Innovations

Fostering Employee Engagement through Talent Skill Set in a Fintech Firm in Lagos, Nigeria

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Abstract: *This study explores the influence of technical and analytical expertise on employee engagement within a FinTech firm in Lagos, Nigeria. In the rapidly evolving Nigerian FinTech sector, marked by innovative digital solutions, understanding the factors that drive employee engagement is crucial for enhancing productivity, job satisfaction, and overall organisational performance. The study surveyed 130 employees from the selected Fintech to assess the impact of technical and analytical skills on affective, behavioural, and cognitive engagement, utilising a census approach. The research applies social cognitive theory to highlight the role of technical and analytical skills in shaping employee motivation and commitment. Data were collected via structured questionnaires and analysed using descriptive and inferential statistics through SPSS and SMART PLS software. Findings reveal that technical and analytical expertise significantly enhance employee engagement, supporting previous research linking these skills to job satisfaction and proactive workplace behaviours. The study underscores the importance of fostering a supportive corporate learning environment to maximise employee potential. Recommendations include implementing policies integrating learning into daily work routines and leveraging big data to maintain a competitive edge in the FinTech industry. These insights aim to guide talent management strategies and improve workforce effectiveness in Nigeria's burgeoning FinTech landscape.*

Keywords: *Employee engagement, Fintech, skills, employee satisfaction, analytical skills*

1. Introduction

The current era of technological advancement has significantly transformed various industries, with the FinTech sector experiencing remarkably rapid growth and innovation. Nigeria's dynamic economy and thriving start-up ecosystem have positioned the country as a prominent player in the African FinTech landscape. Both traditional financial institutions and innovative start-ups are introducing digital solutions that revolutionise financial transactions for individuals and businesses (World Bank, 2021; TechCabal, 2022). This shift marks

a substantial change in the delivery of financial services, driven by technological innovations.

Despite the impressive growth and critical role of the FinTech sector, there needs to be a more significant gap in understanding the factors influencing employee engagement within this industry, especially in Nigeria's financial capital, Lagos. While there is extensive research on general employee engagement factors, the unique demands of FinTech companies, which require high levels of technical and analytical competence, have yet to be thoroughly examined in the Nigerian context.

Employee engagement is crucial for the success of fast-paced and innovative sectors like FinTech. Engaged employees are more productive, satisfied with their jobs, and contribute positively to organisational performance. Understanding what drives engagement in such a high-tech industry is essential for developing effective talent management strategies. This study aims to bridge the knowledge gap by exploring the specific influences of technical and analytical skills on employee engagement in Lagos' FinTech sector. Guided by the Job Demands-Resources (JD-R) model, which suggests that job resources (such as technical competence and analytical knowledge) can mitigate job demands and enhance employee engagement (Bakker & Demerouti, 2007), this research investigates how these competencies serve as vital resources in the demanding environment of FinTech companies. The JD-R model provides a valuable framework for examining how job characteristics influence employee wellbeing and performance.

The primary objective of this study is to assess the impact of technical competence on employee engagement in a FinTech company in Lagos. Technical skills are essential for managing the complex and innovative nature of FinTech operations (Kumar, 2023; Taylor, 2022). Additionally, the study will examine the role of analytical knowledge in motivating and involving employees, as proficiency in these skills is crucial for problem-solving and decision-making, which are integral to daily operations in FinTech enterprises. The outcomes of this study are anticipated to make significant contributions to the existing literature on employee engagement by emphasising the importance of technical and analytical skills in the FinTech sector. The findings will offer valuable insights to improve talent management practices and enhance Lagos' FinTech industry workforce efficiency. This, in turn, will support the broader goal of fostering a highly engaged and productive workforce, which is crucial for sustaining the rapid growth of Nigeria's FinTech sector (Johnson & Brown, 2023; Li, 2023).
Thus, this study underscores the necessity of combining technical and analytical skills with effective corporate learning methodologies to cultivate a highly engaged and productive workforce in Nigeria's FinTech industry. By exploring

these critical dimensions, the research aims to enhance employee engagement strategies, ultimately contributing to the sustainable growth and competitiveness of FinTech companies in Lagos.

2. Literature Review
2.1. Employment Engagement

Organisations must cultivate robust human resources capabilities to improve performance within their communities, as exceptional human resources are essential for achieving success (Iqbal et al., 2021). Human resources are crucial in all aspects of an organisation, encompassing planning, evaluation, and efficient resource utilisation. The significance of human resources is seen in their influence on a company's ability to compete and achieve high performance. Granting human resources with essential power and resources is crucial to accomplishing organisational objectives. On the other hand, a company's downfall can often be attributed to employees' failure to meet their obligations, generally because of ineffective management techniques.

Employee engagement, a concept proposed by Kahn (1990), is crucial to organisational success. Employee engagement is when individuals are emotionally, cognitively, and physically committed to their work. It motivates employees to attain higher performance levels (Lemon & Palenchar, 2018; Albro & Mc El fresh, 2021). This participation is comparable to a fundamental cornerstone that guarantees the stability and expansion of the organisation. Highly engaged personnel are crucial to profitability and success since they significantly accomplish organisational objectives and ensure customer pleasure (Falola et al., 2024).

Employee engagement refers to the emotional, cognitive, and physical aspects that motivate people to approach their work with excitement and confidence. Engaged employees possess a comprehensive understanding and strong emotional attachment to their roles, whereas disengaged individuals are detached from their tasks (Heslina & Syahruni, 2021). A robust organisational commitment is distinguished by employees' profound emotional connection and positive inclination towards the company's principles and objectives (Tkalac Verčič, 2021). Engaged personnel demonstrate confidence and passion, crucial for attaining strategic objectives and influencing organisational success (Sihag, 2021).

Organisational politics can have a detrimental impact on employee engagement. In settings characterised by counterproductive politics, employees frequently encounter reduced engagement and a solid inclination to depart from the organisation (Asrar-ul-Haq et al., 2019). Organisational politics result in job discontent, stress, and reduced morale, eventually impacting job performance

and employee dedication (Miller et al., 2008; Chang et al., 2009). This highlights the importance of organisations promoting healthy work cultures and minimising negative political settings to increase employee engagement and decrease employee turnover. The importance of organisational culture in driving employee engagement is substantial (Namrita & Yoginder, 2017). An influential and optimistic culture can inspire and maintain employee dedication; however, a feeble culture might result in unfavourable consequences (Pepra-Mensah &Kyeremeh, 2018). Employee engagement can be categorised into affective, behavioural, and cognitive dimensions, with each dimension making a distinct contribution to organisational performance (Soane et al., 2012).

Affective engagement refers to a person's emotional attachment towards their job, which impacts their performance and commitment to the organisation (Opeyemi et al., 2019). Positive emotions bolster performance, whilst negative emotions impede it. The relationship between involvement and performance can be influenced by factors such as gender diversity and other situational variables (Schwab et al., 2015). Organisational commitment, especially its emotive aspect, is essential for cultivating a profound emotional connection with the organisation (De Waal, 2018). Commitment is crucial for ensuring workplace satisfaction and minimising employee turnover, which is vital for sustaining a highly productive staff.

Behavioural engagement pertains to employees' observable efforts and activities in the workplace. The statement highlights the importance of commitment, leading, and actively participating in tasks and projects, surpassing mere job execution (Falola et al.,2022; Bakker et al., 2014). Engaged employees are highly committed to their work and contribute substantially to attaining organisational goals (Schaufeli & Bakker, 2004). Trust and efficient dispute resolution are crucial for cultivating a favourable workplace culture and improving employee engagement (Gould-Williams, 2007; Einarsen et al., 2018).
Cognitive engagement refers to the ongoing process of learning and effective communication that allows employees to connect their actions with organisational plans and contribute to the organisation's overall success (Chukwuma et al., 2017; Suh &Battaglio, 2021). Internal communication facilitates employees' comprehension of organisational objectives and promotes their level of involvement (Falola et al.,2020).
Lee et al., 2022). When strategic management techniques are in place, people are empowered to take actions that directly contribute to the organisation's success.

To this end, employee engagement plays a vital role in driving the success of an organisation. It includes emotional, behavioural, and cognitive aspects that improve performance, job satisfaction, and organisational results. Organisations may optimise engagement and accomplish their strategic objectives by

cultivating a favourable work culture, reducing detrimental politics, and encouraging ongoing learning and communication.

2.2. Skillset
2.2.1 Technical Expertise

Proficiency in computer skills is an essential attribute that significantly influences the efficiency of employees, as it facilitates the interaction between humans and computers. According to Emejulu and McGregor (2019), employees are required to exhibit robust digital citizenship. This means they should possess advanced technology and technical abilities to succeed in a quickly changing and disruptive modern work and leisure environment. Lynch (2020) proposes that in this paradigm, individuals are expected to acquire and retain essential skills and knowledge necessary for participating in the digital society by adopting new technologies and applications. However, it is not anticipated that they will be able to examine or modify it. Technical expertise refers to a highly developed and comprehensive understanding and mastery of a specific domain or subject related to technology (Barone, 2023). It encompasses the proficiency, skills, and practical knowledge necessary to effectively address problems, make informed decisions, and produce exceptional results within that particular domain.

Industry 4.0 is the term used to describe the present trend towards automation and computing technology. This includes cyber-physical systems, the Internet of Things, and cloud computing. Organisations utilise these technologies to optimise their daily operations through the utilisation of technical expertise (Antony et al., 2023; Sony, 2018). Industry 4.0 predominantly depends on nine technologies: autonomous robotics, system integration, the Internet of Things (IoT), simulation, additive manufacturing, cloud computing, augmented reality, big data, and cybersecurity (Kaur et al., 2020). Organisations employ these nine technologies to create sophisticated products and services, requiring individuals to adjust to their utilisation. It is crucial to acknowledge that Industry 4.0 goes beyond the mere utilisation of technology. It entails the synchronisedoptimisation of social and technical systems to accomplish the objectives and goals of the organisation (Sony & Naik, 2020).

A study done by McKinsey found that most firms involved in digital transformation have been unable to effectively harness the business opportunities given by developing technologies. The organisation encounters numerous obstacles when expanding the implementation of digital transformation. The problems encompass a need for a more strategic direction to utilise digital manufacturing to generate concrete commercial value effectively. Additionally, there is a need for more technical, managerial, and transformational talents, as well as an inadequate data and IT infrastructure (De Boer et al., 2020). A crucial factor for achieving a successful digital transformation is the existence

of capable executives who possess proficient technology abilities (Hortense et al., 2018).

Analysing this feature reveals the impact of technical proficiencies. Therefore, it demonstrates the importance of human aspects, specifically individuals, in attaining digital transformation.

The expertise effect suggests that specialists in a specific field can exceptionally perform because they possess complex mental models, well-organised knowledge frameworks, and procedural knowledge structures. These technologies empower folks to analyse circumstances and provide adaptable solutions and alternatives thoroughly. Organisations aggressively pursue individuals with advanced technological skills because of their capacity to work with efficiency and intelligence, as well as their potential to establish adaptable and interconnected corporate ecosystems (Ferreira et al., 2023). Contemporary organisations acknowledge the potential costs linked to a lack of technology knowledge. As a result, they often turn to experienced professionals in the technology sector to improve their computer programs, set up networks, and implement cybersecurity measures, even though it may be expensive. Highly competent technical personnel may help organisations achieve growth objectives, improve operational efficiency, and protect the entire organisation from hackers and cyberattacks.

Using sophisticated technology, such as intelligent equipment and self-driving vehicles, requires hiring highly skilled staff. This necessitates the capacity to disseminate knowledge, engage in collaborative work, and be receptive to changes, underscoring the importance of continuous learning throughout one's life. To cultivate innovation and learning, an organisation must deliberately cultivate an atmosphere that fosters and encourages these activities. Implementing this necessitates a transformation in the organisation's educational ethos, involving altering its core principles and anticipated outcomes (Mohelska& Sokolova, 2018). Posselt et al. (2016) advocate creating a learning management system and establishing procedures to evaluate and control the advancement of learning and the results of knowledge transmission. Facilitating the exchange of knowledge and expertise across companies within a network can play a crucial role in their prompt and comprehensive updates (Graczyk-Kucharska et al., 2018). Industry 4.0 technology will automate multiple procedures within organisations, facilitating the development of highly efficient and streamlined work teams. Nevertheless, this also requires a fundamentally innovative strategy for cultivating the skills and abilities of employees (Sivathanu & Pillai, 2018).

Technical specialists must exhibit the capacity to adapt to shifts in technology and industry trends readily. The ability to quickly understand and implement new concepts is a defining trait of strong technical expertise. Puckett (2019) contends

that interventions targeting the enhancement of technological proficiency may exacerbate pre-existing gaps in adaptability by failing to account for people's acquisition of novel technologies. Without conducting an adaptation test, the evaluation of technical proficiency may be inaccurately inflated, similar to how the academic aptitude of marginalised and lower-income children is occasionally underestimated (Irizarry, 2015). Without a well-defined framework and a metric verified via empirical research, it is challenging to differentiate adaptation from other factors that contribute to inequality, such as racial or gender biases that prevent marginalised groups from accessing technology-related opportunities (Rafalow, 2018).

2.2.2. Analytical Expertise

The capacity of the big data environment to effectively use technology and talent to gather, store, and analyse data to get essential insights defines the company's data analytics capabilities. These skills are vital for companies since they offer a competitive advantage (Rialti et al., 2019). Data analytics capabilities can improve the efficiency and efficacy of businesses' decision-making processes by gathering, storing, distributing, searching, analysing, and visualising data (Gupta et al., 2020). Companies that improve their capacity to analyse vast volumes of data and support the general usage of big data analytics can maximise the quality of their decision-making processes (Akter et al., 2016). Analytical skills include compiling and examining information to make educated decisions (Rehman & Mehmood, 2014).

Analytical competency relates to a person's ability to understand, evaluate, and extract major conclusions from complex data or information. The idea combines aptitudes, knowledge, and attitudes that enable people to methodically approach problems, apply discriminating analysis, and make educated decisions. Big data analytics (BDA) has been vital in enabling companies to accomplish their performance targets and gain a competitive advantage (Awan et al., 2021; Dremel et al., 2020). Thanks to their awareness of its capacity to increase business value and impact organisational decision-making, many companies have recently adopted Big Data Analytics (BDA) (P. Mikalef et al., 2020). Big Data Analytics Capability (BDAC) is the capacity of a company to strategically and effectively arrange, compile, and use resources for Big Data Analytics (BDA), thereby enabling informed decisions and enhancement of general organisational performance (P. Mikalef et al., 2020).

Analytical experts enable companies to base decisions on facts and be informed. Using relevant data and trends analysis, they offer insightful information that guides strategic decision-making and yields more effective and well-informed procedures.

Companies that can make decisions grounded in big data will be successful in the current age (Shamim et al., 2020). Data-driven decision-making (CDM) is a method of efficient decision-making depending on data analysis. Businesses with a lot of essential data enjoy basing decisions on data since it helps them plan and prepare for the following initiatives (Hall & Song, 2015). Moreover, many academics and professionals have found significant data analytics to be the core of field competitiveness, innovation, and production. They contend that this developing technology could change people's daily lives.

Previous studies have verified that using big data analytics in a company improves its performance significantly (Bresciani et al., 2021; Conboy et al., 2020). However, making judgements grounded on extensive data can be difficult since the data could be more structured. This complexity could call for applying several approaches, tools, and attempts to guarantee the quality of decision-making driven by big data (Shamim et al., 2020). Moreover, ensuring big data-driven decisions are successful calls for distributing internal resources and acquiring particular skills (Shamim et al., 2020). Consequently, especially at higher education institutions, it is imperative to look at the elements that help businesses make data-driven decisions to improve performances (Shamim et al., 2020).

Ashari et al. (2020) claim that more research is needed on the possible impact of data-driven decision-making and big data analytics on performance since they are in their early years. Making decisions using big data calls for more than just gathering and interpreting data. Significant data decision-making involves information-based collecting, analysis, appraisal, and successful decision-making (Janssen et al., 2017). Each role calls for a unique mix of resources and managerial abilities. Making wise decisions and assessments depends on one being able to examine large amounts of data (Wamba et al., 2017). Companies can completely seize the opportunities of Big Data Analytics (BDA) in the lack of data for the decision-making environment (Dubey et al., 2020). Previous research has found that BDA depends on having organisational, technological, and human competencies (Shamim et al., 2020; Isik, 2018;). Using BDA will improve internal processes, roles, and duties of companies. Turning knowledge into insight will enable one to meet stakeholder expectations, acquire competitive advantages, lower risk, strengthen procedures, and increase operational effectiveness (Maroufkhani et al., 2020).

2.3. Theoretical Underpinning

Social Cognitive Theory (Bandura, 1986), which evolved from Social Learning Theory (Bandura, 1977), emphasises learning through observing and imitating others. This theory highlights the importance of modelling in behaviour development and uses cognitive processes, such as information processing, to

explain human conduct. It explores how people motivate themselves and others, acquire new skills, and self-regulate, impacting their personalities and influencing those around them. In human resource development, this theory is applied to enhance adult learning, as managers and supervisors serve as role models for employees (Gibson, 2004).Social Learning Theory is practical in organisational settings because employees often emulate their managers. Role models with solid skills can inspire others through observational learning, where reinforcement is essential to replicate behaviour. Vicarious reinforcement occurs when an employee witnesses a manager receiving rewards, motivating similar efforts (McLeod, 2016). High-performing employees demonstrate how their skills lead to success, encouraging peers to adopt similar strategies and improve organisational performance (Boumpouri & Galanakis, 2022). This theory also supports self-efficacy and engagement, as employees who observe their coworkers' success may develop greater confidence and contribute more meaningfully to their roles (Susanto & Sawitri, 2022). While observational learning is influential, organisational culture and leadership styles also significantly impact employee engagement. Transformational leadership, which includes coaching and personalised support, enhances engagement by providing social support (Chaudhary & Sisodia, 2022; Zhu et al., 2009; Hakanen et al., 2006).

3. Methodology

This study thoroughly examined how technical expertise can influence employee engagement among selected employees in a FinTech firm in Lagos, Nigeria. The research was grounded in a positivist ideology, emphasising learning through objective observation and evaluation. This survey includes 130 Credit Direct Limited employees. Their outstanding performance and improvement over time earn them selection. The Fintech company has a headquarters and a Lagos branch. Given the size of the Fintech company's population, this study employed a comprehensive census approach that included all 130 employees. The study utilised the purposive sampling technique. Purposeful sampling is a non-random way of selecting samples. It involves choosing specific situations or individuals according to predetermined criteria.

This study utilised primary sources of data. The main data collection method for this study involved a meticulously structured questionnaire. The primary objective of the questionnaire was to obtain precise and reliable information from the individuals who completed it. The questionnaire was given to competent employees from various departments of the selected FinTech organisations. The findings of the literature study will be used as the foundation for creating the research instrument. A total of 130 questionnaires will be issued. The moderating influence of corporate learning will also be examined to gather crucial quantitative data on the skill set of talented employees and their involvement in

fintech enterprises headquartered in Lagos, Nigeria. The questionnaire is divided into two pieces, designated Section A and Section B, respectively. Section A contains data regarding the personal biodata of the respondents. In contrast, Section B consists of questions regarding the independent variable (talent skill set), the dependent variable (employee engagement), and the moderating variable (corporate learning). The questionnaire was designed on a Likert scale consisting of a 5-point range, spanning from "strongly agree" to "strongly disagree."

This section is a detailed explanation of the process for assessing data collected through questionnaires. Quantitative data was collected using a questionnaire coded for efficient analysis using Statistical Packages for the Social Science (SPSS). Both descriptive and inferential statistical methods were employed to analyse the quantitative data. The researcher uses the descriptive statistical method to succinctly summarise a given dataset through graphical or numerical means. The hypotheses were evaluated to predict knowledge management, employee engagement, and human resource analytics in Credit Direct Limited, located in Lagos, Nigeria, using Smart Pls.

Furthermore, hypotheses were evaluated using a variance-based model through the Structural Equation Modelling-Partial Least Square (SEMPLS) methodology. This study aimed to establish the direct and causal linkages between the independent factors and the dependent variable. Additionally, it aimed to assess the extent of variation and predictability in the variables under investigation.

Table 1.
Construct reliability and validity.

Constructs	Loading	VIF	P value	AVE	Cronbach reliability	Cronbach alpha
	> 0.7	< 3.0	≥0.5	≥0.5	≥0.8	>0.7
Technical Expertise				0.683	0.866	0.768
TE1	0.800	1.408	0.000	-	-	
TE2	0.832	1.748	0.000	-	-	
TE3	0.847	1.691	0.000	-	-	
Analytical Expertise				0.562	0.865	0.806
ANE1	0.716	1.584	0.000	-	-	
ANE2	0.742	1.751	0.000	-	-	
ANE3	0.752	1.695	0.000	-	-	
ANE4	0.770	1.778	0.000	-	-	

ANE5	0.767	1.756	0.000	-	-	
Affective engagement				**0.709**	**0.907**	**0.863**
AE1	0.815	2.107	0.000	-	-	
AE2	0.866	2.406	0.000	-	-	
AE3	0.842	2.022	0.000	-	-	
AE4	0.844	2.160	0.000	-	-	
Behavioural Engagement				**0.678**	**0.894**	**0.842**
BE1	0.790	1.650	0.000	-	-	
BE2	0.827	2.024	0.000	-	-	
BE3	0.844	2.003	0.000	-	-	
BE4	0.832	1.851	0.000	-	-	
Cognitive Engagement				**0.684**	**0.896**	**0.845**
CE1	0.757	1.510	0.000	-	-	
CE2	0.842	2.011	0.000	-	-	
CE3	0.822	2.051	0.000	-	-	
CE4	0.882	2.536	0.000	-	-	

4. Results

Table 4.1 Demographic Characteristics of Respondents.

Demographic Variables	Construct	Frequency	Percentage
Gender	Male	50	41.3
	Female	71	58.7
Total		121	100.0
Age	18 – 30 years	98	81.0
	31 - 40 years	19	15.7
	41- 50 years	1	.8
	51 years and above	3	2.5
Total		121	100.0
Marital Status	Single	94	77.7
	Married	25	20.7
	Divorced	1	.8
	Widow/widower	1	.8
Total		121	100.0
Education	WASSCE/GCE	3	2.5
	OND/NCE	1	.8
	HND/BSc	69	57.0
	MSc/MBA	47	38.8
	PhD	1	.8

Total		121	100.0
Employment Level	High Mgt	21	17.4
	Middle Mgt	55	45.5
	Junior Mgt	45	37.2
Total		121	100.0

4.1 CFA

An assessment was conducted to evaluate the reliability of the variables. The Average Variance Extracted (AVE) coefficients for technical Expertise, analytical Expertise, effective engagement, behavioural engagement, and cognitive engagement stand at 0.683, 0.562, 0.709, 0.678 and 0.684, respectively. These values surpass the recommended 0.50 threshold, affirming the fulfilment of the convergent validity criterion. Regarding composite reliability, the figures for technical expertise, analytical expertise, effective engagement, behavioural engagement and cognitive engagement are 0.866, 0.865, 0.907, 0.894, and 0.896, respectively, all exceeding the 0.70 benchmarks. In addition, Cronbach's alpha values for these same variables, namely technical expertise, analytical expertise, effective engagement, behavioural engagement and cognitive engagement, are 0.768, 0.806, 0.863, 0.842 and 0.845, respectively. The composite reliability and Cronbach's alpha coefficients consistently surpass the 0.700 threshold, confirming internal solid consistency.

Table 2Heterotrait-Monotrait (HTMT) Discriminant Validity

	AE	ANE	BE	CE	TE
AE					
ANE	0.747				
BE	0.568	0.487			
CE	0.490	0.491	0.670		
TE	0.490	0.446	0.723	0.731	

Note: Affective Engagement (AE), Analytical Expertise (ANE), Behavioral Engagement (BE), Cognitive Engagement (CE) and Technical Expertise (TE)

4.1.1. Discriminant Validity

All factor loadings exceeded the recommended threshold of 0.70. We applied the heterotrait-monotrait (HTMT) ratio of correlations method to assess discriminant validity. It was found that all HTMT values significantly deviated from 1, with the upper confidence intervals falling below this threshold. Furthermore, the analysis revealed that each value remained below the critical HTMT threshold of 0.85. Furthermore, the average correlation between heterotraits and heteromethods proved lower than the correlation between monotraits and heteromethods, confirming the discriminant validity.

4.1.2. Common Method Bias

We applied the Variance Inflation Factor (VIF) to mitigate the influence of common method bias. According to Kock (2015), all factor-level VIFs from a comprehensive collinearity test must equal or be less than 3.3 before concluding that the model lacks common method bias. The findings indicated that each VIF value remained below the 3.3 threshold, affirming the study's absence of common method bias.

4.1.3. Predictive Relevance and Effect Size

The Q2 values were utilised to assess the predictive relevance of the measurement constructs and their respective indicator data points in the PLS-SEM. Notably, all specific indicator Q2 values, which are 0.296, 0.360 and 0.242, exceeded zero. This suggests that the PLS path model may possess predictive relevance for these constructs. Additionally, we quantified the effect size using the F-square. This metric aids in elucidating the degree to which the model can account for the variance in each exogenous variable. According to Kline (2005), effect sizes of 0.02, 0.15, and 0.35 are considered small, medium, and large, respectively. The F-square values for the specific constructs are 0.499, 1.028 and 0.381, signifying that the sample effects for all the constructs fall between medium and large.

4.1.4. Compliance with Ethical Standards

The primary investigator sought ethical approval for the research proposals from the Covenant University Research Ethics Committee (CHREC /454/2024) to uphold research ethics standards. An introductory letter outlining the study's purpose was provided to the participating organisations, and only employees who volunteered participated in the survey. In this case, it falls under exempt research, which implies minimal or no risk to participants. Therefore, implied consent, rather than signed consent, sufficed. Nonetheless, we allowed all respondents to remain anonymous and assured them they would handle their responses with confidentiality.
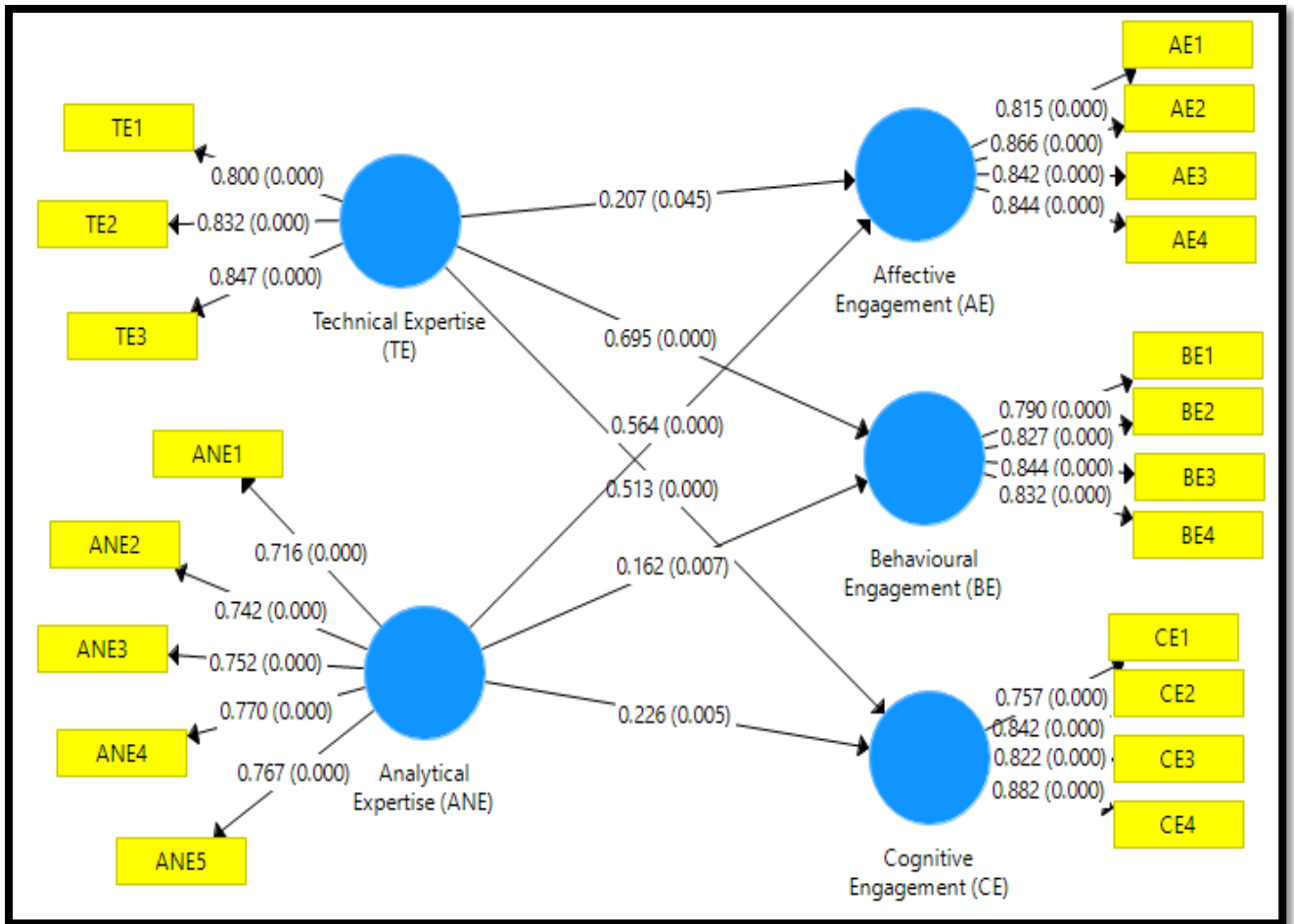
Figure 1: PLS bootstrapping model with β and P value

Figure 1 displays the PLS Bootstrapping Model, presenting β and P values and the PLS Bootstrapping Model depicting the relationship between technical expertise and analytical expertise on employees' engagement. This path graphically represents the extent of correlation among these three observable variables. The R-square value assesses the degree of variance in affective, behavioural, and cognitive engagement. Generally, an R-square exceeding 0.75 is considered substantial, above 0.50 is moderate, and exceeding 0.25 is weak. The β value is a predictor, indicating the expected variation in technical expertise for a unit change in employee engagement. We employed this parameter to test the significance of the formulated hypotheses, with a higher value indicating a more substantial impact on employees' engagement. A T statistical test was conducted to confirm the significant influence of technical expertise on employees' engagement. Details of the path coefficients for the observed variables can be found in Table 3.

Table 3

Path co-efficient of the formulated hypotheses

Variables	Path co-efficient	Standard deviation	T Statistics	P values
Analytical expertise ->Affective engagement	0.564	0.071	7.934	0.000
Analytical expertise ->Behavioural engagement	0.162	0.060	2.681	0.007
Analytical expertise -> Cognitive engagement	0.226	0.081	2.785	0.005
Technical expertise -> Affective engagement	0.207	0.103	2.008	0.045
Technical expertise -> Behavioural engagement	0.695	0.080	8.689	0.000
Technical expertise ->Cognitive engagement	0.513	0.107	4.930	0.000
R-Squared				
	0.443	0.589	0.396	

Table 3 provides the Smart PLS path coefficients for the hypotheses formulated in Figure 1. Based on both the statistical and empirical findings, it is evident that the structural path coefficients for the various dimensions of talent skillset (including technical Expertise and analytical Expertise) and employees' engagement (encompassing affective, cognitive, and behavioural engagement) exhibit a significant relationship at a significance level of 0.05. The results unambiguously demonstrate a statistically significant relationship between analytical expertise and affective engagement ($\beta = 0.564$, $t = 7.934$, $p = 0.000$). Also, there is a strong link between the structural path coefficients that show talent skillsets and employees' engagement, which includes affective, cognitive, and behavioural, with a p-value of less than 0.05. The findings reveal a noteworthy relationship between Analytical Expertise and Behavioral engagement ($\beta = 0.162$, $t = 2.681$, $p = 0.007$). Furthermore, a significant connection exists between frontline Analytical Expertise and Cognitive engagement ($\beta = 0.226$, t-value $= 2.785$, $p = 0.005$). Therefore, it can be concluded that corporate learning serves as a mediator in the relationship between analytical expertise and employees and engagement within the fintech space.

5. Discussion

The findings of this study offer a significant understanding of how technical and analytical skills impact employee engagement at Credit Direct Limited, a FinTech company. The initial hypothesis suggested a considerable correlation between technical proficiency and employee engagement. The findings validated that

personnel with superior technical proficiency demonstrate elevated emotional, behavioural, and cognitive involvement. Affective engagement pertains to employees' emotional connection and dedication towards their profession and organisation. The results suggest that employees with exceptional technical skills are more likely to form a more profound emotional attachment to their work, resulting in increased job satisfaction. This emotional connection results in heightened motivation and a feeling of inclusion inside the organisation. Technical abilities empower employees and cultivate a stronger sense of commitment and excitement for their work. Technically adept personnel demonstrated greater behavioural engagement, encompassing proactive behaviours and innovative contributions. These individuals are more inclined to take action proactively, suggest novel concepts, and devise inventive resolutions to obstacles, enhancing the organisation's innovation and effectiveness. This is consistent with those who discovered a favourable relationship between job performance, the prevention of burnout, and engagement. The present study strengthens previous conclusions, indicating that possessing advanced skills improves performance and reduces burnout by creating a more stimulating and satisfying work atmosphere. Having a high level of technical skills and knowledge could be an important factor in decreasing employee turnover and improving the overall stability of an organisation.

Their technical skill also affected the level of cognitive engagement, which refers to the extent of mental commitment and concentration that employees dedicate to their tasks. Employees with superior technical skills exhibited heightened focus and cognitive engagement in their duties, augmenting their capacity to execute intricate assignments proficiently and effectively. Cognitive engagement is essential in FinTech, where accuracy and ingenuity are paramount. Technical proficiency contributes to developing a highly skilled workforce that is fully engaged in their roles, resulting in higher performance outcomes. The findings of Macey and Schneider (2008) confirm that job resources, such as skill variety and task relevance, significantly impact employee engagement. This is consistent with the results of the current study, which show that having technical skills, which are essential work assets, significantly increases engagement. Organisations that invest in developing technical skills are likely to have a ripple effect in terms of increased employee engagement and overall organisational performance.

The second hypothesis investigated the influence of analytical proficiency on employee engagement. The findings demonstrated that solid analytical skills substantially positively impact employees' emotional, intellectual, and behavioural involvement. Employees possessing robust analytical skills are more adept at comprehending data, discerning patterns, and resolving issues promptly and precisely. This talent benefits the FinTech industry, where making data-

based decisions is crucial. Developing analytical skills among employees could be a strategic approach to enhance organisational agility and decision-making ability.

Analytically adept professionals with affective engagement exhibit good emotions and form a solid connection with their work. The study revealed a positive correlation between employees with advanced analytical skills, job satisfaction, and emotional well-being. The results align with the study conducted by Zheng, Zhu, Zhao, and Zhang (2019), which showed that analytical abilities have a favourable impact on employee wellbeing and emotional involvement. Employees who can make well-informed decisions and actively contribute to the organisation's performance experience an increased sense of achievement and job contentment. This indicates that having analytical skills improves job performance and promotes the emotional environment in the workplace, creating a better atmosphere for employee wellbeing. Employees with excellent analytical capabilities exhibited higher levels of cognitive involvement. These personnel have a higher level of cognitive engagement in their tasks, resulting in more efficient problem-solving and innovation. By possessing the skill to examine intricate data and extract significant observations, employees are empowered to make strategies for enhancing the organisation's overall performance and competitiveness. Companies that prioritise the development of analytical skills are more likely to be well-equipped to negotiate the complexities of the modern business environment.

An individual's level of proactive behaviour and inventive contributions, indicators of behavioural engagement, were highly influenced by their analytical proficiency. Employees with robust analytical skills are more inclined to proactively take action and suggest inventive resolutions, propelling the organisation's expansion and ability to adjust to market fluctuations. This proactive behaviour improves individual performance and cultivates a culture of ongoing development and innovation. Developing analytical skills can create a more innovative and forward-looking organisational culture. This supports the findings of Xanthopoulou, Bakker, Demerouti, and Schaufeli (2009), which indicate that job resources such as autonomy and skill utilisation are predictors of work engagement. This aligns with the current study's focus on the significance of analytical skills as resources that promote engagement. Analytical abilities are essential for building a motivated and adaptable staff to achieve organisational success consistently.

5.1 Conclusions and Recommendations

The study identified key variables to be emphasised, including two main factors of talent skillset (technical Expertise and analytical Expertise), three components of employee engagement (affective engagement, behavioural engagement, and

cognitive engagement), and two components of corporate learning (opportunities for development and learning culture).The initial hypothesis posits that there exists a direct correlation between technical Expertise and Employee engagement. The findings indicated a strong and statistically significant correlation between the variables. The second hypothesis demonstrates a direct correlation between Analytical Expertise and Employee engagement. The beta coefficient indicated that a rise in Analytical skills would result in a 59.4% surge in Employee engagement. Therefore, the following are recommended:

To enhance employee engagement, organisations must develop and implement policies that foster a supportive learning environment. This involves allocating specific time during working hours for employees to participate in educational activities, such as training programs, workshops, and professional development courses. Encouraging continuous learning enhances employees' technical and analytical skills and increases their job satisfaction and commitment to the organisation. Moreover, organisations should consider integrating e-learning platforms and collaborative learning opportunities to facilitate employee knowledge sharing and skill enhancement.

FinTech companies should actively utilise big data analytics to optimise their operations and gain a competitive edge in the market. By harnessing big data, companies can gain valuable insights into customer behaviour, market trends, and operational efficiencies. This can lead to more informed decision-making, personalised customer experiences, and innovative product development. Additionally, integrating big data techniques can help identify potential risks and opportunities, allowing companies to stay ahead of industry trends and maintain a solid competitive position. Investing in advanced analytics tools and training employees in data analysis skills will enable FinTech companies to fully capitalise on big data's benefits, driving sustained growth and innovation.

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