rate.

Table 4.4.12

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	1.587	.199		7.963	.000
	organization resource	.591	.045	.576	13.156	.000

a. Dependent Variable: innovation rate

Table 4.4.12 presents the coefficients of the regression analysis on the effect of organization resource on innovation rate. The constant value is 1.587 (p = .000), indicating that when organization resource is held at zero, innovation rate remains at a positive baseline level. The unstandardized coefficient (B = 0.591, p < 0.000) for organization resource is positive and statistically significant, suggesting that for every one-unit increase in organization resource, innovation rate increases by 0.591 units. The standardised coefficient (B = .576) further shows a strong positive influence, confirming that organization resource is a significant predictor of innovation rate. Hence, the study rejects the null hypothesis and accepts the alternate hypothesis that organization resource has a significantly positive effect on innovation rate.

Discussion of Findings

The fourth finding revealed that organizational resources have a significant positive effect on innovation rate in microfinance banks in Kwara State. The regression analysis showed a moderate positive relationship between organizational resources and innovation rate with a correlation coefficient of R = 0.576. The coefficient of determination $R^2 = 0.332$ indicates that organizational resources explain 33.2% of the variation in innovation rate, while 66.8% of the variation may be explained by other organizational factors not included in the model. The regression coefficient (B = 0.591) indicates that a one-unit increase in organizational resources leads to a 0.591 unit increase in innovation rate, while the standardized coefficient (Beta = 0.576) and t-value of 13.156 (p < 0.05) confirm the statistical significance of the relationship. This implies that organizations with stronger resources such as skilled employees, ‹ ›le of

generating innovative ideas and practices. The finding aligns with the study of Saghafian et al. (2021) who argued that organizational resources are critical drivers of competitive advantage and innovation. Similarly, the finding resonates with Grant (1996) who emphasized that organizational capabilities significantly influence innovation performance. The result also echoes the study of Halimah (2024) who stated that organizations with strong resource capabilities tend to develop innovative strategies that enhance performance. In addition, the finding agrees with Zhang et al. (2025), who found that organizational support and resources significantly promote innovation within organizations. Furthermore, the study collaborates with Perifanis (2023), who concluded that organizations with strong resource capacity and learning culture achieve higher levels of innovation and long-term growth.

5. Conclusion and Recommendations

Overall, the empirical data, offered below, underscore the fact that organizational resources are essential in policies of driving innovation trajectories in microfinance banking organizations based in Kwara State in Nigeria. The study also affirms that organizational resources positively and significantly influence innovation rate within microfinance banks. Adequate organizational resources such as skilled employees, strategic direction, and supportive management structures, create an environment that encourages creativity and innovation among employees.

Recommendations

Based on the findings that organizational resources significantly influence innovation rates within microfinance banks, the following recommendations are proposed:

i. Microfinance banks should invest in continuous training and development programs to enhance the skills and competencies of their employees. This investment in human capital will empower staff to contribute creatively to innovation initiatives.

ii. Invest in technological tools that facilitate communication and idea generation among employees. Advanced analytics and collaboration platforms can help staff share insights and develop innovative solutions more effectively.

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