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# Study On The Relationship Between Organizational Innovation, Organizational Culture, Organizational Structure, And Innovation Performance

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## Abstract

Driven by technological and industrial progress, innovation is crucial to national development. This study examines how electronic payment enterprises enhance innovation performance through organizational innovation. It integrates dynamic capabilities, organizational culture, and contingency theory to construct a resource-based theoretical model with organizational innovation as the independent variable, organizational culture and structure as mediating variables, and Innovation Performance as the dependent variable. The study proposes several hypotheses to explore the relationships among these variables. Employing a qualitative approach, this study analyzes data and relevant research from electronic payment enterprises in Beijing, Shanghai, Shenzhen, and Jiangsu. Findings indicate that organizational innovation positively influences innovation performance, with organizational culture and structure serving as mediating factors. The research integrates multiple theoretical perspectives, deepens innovation management studies, and confirms the mediating effects. From a practical standpoint, it offers management insights for enterprises and provides reference for policymakers.

**Keywords:** Electronic Payment Enterprises, Organizational Innovation, Organizational Culture, Organizational Structure, Innovation Performance

## 1. Introduction

Against the backdrop of the global technological revolution and industrial transformation, innovation has become the primary driver of development. Faced with the uncertainties of the pandemic and economic recovery, enterprises must strengthen independent innovation, master core technologies, and enhance the quality of scientific and technological innovation to propel high-quality development. The continuous organizational exploration and mechanism optimization by China's electronic payment enterprises have provided a solid foundation for their technological innovation and market leadership, offered crucial support for China's digital economy and inclusive finance development, and delivered valuable "Chinese experience" for global fintech advancement. Given this context, this paper examines electronic payment enterprises explicitly prioritized by the state. Integrating theories such as the resource-based view, dynamic capabilities theory, organizational culture theory, and contingency theory, it delves into the influence mechanism of organizational innovation on Innovation Performance. Considering the close relationship between organizational innovation and organizational culture/structure, the study also analyzes the mediating role of organizational innovation and organizational structure. The research questions are:

**RQ1:**What is the relationship among organizational innovation, organizational culture, organizational structure, and innovation performance?

**RQ2:**What is the role of organizational culture and organizational structure in mediating the relationship between organizational innovation and innovation performance in electronic payment enterprises?

**RQ3:**How can the model encompassing Organizational innovation, Organizational culture, Organizational structure, and Innovation Performance be explained?

The research objectives are:

**RO1:**To construct the relationship model among Organizational innovation, Organizational culture, Organizational structure, and Innovation Performance;

**RO2:**To examine the mediating role of Organizational culture and Organizational structure between Organizational innovation and Innovation Performance;

**RO3:**To explain the relationship model incorporating Organizational innovation, Organizational culture, Organizational structure, and Innovation Performance.

## 2. Literature Review

### 2.1 Theoretical Foundations

#### Resource-Based View (RBV) Theory

Resource-Based View (RBV) originated from the research of Wernfeldt (1984) and was systematically elaborated by Barney (1991). This theory posits that resources can only be transformed into sustainable competitive advantages if they possess the VRIO characteristics. It emphasizes that the heterogeneity of internal organizational resources and the capability to allocate resources play a decisive role in organizational performance. In this study, organizational innovation represents a high-level capability resource. Innovation performance emerges from effective resource allocation, while organizational culture and organizational structure function as “institutional containers” facilitating the conversion of resources into performance.

Chinese electronic payment enterprises have built irreplaceable resource combinations. Resource-Based View (RBV) can explain performance disparities during digital financial transformation, with the key lying in the integration of innovation resources and the utilization of organizational capabilities.

#### (1) Organizational Culture Theory

Schein (1985) proposed a three-layered structure theory of organizational culture, positing that organizational culture exhibits path dependency and high stability. In this study, organizational culture serves as a key mediating variable connecting organizational innovation and Innovation Performance. It can moderate the innovation climate, thereby influencing the efficiency of knowledge flow and other aspects. Scholars such as Dettensen and Mishra (1995) emphasize that high-performance cultural patterns correlate positively with Innovation Performance. Chinese enterprises face issues like “bureaucratic culture” that stifle innovation. Electronic

payment firms can foster a conducive innovation climate through cultural transformation, thereby enhancing Organizational innovation outcomes.

## (2) Contingency Theory

Contingency theory was first proposed by Burns and Stock (1961) and later expanded by Lawrence and Lorsch (1967). This theory emphasizes that organizational structure effectiveness depends on its fit with the external environment. There is no optimal organizational structure; only the “most adaptive structure” exists. In this

study, organizational structure serves as the institutional pathway through which organizational innovation influences Innovation Performance. Rigid organizational structures inhibit innovation, while flat structures facilitate it. Electronic payment enterprises need to dynamically adjust their organizational structures to meet the demands of high-frequency innovation tasks.

## 2.2 Organizational Innovation

The concept of organizational innovation was introduced by J.A. Joseph Alois Schumpeter in *The Theory of Economic Development*, where he emphasized that innovation encompasses the renewal of organizational forms and management practices. Subsequent scholars expanded its scope, arguing that organizational innovation involves multiple dimensions including structure, with its core being the introduction of new practices to enhance organizational performance. Based on relevant research and the characteristics of electronic payment enterprises, this paper categorizes organizational innovation into four dimensions—product innovation, management innovation, process innovation, and marketing innovation—to construct an empirical model.

## 2.3 Organizational structure

Organizational structure serves as the fundamental framework for internal activities like division of labor. Its form has evolved from traditional bureaucratic hierarchies to decentralized, flat, and flexible systems. Scholars contend that modern organizational structures should enhance functions such as communication while ensuring operational efficiency. This paper defines the organizational structure of electronic payment enterprises as a multidimensional management system balancing efficiency and innovation. It identifies four core dimensions—flattening, decentralization, flexibility, and communication mechanisms—to explore their impact on Innovation Performance.

## 2.4 Organizational Culture

Organizational culture comprises shared values and behavioral norms formed through prolonged interactions among members, significantly influencing an

organization's innovation capacity. Scholars contend that organizational culture's core lies in providing a value framework, serving as a vital internal force driving organizational innovation and enhancing competitiveness. The organizational culture of electronic payment enterprises requires both stability and cohesion while emphasizing elements like innovation. This paper defines it as a shared value system influencing employee cognition and behavior, broken down into four dimensions: innovation orientation, learning orientation, risk tolerance, and collaborative atmosphere, to explore its role within the organization. Scholars contend that innovation performance should encompass multiple aspects, including technological R&D breakthroughs and market conversion capabilities. Against the

backdrop of digital economy and fintech convergence, innovation performance manifests across four dimensions: technological achievements reflect an organization's foundational innovation capacity; product updates drive improvements in user experience; market outcomes demonstrate an organization's market adaptability and competitiveness; and financial performance measures tangible innovation outcomes, collectively embodying synergistic effects such as technological accumulation.

### 3. Theoretical Framework

**3.1 Relationship Between Organizational Innovation and Organizational Culture** In the realm of electronic payment enterprises, the relationship between organizational innovation and organizational culture exhibits highly interactive and mutually reinforcing characteristics. Amidst the rapid technological evolution within the payment industry—marked by the widespread adoption of technologies such as

big data, blockchain, and artificial intelligence—electronic payment companies must continuously pursue organizational innovation to navigate external uncertainties and competitive pressures. Organizational innovation manifests not only in the introduction of new products and technologies but also encompasses systemic transformations in management approaches, business processes, and market strategies (Crossan & Apaydin, 2010; Wang, Jin-Ying et al., 2020). Such systemic changes are typically accompanied by the reshaping and reinvention of organizational culture.

First, organizational innovation drives a shift in organizational culture from traditional stability-oriented approaches toward innovation-oriented, learning-oriented, and collaboration-oriented orientations. Take Alipay and WeChat Pay as examples. Driven by technological and business model innovations, these enterprises fostered a cultural atmosphere that supports exploration, rapid trial-and-error, and cross-boundary collaboration (Liu Hongwei & Zhang Lianzhong, 2021). For instance, Ant Group's “ agile culture ” emphasizes user-centricity, rapid response to change, and encouragement of internal entrepreneurship—a culture directly rooted in its long-term organizational innovation practices.

Second, the sustained advancement of organizational innovation requires soft support from organizational culture. Culture, as an intrinsic driver of organizational innovation, can stimulate initiative and creativity among members during the innovation process by shaping shared visions, values, and behavioral norms (Hartmann, 2006; Wang Yong, 2019). Zheng Wei et al. (2010) conducted an empirical study on 25 domestic electronic payment enterprises, revealing that enterprises reinforcing innovation-oriented and learning-oriented cultures in their organizational settings significantly outperformed others in key performance metrics such as new product development cycles, user activity levels, and market share. This indicates that the relationship between organizational innovation and organizational culture is not unidirectional causality but rather a bidirectionally reinforcing, dynamically symbiotic relationship.

International research similarly supports this perspective. For instance, Jaskyte (2004) found in studies of nonprofit organizations that organizational innovation facilitates cultural shifts from traditional to innovative orientations, with this cultural transformation subsequently driving more proactive and sustained innovation. Similarly, Damanpour & Aravind (2012) noted in their study of public organizations that a significant correlation exists between organizational innovation and cultural characteristics, with culture serving

as a crucial soft safeguard for the sustainable advancement of innovation.

Based on this foundation, this paper proposes the following hypothesis:

H1: Organizational innovation has a positive impact on organizational culture.

### **3.2 Relationship Between Organizational Innovation and Innovation Performance**

The Innovation Performance of electronic payment enterprises holds critical significance as a key indicator for measuring their competitiveness and sustainable development capabilities. Unlike traditional manufacturing industries that primarily rely on output volume and patents as performance metrics, the Innovation Performance in the electronic payment sector focuses more on dimensions such as new product launch rates, user growth, market share expansion, technological leadership, and service experience optimization (Wang, Jin, et al., 2020; Chen & Wang, 2020).

Organizational innovation serves as the core mechanism driving enhanced Innovation Performance. At the product innovation level, new payment tools, smart hardware, and cross-border payment solutions are pivotal elements for enterprises to capture market share. From a management innovation perspective, initiatives such as refined risk control, intelligent customer service, and compliance management significantly boost operational efficiency and risk management capabilities. Regarding process innovation, automated and intelligent business workflows accelerate transaction processing speeds while reducing error rates. Marketing innovation, meanwhile, helps enterprises expand new user bases and enhance brand influence. For instance, during its initial promotion phase, WeChat Pay rapidly captured market share through innovative marketing tactics like red envelopes and QR code payments (Wang Yong, 2019).

Empirical data strongly supports this positive relationship. Wang Yong (2019), based on a survey of 35 electronic payment enterprises, found a correlation coefficient of 0.46 between organizational innovation and Innovation Performance, indicating a significant positive correlation. Specifically, for each standard unit increase in organizational innovation level, enterprises can achieve a 5%–10% improvement in

metrics such as new user growth rate, market share, and transaction processing speed. International research confirms similar findings. For instance, Crossan & Apaydin (2010) noted in their meta-analysis across multiple enterprise sectors that organizational innovation generally exerts a positive influence on innovation performance, with this effect being more pronounced in high-tech, high-change

industries—a category that precisely describes the electronic payment sector. Based on this foundation, this study proposes the following hypothesis:

H2: Organizational innovation exerts a significant positive influence on innovation performance.

### **3.3 Relationship Between Organizational Innovation and Organizational Structure**

Organizational innovation, as a key strategy for enterprises to respond to external environmental changes and technological advancements, relies heavily on the adaptability and support of organizational structures for effective implementation. In the electronic payment industry, enterprises must navigate rapidly evolving technological trends, complex and dynamic regulatory environments, and continuously evolving consumer demands.

Traditional rigid and hierarchical organizational structures are increasingly ill-suited to meet the needs of organizational innovation (Zhang Jianhua & Zhou Jian, 2019). Organizational innovation often drives enterprises to restructure their organizational structure, fostering new characteristics such as decentralization, flattening, flexibility, and efficient communication mechanisms to ensure the effective advancement of innovation projects. First, organizational innovation demands decentralization of power structures. When addressing challenges like diversified payment scenarios and cross-industry integration, enterprises need to delegate authority to business units or innovation teams to enhance the responsiveness of innovation decisions and their market proximity. For instance, when launching innovative products like Huabei and Jiebei, Ant Group adopted an organizational model combining autonomous decision-making by business units with parallel advancement by agile teams (Liu Hongwei & Zhang Lianzhong, 2021).

Second, organizational innovation drives flattening of organizational structures, reducing hierarchical barriers to enable rapid internal flow of information and directives, thereby enhancing innovation project execution efficiency. Taking Lakala as an example, when innovating payment hardware, the enterprise reduced management layers and established a direct reporting mechanism for project leaders, shortening the product cycle from design to market launch by over 20% (Wang Yong, 2019).

Third, organizational innovation requires a highly flexible organizational structure to adapt to the frequently changing resource demands, staffing, and business processes inherent in innovation projects. This flexibility is particularly critical for third-party payment enterprises, as industry regulations, market demands, and technological environments undergo frequent and abrupt changes. Empirical research indicates a significant positive correlation between organizational innovation levels and structural flexibility (correlation coefficient approximately 0.42, Zhang Jianhua & Zhou Jian, 2019).

Fourth, organizational innovation drives the optimization of communication mechanisms to foster cross-departmental collaboration and information sharing. This is especially vital for electronic payment enterprises that require integration of technical, market, risk control, and other capabilities. For instance, during the promotion of QR code payments, Tenpay established a cross-departmental communication platform involving R&D, product, marketing, and operations, significantly enhancing innovation efficiency (Zheng Wei et al., 2010).

Based on the above, this paper proposes the following hypothesis:

H3: Organizational innovation has a positive effect on organizational structure.

### **3.4 Relationship Between Organizational Structure and Innovation Performance**

Organizational structures exert a critical influence on innovation performance by optimizing information flow, enhancing decision-making efficiency, and strengthening cross-departmental collaboration capabilities. For electronic payment enterprises, a decentralized, flat, flexible organizational structure equipped with efficient communication mechanisms can significantly improve outcomes in new product development, business process optimization, and market responsiveness (Chen & Wang, 2020).

Specifically, decentralized structures grant business units greater autonomy in decision-making, enabling swift responses to market shifts and accelerating innovation project implementation. Flat structures shorten decision-making processes and reduce delays in

hierarchical information transmission, facilitating efficient advancement of innovation initiatives. Flexible structures allow for the dynamic allocation of human and financial resources based on project progress, improving resource utilization efficiency. Efficient communication mechanisms ensure cross-departmental collaboration, reduce information silos, and enhance the overall effectiveness of innovation activities (Burns & Stalker, 1961; Tushman & Nadler, 1978).

Domestic empirical studies reveal a significant positive correlation between organizational structure optimization and Innovation Performance. For instance, Zhang Jianhua and Zhou Jian (2019) surveyed 40 payment enterprises, finding that each standard unit increase in organizational flatness and flexibility shortened new product launch cycles by an average of 7.2 days and boosted market share by 2.6%.

International research similarly indicates that organic structures enhance enterprises' innovation capabilities and market performance in complex and dynamic environments (Damanpour & Aravind, 2012). Taking Alipay as an example, its innovative organizational structure has provided robust support for rapid expansion into cross-border payments, smart hardware, and other domains.

Based on this, the following hypothesis is proposed:

H4: Organizational structure positively influences Innovation Performance.

### **3.5 Relationship Between Organizational Culture and Innovation Performance**

Within the electronic payment industry, organizational culture — as a manifestation of a company's intrinsic spirit and values—exerts a profound influence on innovation performance. On one hand, an innovation-oriented culture guides employees to continuously explore new technologies and business models, breaking free from traditional thinking constraints to foster the development of new products and services. On the other hand, a learning-oriented culture enables enterprises to continuously absorb advanced external concepts and technologies, enhancing organizational learning capabilities and market sensitivity (Wang Yong, 2019; Hartmann, 2006).

A risk-tolerant culture provides the necessary “failure tolerance” for innovation, empowering employees to experiment boldly and break boundaries—a critical asset in the fiercely competitive and rapidly evolving electronic payment sector. Collaborative cultures emphasize cross-departmental and cross-business-unit cooperation, offering irreplaceable value for innovation projects that integrate diverse resources such as technology, market insights, and risk management (Liu Hongwei & Zhang Lianzhong, 2021).

Empirical research supports these perspectives. For instance, Wang Yong (2019), based on a questionnaire survey of 35 electronic payment enterprises, found significant positive correlations between organizational culture dimensions — innovation orientation, learning orientation, and collaborative atmosphere — and

Innovation Performance, with correlation coefficients exceeding 0.4. International studies similarly indicate that an innovation-driven culture significantly enhances a company's new product development speed, market share, and customer satisfaction (Jaskyte, 2004).

In practical cases, WeChat Pay's rapid transformation of concepts like “contactless payment” into market realities was enabled by its culture supporting internal entrepreneurship and encouraging diverse experimentation. Ant Group strengthened collaboration with external ecosystem partners through its “open culture,” facilitating the implementation of multiple innovative payment scenarios (Liu Hongwei & Zhang Lianzhong, 2021).

Building on this foundation, this paper proposes the following hypothesis: H5: Organizational Culture positively influences Innovation Performance.

### **3.6 Mediating Effect of Organizational Culture**

In corporate innovation activities, organizational culture serves not only as an independent variable significantly influencing innovation performance but also as a key mediating mechanism through which organizational innovation impacts innovation outcomes (Hartmann, 2006; Crossan & Apaydin, 2010). Organizational innovation typically leverages cultural transformation to fundamentally shape employees' innovative mindset, behavioral patterns, and value orientations, thereby indirectly enhancing innovation performance.

First, organizational innovation indirectly enhances Innovation Performance by driving enterprise culture toward innovation-oriented, learning-oriented, and collaboration-oriented transformations. The electronic payment industry, characterized by high technology, rapid pace, and stringent regulation, particularly requires enterprise cultures that empower employees to proactively identify market opportunities, embrace experimentation, and foster cross-departmental collaboration.

Organizational innovation initiatives—such as introducing open innovation platforms, establishing innovation labs, and implementing intrapreneurship mechanisms—guide cultural restructuring. This fosters behavioral patterns centered on customer needs, driven by technological breakthroughs, and supported by teamwork. This process significantly enhances the enterprise's ability to identify innovation opportunities, integrate resources, and respond swiftly to market demands.

Second, organizational culture acts as an intermediary to mitigate internal and external resistance during innovation implementation, enhancing the stability and consistency of innovation activities. In electronic payment enterprises, organizational innovation often involves business process restructuring and role realignment. An innovation-oriented culture provides the value foundation and psychological safety needed for such changes, reducing employee resistance to uncertainty and increasing acceptance and participation in innovation initiatives (Wang Yong, 2019).

Extensive empirical research confirms this mediating effect. For instance, Wang Yong (2019) found in a study of 32 domestic electronic payment and fintech enterprises that the direct effect coefficient of organizational innovation on innovation performance was 0.35, while the indirect effect coefficient mediated by organizational culture was 0.19, accounting for 35% of the total effect. Similarly, Jaskyte (2004) demonstrated in a study of high-tech enterprises that the mediating role of innovation culture bridges the gap between organizational innovation and innovation performance, particularly in market-driven innovation and technological innovation performance. Based on this, the following hypothesis

is proposed:

H6: Organizational culture mediates the effect of organizational innovation on innovation performance.

### **3.7 Mediating Effect of Organizational Structure**

Organizational structure, as a key mediating variable between organizational innovation and innovation performance, has garnered significant attention in the field of corporate innovation management research (Damanpour & Aravind, 2012). Within the highly dynamic environment of electronic payment enterprises, the optimization and adjustment of organizational structure plays an irreplaceable mediating role in the process of transforming organizational innovation into innovation performance.

First, organizational innovation drives structural adjustments toward decentralization, flattening, and flexibility, thereby providing institutional support and resource guarantees for innovation activities, ultimately boosting innovation performance. Decentralized structures empower business units or innovation teams with greater autonomy and decision-making authority, enabling swift responses and decisions in addressing market shifts and user demands. Flat structures shorten decision-making chains, accelerate information flow, and enhance top-down coordination efficiency, thereby speeding up the conversion of innovation outcomes. Flexible structures support enterprises in dynamically adjusting resource allocation and optimizing team configurations based on innovation project needs, effectively responding to rapidly changing technological environments and regulatory requirements.

Second, as an intermediary mechanism, organizational structure effectively coordinates relationships among innovation projects and functional departments, reducing internal conflicts and resource wastage to ensure efficient project advancement. Within electronic payment enterprises, organizational innovation often triggers business process restructuring and blurred functional boundaries.

Organizational optimization—by clarifying new functional interfaces and establishing cross-departmental collaboration mechanisms—can render innovation activities more systematic, standardized, and efficient (Zhang Jianhua & Zhou Jian, 2019).

Empirical studies confirm the significant mediating effect of organizational structure. Zhang Jianhua and Zhou Jian (2019), based on a survey of 40 domestic payment enterprises, found that the total effect coefficient of organizational innovation on Innovation Performance was 0.41, with an indirect effect coefficient of

0.18 (approximately 44%) mediated through organizational structure. Damanpour & Aravind (2012) similarly found in their multinational empirical study that organizational structural flexibility played a significant mediating role in the pathway from organizational innovation to innovation performance.

Based on this, the following hypothesis is proposed:

H7: Organizational structure mediates the effect of organizational innovation on innovation performance.

### 3.8 Conceptual Framework Proposed

As shown in Figure 1, this chapter systematically reviews relevant literature on the resource-based view, dynamic capabilities theory, organizational culture theory, and contingency theory in relation to the research theme. By synthesizing and analyzing these key theories, this paper constructs a comprehensive theoretical framework that provides a solid foundation for deepening the understanding of organizational innovation capabilities and Innovation Performance in electronic payment enterprises. This framework not only facilitates the interpretation of innovation performance in electronic payment technology firms from the perspectives of innovation and performance but also offers crucial academic groundwork and research directions for subsequent studies.

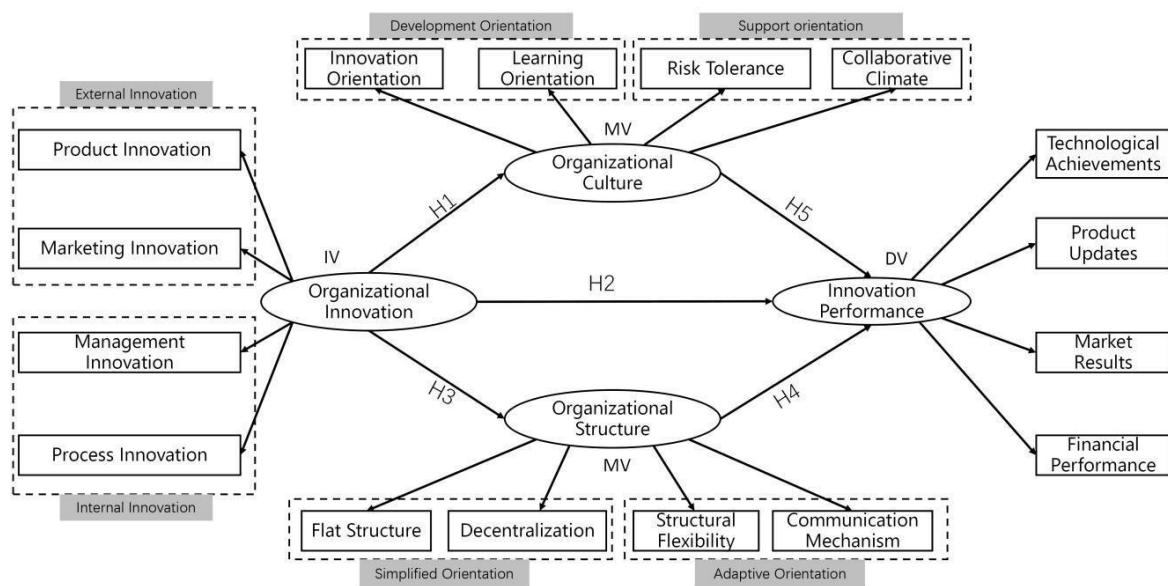


Figure 1 Research Theoretical Framework

## 4. Methodology

This study employed a qualitative research approach, specifically conducting a literature review search within databases for literature related to organizational innovation, organizational culture, organizational structure, and corporate innovation performance. References were sourced from Web of Science, Scopus, ScienceDirect, and other databases. Only journal articles, theses, book chapters, and full-text documents were selected to facilitate the organization of the chosen relevant articles.

## 5. Conclusions

This study makes significant contributions at the theoretical level in multiple dimensions. First, it organically integrates the resource-based view, dynamic capability theory, organizational culture theory, and contingency theory to construct a multidimensional comprehensive analytical framework. This framework not only encompasses multiple dimensions of organizational innovation but also provides a robust theoretical foundation

and comprehensive perspective for in-depth analysis of the direct and indirect relationships between organizational innovation and innovation performance. Second, it breaks away from the prevailing research paradigm in the electronic payment field that has overly emphasized technological innovation and user adoption. Instead, it highlights the crucial mediating role of organizational culture and organizational structure in the process of translating innovation into performance. This shift not only enriches the research content but also deepens the understanding of innovation management mechanisms in digital finance enterprises. Third, through rigorous empirical testing, this study not only confirms the mediating effects of organizational culture and organizational structure in the path from innovation to performance but also provides new empirical evidence, offering important methodological insights and references for subsequent research. Fourth, by focusing on Chinese electronic payment enterprises and drawing on localized data from one of the world's largest digital payment ecosystems, this study reveals unique practices and insights within emerging markets. This not only extends the applicability and explanatory power of organizational management theory in the digital economy context but also provides robust empirical support and rich case resources for the localized application and international development of related theories.

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