

## TEAMWORK AND INNOVATIVENESS OF INSURANCE FIRMS IN RIVERS STATE

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### Abstract

This study examined the relationship between teamwork and innovativeness of insurance firms in Rivers State. The study specifically examined the relationship between collaboration and innovativeness as well as accountability and innovativeness of insurance firms in Rivers State. The study adopted the Resource Based View Theory and employed a cross-sectional survey research design. The population of the study consisted of 60 managers from 10 insurance firms in Port Harcourt, while data were collected through a structured questionnaire titled Teamwork and Innovativeness Index (TWII). Fifty-three copies of the questionnaire were retrieved and analyzed using Spearman Rank Order Correlation with the aid of SPSS version 25.0. Findings revealed that collaboration has a significant positive relationship with innovativeness ( $r = 0.620$ ;  $p < 0.01$ ), while accountability also has a significant positive relationship with innovativeness ( $r = 0.611$ ;  $p < 0.01$ ) in insurance firms in Rivers State. The study concluded that teamwork through effective collaboration and accountability significantly enhances innovativeness by promoting idea sharing, responsibility, operational efficiency, and improved service delivery within insurance firms. The study recommended that management of insurance firms should encourage regular interdepartmental collaboration and establish clear accountability systems to improve innovative capability and organizational performance.

**Keywords:** *Teamwork, collaboration, accountability and innovativeness.*

### INTRODUCTION

It is widely acknowledged that in highly successful service organizations, operational modifications, service procedures, and strategic activities are intentionally designed, effectively communicated, and consistently enhanced through planning, discussions, and coordinated actions (Paul, 2025; Sujianto et al., 2020). This is evident in their degree of innovativeness. Innovativeness describes the capacity of an organization to introduce new ideas, service processes, technologies, or operational methods that enable firms to respond proactively to customer needs, improve service quality, increase claim processing efficiency, and deliver superior value to stakeholders (Hurley & Hult in Zhang et al., 2018). Within the insurance industry, innovativeness has become increasingly significant as firms are expected to offer fast, dependable, and customer-oriented services in an intensely competitive business environment.

Insurance firms in Rivers State function within an environment marked by growing competition, technological advancements, regulatory pressures, increasing customer expectations, and the rising demand for efficient and digitalized insurance services. Customers now anticipate that insurance companies will provide timely policy processing, rapid claim settlement, effective communication, and accessible online service platforms. In addition, globalization and digital transformation have forced insurance firms to adopt innovative technologies and modern operational systems to remain competitive and improve service delivery (Fay et al., 2014; Waqar & Bektas, 2023). Apart from introducing new insurance policies, firms are also expected to continuously enhance customer service procedures, automate operational activities, and adopt modern communication technologies capable of improving efficiency and customer satisfaction. To successfully accomplish these

objectives, many insurance firms have adopted teamwork as an important mechanism for improving coordination, service efficiency, and organizational innovativeness.

Teamwork refers to the collective efforts, shared responsibilities, and coordinated interactions among employees directed toward achieving common organizational goals. In this study, teamwork is dimensionalized into collaboration and accountability. Collaboration involves employees from different departments such as underwriting, claims, marketing, and customer service working jointly to ensure effective service delivery and address customer-related challenges. Workplace collaboration enhances operational efficiency, improves customer satisfaction, and strengthens organizational problem-solving capabilities (Ismael, 2023). Accountability refers to the obligation of employees and teams to effectively carry out assigned duties, accept responsibility for service outcomes, and maintain transparency in operational activities. Accountable teams facilitate prompt claim processing, reduce service delays, and uphold high performance standards within insurance firms (Juneja, 2023).

Importantly, teamwork involving collaboration, accountability, and effective communication is essential for solving operational challenges, improving customer service processes, and promoting innovativeness within insurance firms (Katzenbach & Smith, 2005). Through effective teamwork, insurance firms are better positioned to develop innovative service methods, improve policy administration systems, enhance digital service delivery, and respond quickly to customers' insurance needs and complaints.

Despite the importance of teamwork and innovativeness, evidence suggests that some insurance firms in Rivers State continue to experience poor team coordination and low innovative performance. Reports indicate persistent interdepartmental conflicts, poor accountability practices, and ineffective communication systems, which hinder efficient claim processing, delay customer service delivery, and weaken collective problem-solving efforts (Okoro, 2020). In addition, many insurance firms still rely heavily on traditional service procedures and rigid bureaucratic structures, which discourage creativity and slow the adoption of modern insurance technologies and digital service platforms (Omodero & Ogbonnaya, 2021). This weak relationship between teamwork and innovativeness threatens the ability of insurance firms to improve operational efficiency, enhance customer satisfaction, and maintain competitiveness in an increasingly technology-driven insurance industry (OECD, 2018). It is on this premise that this study examines the relationship between teamwork and innovativeness of insurance firms in Rivers" State.

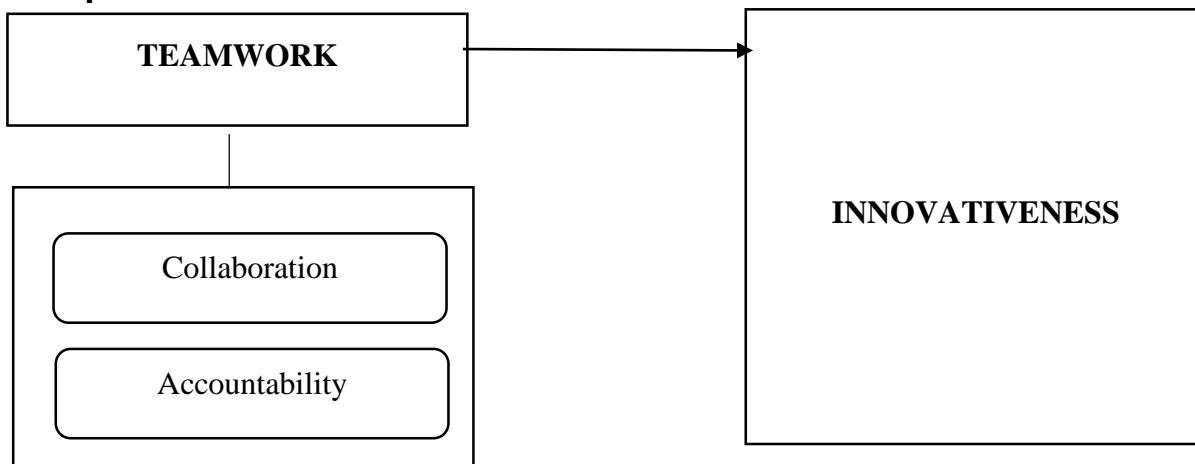
### **Statement of the Problem**

It "appears that certain insurance firms in Rivers State exhibit low levels of innovativeness in their service delivery operations, operational systems, and customer management practices. This is evident in their limited adoption of modern insurance technologies, automated service systems, digital claims processing platforms, and customer relationship management tools, which has resulted in delays in policy processing, slow claim settlement procedures, poor customer service delivery, and rising operational inefficiencies. Many of these firms continue to depend largely on manual procedures and conventional service methods, thereby reducing operational flexibility and restricting their capacity to respond effectively to evolving customer demands and market trends. Furthermore, insufficient investment in digital platforms, online service channels, and innovative insurance products has continued to weaken customer satisfaction, reduce market competitiveness, and discourage customer loyalty. Some insurance firms also encounter challenges in introducing flexible insurance packages, enhancing online customer interaction, and implementing efficient data management systems capable of improving organizational performance and service quality. As a result, insurance firms operating with low innovativeness risk becoming irrelevant in an increasingly competitive and technology-driven business environment where customers expect fast, reliable, and

accessible insurance services. Consequently, there is a pressing need for management to address the issue of innovativeness among insurance firms in Rivers State.

Among other contributing factors, poor innovativeness appears to be linked to weak teamwork characterized by inadequate collaboration and low accountability. In some insurance firms, departments and units function independently because of poor collaboration among employees, leading to duplication of duties, fragmented handling of customer information, delayed service delivery, and inefficient problem-solving processes. Likewise, some employees fail to take responsibility for assigned duties, delay service execution, or evade accountability for operational failures, thereby reducing organizational efficiency and weakening service delivery standards. This situation frequently affects critical activities such as claim settlement, policy administration, underwriting processes, and customer support services. These challenges seem to negatively influence innovativeness and reduce the ability of insurance firms in Rivers State to achieve efficient, customer-oriented, and competitive service delivery. More importantly, extant literature has revealed that the relationship between teamwork and innovativeness of insurance firms in Rivers State has not yet been adequately established, thereby justifying the theoretical examination” of the concept.

### Conceptual Framework



**Fig. 1:** Conceptual framework showing the relationship between Teamwork and Innovativeness

**Source:** Adopted from Waqar and Bektas (2023); Nguyen et al. (2017); Researcher (2026)

### Aim and Objectives of the Study

The aim of the study was to examine the relationship between teamwork and innovativeness in insurance firms in Rivers State. However, specific objectives of the study are to;

1. Examine the relationship between collaboration and innovativeness in insurance firms in Rivers State.
2. Determine the relationship between accountability and environmental sustainability in insurance firms in Rivers State.

### Research Questions

1. What is the relationship between collaboration and innovativeness in insurance firms in Rivers State?
2. What is the relationship between accountability and environmental sustainability in insurance firms in Rivers State?

## Hypotheses

Ho<sub>1</sub>: There is no significant relationship between collaboration and innovativeness in insurance firms in Rivers State.

Ho<sub>2</sub>: There is no significant relationship between accountability and innovativeness in insurance firms in Rivers State.

## CONCEPTUAL REVIEW

### Concept of Teamwork

A team refers to a work structure in which individuals operate interdependently in order to accomplish set goals, while remaining collectively responsible for the outcomes of their tasks and being recognized by themselves and others as a unified social entity (Mohrman et al., in Fay et al., 2014). It is equally described as a workplace setting where members collaborate to attain shared objectives, jointly accept responsibility for work outcomes, and sustain a strong social identity (Fay et al., in Waqar & Bektas, 2023). From these perspectives, teamwork can be viewed as a combination of interconnected thoughts, actions, and emotions required for effective team functioning and the accomplishment of common objectives. Teamwork is also known as a work group formed with a shared purpose for the attainment of goals or tasks (Uk, 2021). Consequently, it suggests that individuals function cooperatively toward a common goal by exchanging knowledge, skills, and demonstrating flexibility in performing multiple roles. Teamwork serves as a strategy for improving manpower utilization and enhancing performance at both the individual and organizational levels, as collaboration can increase employees' output. Hence, employees who work effectively in teams become valuable standards within the organization. In contemporary organizations, managers who understand the importance of teamwork increasingly assign team-based projects to employees in order to strengthen their knowledge and develop their skills (Edmondson & Harvey, 2018). Consistent with this view, teamwork possesses the capacity to improve both employee performance and organizational effectiveness, although it must be continuously developed and sustained over time (Zainordin, 2023).

Organizations that adopt teamwork often experience higher levels of innovativeness, increased productivity, and more effective problem-solving in the workplace. Teamwork improves communication and interpersonal relationships among team members while also encouraging innovation. It is regarded as an essential managerial tool, as effective managers delegate responsibilities through groups or teams to maximize employees' output. Teamwork also contributes to improving work performance, enabling organizations and employees to respond effectively to difficult and highly competitive situations while handling greater challenges. Furthermore, improving productivity through teamwork can be achieved without negatively affecting the overall balance of life (Wanyeki & David, 2019).

Teamwork has been used by companies to implement strategic decision that are taken in response to a range of business challenges and pressures. A company's attitude to the introduction of team is important in the process of implementation in decision making in that an effective team brings out ideal strategy of an organisation hence enhancing its performance. Trust among the members comes when member of the teams develop the confidence in each other competence. There is positive relationship between the team performance and trust. Trust generates the behavioural basis of teamwork, which results in organizational; synergy and better performance of an employee. Recognition and rewards are the primary focus of the individuals who are working in teams. Perceptive managers know and constantly capture the benefits of the team. Teams show the collective strength of the individuals and boost the motivation and morale of individual as well (Almagul et al., 2021).

Teamwork has the ability to enable the members of the team to have a higher level of emotional security, self-confidence and the ability to plan and decide with others positively. Also, it helps in creating a healthy work environment with workable agendas, creative activities, positive strategies

and values (Ismael, 2023). On the other hand, the absence of teamwork's concepts and strategies can lead to occupational failure, disappointment, low morale and poor productivity which threatens the entity of the organization. The employees who work in an organization that does not have a strong concept of teamwork, usually fail to deliver the expected results and to achieve the goals and visions of that organization. The presence of teamwork concept is a necessary rule to help the employees in working together towards common aims and goals creatively (Juneja, 2023; Janowaik, 2019). Among all, collaboration and accountability are used here as dimensions of teamwork.

**Collaboration:** Collaboration refers to the process whereby employees with different skills, knowledge, and areas of expertise work together to achieve common organizational goals and improve service outcomes. In insurance firms, collaboration among departments such as underwriting, claims, marketing, and customer service is essential for efficient policy administration, quick claim settlement, and quality customer service delivery. Collaboration is considered a powerful tool for promoting growth, innovation, productivity, and problem-solving within organizations (Kartik, 2023). To Khan and Al Mashikhi (2017), workplace collaboration improves teamwork, strengthens relationships among employees, and enhances organizational efficiency. Effective collaboration encourages the sharing of ideas, knowledge, and resources, which promotes creativity and innovative service solutions (Kimbrough, 2021; Assbeihat, 2016). Consequently, collaboration enables insurance firms to respond effectively to customer demands, operational challenges, and changing market conditions.

**Accountability:** Accountability refers to the obligation of employees and teams to take responsibility for their actions, performance outcomes, and service delivery processes in a transparent manner. In insurance firms, accountability is essential because employees are entrusted with sensitive responsibilities such as policy administration, claim processing, customer relations, and risk assessment. Loehr (2023) asserted that accountability promotes transparency, strengthens organizational image, and improves teamwork within organizations. Accountable employees in insurance firms ensure timely claim settlement, accurate documentation, and efficient handling of customer complaints, while also accepting responsibility for mistakes and working toward corrective actions. Juneja (2023) noted that accountable workers remain professional, honest, and committed to resolving operational issues rather than shifting blame. Consequently, accountability helps insurance firms improve service quality, maintain customer trust, reduce operational inefficiencies, and achieve better organizational performance" (Sanyal & Hisam, 2018).

### **Concept of Innovativeness**

Innovativeness "refers to the capacity of an organization to develop and implement new ideas, technologies, processes, products, or service methods that enhance organizational efficiency, competitiveness, and customer satisfaction. Within the insurance industry, innovativeness involves the constant creation and adoption of modern service delivery systems, digital technologies, flexible insurance products, and efficient operational procedures that allow firms to respond effectively to evolving customer needs and market conditions (Ismael, 2023; Raj & Srivastava, 2014; Sommer et al., 2017). Insurance firms function in a highly competitive and technology-oriented environment where customers expect fast service delivery, timely claim settlement, online accessibility, and customized insurance policies. Consequently, innovativeness has become an essential factor for the survival, growth, and sustainability of insurance firms. Innovative insurance firms are more likely to adopt digital platforms, automated claim processing systems, mobile applications, artificial intelligence, and customer relationship management systems that improve operational efficiency and service quality (Strychalska-Rudzewicz & Rudzewicz, 2021; Tajeddini et al., 2006). Through

innovativeness, insurance firms can simplify policy administration procedures, strengthen communication with customers, minimize service delays, and improve customer experience. Moreover, innovativeness allows insurance firms to develop new insurance products and flexible service packages that address the changing needs of individuals, businesses, and corporate clients. For example, many insurance firms now offer online policy registration, digital premium payment systems, virtual customer support services, and mobile-based claim tracking systems to enhance customer accessibility and convenience. Innovativeness also encourages creativity and problem-solving within insurance organizations by motivating employees to generate fresh ideas and improve operational practices (Wang & Ahmed, 2004; Wanyeki & David, 2019; Ismael, 2023). Additionally, innovative insurance firms are in a stronger position to adapt to environmental changes, technological developments, and regulatory requirements within the financial service industry. The adoption of innovative technologies further assists insurance firms in improving data management, lowering operational costs, reducing fraud, and strengthening decision-making processes. More importantly, innovativeness contributes significantly to organizational competitiveness and customer retention in the insurance sector. Firms that consistently improve their products and operational systems are more likely to gain customer trust, increase market share, and achieve long-term profitability. On the other hand, insurance firms that fail to embrace innovativeness may experience poor service delivery, delayed claim settlement, customer dissatisfaction, and loss of competitive advantage. Consequently, innovativeness remains an essential organizational capability that enables insurance firms to improve performance, achieve operational excellence, and sustain growth in an increasingly dynamic and competitive business environment.

## **THEORETICAL REVIEW**

The study was theoretically anchored mainly on Resource Based View Theory as propounded by Jay Barney in 1991. The theory assumes that organizations can achieve a sustainable competitive advantage by leveraging valuable, rare, inimitable, and non-substitutable resources. RBV emphasizes that internal resources, such as knowledge, skills, and capabilities, are critical for long-term success (Robinson & Judge, 2017). It assumes that firms with unique resources can outperform competitors by effectively utilizing and protecting these assets. The theory shifts focus from external market conditions to internal resource management as a primary driver of competitiveness.

### **Implications of Resource Based View Theory to the Study**

The implication of this theory on the relationship between teamwork and innovativeness is that collaboration and accountability serve as important internal resources capable of strengthening the innovative capacity of insurance firms. Through proper collaboration, employees can exchange knowledge, ideas, and expertise that facilitate the development of innovative insurance services and improved operational processes. In the same way, accountability promotes commitment, responsibility, and effective task performance, thereby enhancing service delivery and overall organizational effectiveness. Therefore, insurance firms that successfully leverage teamwork as a strategic internal resource are more likely to attain greater innovativeness and maintain a sustained competitive advantage.

## **EMPIRICAL REVIEW**

Waqar and Bektas (2023) examined how team working influences organizational innovation within the framework of the digital economy and also to explore the role of organizational citizenship behaviour in moderating the relationship between team working and organizational innovation. The persistence of this research was to study how the moderating variable (Organizational Citizenship) mitigates the relationship between team working and innovativeness. The primary data was collected by distributing questionnaires online through Google Docs to Turkish academicians working

in 45 different Turkish universities. The sample size used for this study was 115 respondents. SPSS software was used to analyse the data for reliability, and correlation analysis. The results were contingent on the usual principles of statistics. Data used for this study is also reliable to see the results. Based on the results the hypotheses for dependent and independent variables were accepted and all of the independent variables (organizational learning, creative ability, employee motivation, adequate resource allocation, and team working) have a significant effect on the dependent variable (Organizational Innovation) whereas the hypotheses including moderating variable were rejected as moderating variable (Organizational citizenship) does not moderate the relationship between independent variables and dependent variable. Moreover, the findings suggest that teamwork has a strong relation with organizational innovation whereas organizational citizenship does not moderate the relationship between teamwork and organizational innovation.

Fay et al. (2014) conducted a study on teamwork and organizational innovation: the moderating role of the HRM Context. Hypotheses were tested with lagged and longitudinal data derived from 18 to 45 organizations from the UK manufacturing sector. Results suggest that the more widespread the use of teamwork in organizations, the higher the level of organizational innovation. Furthermore, this effect depends, particularly for production teams, on the overall quality of the HRM systems that exist in their organizations. Teamwork/innovation relationships are further moderated (for management and administrative teams) by an HRM practice that provides teams with time for thoughtful reflection. Thus, HRM systems can be of more or less facilitating or constraining nature for teams in organizations.

Nguyen et al. (2017) examined the relationship between teamwork and innovation in Vietnamese SMEs. The objective was to investigate how internal team collaboration fosters innovative outcomes. Using a quantitative survey methodology, the population consisted of employees from 100 SMEs in Ho Chi Minh City. A sample of 300 was drawn using stratified random sampling, and data were collected using structured questionnaires. Regression analysis revealed a significant positive relationship between teamwork and product innovation. The study concluded that collaborative teams stimulate idea generation and recommended regular team-building activities.

Liu and Li (2018) examined the relationship between team dynamics and innovation in Chinese Manufacturing Firms. The aim of the study was to assess how team cohesion and communication impact process innovation. A cross-sectional design with a population of manufacturing firms in Guangdong province was adopted, with a sample size of 250. Data was analyzed using structural equation modeling (SEM). Results showed that strong team dynamics directly improved innovation speed and adaptability. The authors concluded that teamwork facilitates knowledge sharing and suggested leadership training to enhance collaboration.

Amabile et al. (2014) examined the role of team creativity in organizational innovation in US tech companies, focusing on creative synergy in teams. With a sample of 150 R&D teams, they used qualitative interviews and creativity assessment tools. Content analysis indicated that open team communication and diversity enhanced innovativeness. They concluded that fostering team autonomy boosts creative outcomes and recommended a flexible work" environment.

### **Gap in Related Literature**

Studies "related to teamwork and innovativeness have been carried out (Waqar & Bektas, 2023; Fay et al., 2014; Nguyen et al., 2017; Liu & Li, 2018; Amabile et al., 2014). However, study such as teamwork and innovativeness of insurance firms in Rivers State has been carried out, hence the gap for this study. Therefore, the researcher was posed to theoretically examine the relationship between teamwork (collaboration and accountability) and innovativeness of insurance firms in Rivers" State.

## METHODOLOGY

The “study adopted the cross-sectional survey research design. The population of the study was 60 managers from 10 insurance firms in Port Harcourt. These firms were selected based on their existence for more than ten years and their uninterrupted services over these years. The entire population was used as the sample for the study. These managers include branch managers, operations managers, human resource managers, marketing managers, claims managers, and customer service managers. Data was collected through a structured questionnaire titled Teamwork and Innovativeness Index (TWII). The reliability of the questionnaire was achieved using the Cronbach’s Alpha Coefficient. 53(88%) of the questionnaires was completely filled and retrieved for data analysis. The hypotheses were tested using the Spearman Rank order Correlation with the aid of the Statistical Package for the Social Sciences (SPSS) version” 25.0.

## RESULTS AND DISCUSSION OF FINDINGS

Ho<sub>1</sub>: There “is no significant relationship between collaboration and innovativeness of insurance firms in Rivers State.

**Table 1 Relationship between Collaboration and Innovativeness**

		Collaboration	Innovativeness
Collaboration	Correlation Coefficient	1.000	.620**
	Sig. (2-tailed)	.	.000
	N	53	53
	Correlation Coefficient	<b>.620**</b>	1.000
Innovativeness	Sig. (2-tailed)	.000	.
	N	53	53

\*\* . Correlation is significant at the 0.01 level (2-tailed).

**Source:** Survey Data, 2026

Table 1 above shows r value of 0.620 at a significance level of 0.00 which is less than the chosen alpha level of 0.01. Since the significance value 0.000 is less than the alpha level of 0.01, the null hypothesis (Ho<sub>1</sub>) which states that there is no significant relationship between collaboration and innovativeness of insurance firms in Rivers State was rejected and the alternate hypothesis accepted. This implies that there is a significant relationship between collaboration and innovativeness of insurance firms in Rivers State.

Ho<sub>2</sub>: There is no significant relationship between accountability and innovativeness of insurance firms in Rivers State.

**Table 2 Relationship between Accountability and Innovativeness**

		Accountability	Innovativeness
Accountability	Correlation Coefficient	1.000	.611**
	Sig. (2-tailed)	.	.000
	N	53	53
	Correlation Coefficient	<b>.611**</b>	1.000
Innovativeness	Sig. (2-tailed)	.000	.
	N	53	53

\*\* . Correlation is significant at the 0.01 level (2-tailed).

**Source:** Survey Data, 2026

Table 2 above shows r value of 0.611 at a significance level of 0.00 which is less than the chosen alpha level of 0.01. Since the significance value 0.000 is less than the alpha level of 0.01, the null hypothesis ( $H_0$ ) which states that there is no significant relationship between accountability and innovativeness of insurance firms in Rivers State was rejected and the alternate hypothesis accepted. This implies that there is a significant relationship between accountability and innovativeness of insurance firms in Rivers State.

### **Discussion of Findings**

The analyses of data revealed that there is a significant relationship between teamwork and innovativeness of insurance firms in Rivers State. This finding is in line with the study of Waqar and Bektas (2023) which stated that teamwork has a strong relation with organizational innovation. Therefore, collaboration among employees from departments such as underwriting, claims, marketing, and customer service enables insurance firms to generate creative solutions, improve service delivery processes, and develop innovative insurance products that meet changing customer demands. Through collaboration, employees combine their diverse skills and expertise to solve operational problems, improve decision-making, and introduce modern service methods that enhance organizational efficiency. Effective collaboration also strengthens communication and coordination among employees, thereby reducing service delays and encouraging the adoption of new technologies and digital service platforms (Fay et al., 2014; Nguyen et al., 2017). In addition, accountability contributes positively to innovativeness by ensuring that employees take responsibility for assigned tasks, service outcomes, and operational performance. Accountable employees are more committed to achieving organizational goals, implementing innovative ideas, and maintaining high service standards within insurance firms. Accountability also encourages discipline, transparency, and commitment to continuous improvement, which are necessary for successful innovation implementation. Furthermore, employees who are accountable are more willing to identify operational challenges, correct mistakes, and support innovative changes that improve organizational effectiveness (Liu & Li, 2018; Amabile et al., 2014; Waqar & Bektas, 2023). Consequently, teamwork through collaboration and accountability enhances innovativeness by promoting creativity, efficient service delivery, operational flexibility, and customer-oriented solutions within insurance firms.

### **CONCLUSION**

Teamwork through effective collaboration and accountability significantly enhances innovativeness in insurance firms by promoting idea sharing, responsibility, and efficient service delivery. Therefore, insurance firms in Rivers State that encourage strong teamwork are more likely to improve their innovative capability and achieve sustainable organizational performance.

### **RECOMMENDATIONS**

Based on the findings and conclusions, the following recommendations were made:

1. There should be regular interdepartmental meetings where employees will share ideas, discuss challenges, and develop innovative solutions for improving service delivery and customer satisfaction.
2. Management of insurance firms should clearly assign responsibilities and regularly monitor employees' performance to encourage commitment to innovative service delivery and operational improvement.

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