

**IDIOSYNCRATIC DEALS, ORGANIZATIONAL JUSTICE AND INNOVATIVE
WORK BEHAVIOUR AMONG LIFE INSURANCE AGENTS IN KENYA**

BY

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DECLARATION

Declaration by the Candidate

I declare that this thesis is my original work and has not been presented to any other institution. No part of this thesis may be reproduced without prior or express permission of the author and/or Moi University.

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DEDICATION

This research thesis is dedicated to my beloved wife Lucy, my parents and all my family members for their moral and inspirational support they provided me during my studies. Dedication also goes to my mentor Prof. Mary Kipsat and Prof. Michael Korir for enabling me develop a scholarly mind in Moi University. I am highly indebted to them.

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ABSTRACT

Innovative Work Behavior (IWB) has recently become a global concern for many firms as it enables the creation, promotion and implementation of new ideas, processes, products and services in organizations that enable them operate effectively, particularly during times of high competition. However, for IWB to be displayed in organizations, employees need to be motivated through granting of idiosyncratic deals (I-deals) in a fair way. For I-deals to enhance IWB, its granting should be perceived to be fair by employees. However, an important message from past studies is that little is known on the role of perceived organizational justice (POJ) on the relationship between I-deals and IWB. In view of the foregoing, the objectives of the study were as follows: first to determine the relationship between development, flexibility, tasks and responsibilities, and financial I-deals and to determine the moderating effect of POJ on the relationship between I-deals and IWB among tied life insurance agents in Kenya. The study is grounded on the social exchange theory and supported by idiosyncratic deals and equity theories. The study followed quantitative paradigm and employed explanatory design. The targeted population comprised 1954 tied life insurance agents from among life insurance firms in Kenya. It used primary data collected from a sample of 498 tied life insurance agents using structured questionnaires. Simple random sampling was used to select the sample for the study from the list of the insurance agents. The reliability of the data collection instrument was tested using Cronbach Alpha while factor analysis was used to validate the instrument. Pearson's correlation coefficient was used to determine the relationship between the independent and the dependent variables. Standard multiple and hierarchical moderated regression analysis were used to test the hypotheses. The study findings showed a positive relationship between development I-deals and IWB ($\beta= 0.151, p < 0.05$), between flexibility I-deals and IWB ($\beta= 0.168, p < .05$), between task I-deals and IWB ($\beta=0.113, p < 0.05$) and between financial I-deals and IWB ($\beta= 0.476, p < 0.05$). The moderating variable POJ had a positive significant relationship ($\beta= 0.108, p < 0.007$) with IWB. Subsequently, when independent variables were moderated with POJ the findings indicated that there was a significant effect of both flexibility I-deals ($\beta= 0.122, p= 0.04$) and financial I-deals ($\beta= 0.272, p= 0.02$) interactions with POJ, hence presence of moderating effects on the same variables on IWB. The finding that financial I-deals accounted for the highest significant variance on IWB as compared to the other I-deals and that at higher POJ both financial and flexibility I-deals had a higher effect on IWB than at low POJ presents major contributions of this study as they extend both idiosyncratic, social exchange and equity theories. The study recommends that life insurance firms should be fair in motivating their employees through granting flexibility and financial incentives I-deals to enhance IWB. Further research should focus on the moderating effect of POJ on the relationship between task and development I-deals and IWB.

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LIST OF ABBREVIATIONS AND ACRONYMS

AKI:	Association of Kenya Insurers
DIDEALS:	Development Idiosyncratic Deals
EFA:	Exploratory Factor Analysis
FIDEALS:	Flexibility Idiosyncratic Deals
FNIDEALS:	Financial Idiosyncratic Deals
HPWS:	High Performance Work Systems
IWB:	Innovative Work Behavior
I-deals:	Idiosyncratic Employment Deals
IRA:	Insurance Regulatory Authority
KMO:	Kaiser -Meyer-Olkin
OCB:	Organizational Citizenship Behaviour
PCA:	Principal Component Analysis
POJ:	Perceived Organizational Justice
SET:	Social Exchange Theory
TIDEALS:	Task Idiosyncratic Deals
LMX:	Leader Member Exchange.

OPERATIONAL DEFINITION OF TERMS

Development I-deals: are employment arrangements where employees negotiate for individual skills, education, competencies and career development through challenging work assignments, individual assignments, individual performance recognition, special training and career development (Rousseau & Kim, 2006).

Flexibility I-deals: are employment arrangements where employees negotiate with their managers on work schedules, accommodation of off-the-job demands on assigning duties, allowance to attend no-work related duties outside normal leaves, completion of work outside the office and flexible work times (Rosen *et al.*, 2013).

Idiosyncratic deals: are special employment conditions that individual workers have bargained for, and that differ to some extent from the standards applying to their peers (e.g. customized duties, individual career opportunities, variability in hours or workload; Rousseau, 2006).

Innovative work behaviour: it is a behavior performed by an employee aimed at not only creating new ideas but also promoting and applying new ideas which are beneficial for the individual, the team and the organization (Janssen, 2000).

Life insurance companies: they are insurance companies specialized in guarding against risk of death by assuring the dependants of financial stability (AK1, 2014).

Perceived organizational justice: it refers to the individual employees' perception of the fairness of treatment received from organizations and their behavioral reactions of such perceptions (Fernandes & Awamleh, 2006).

Task I-deals: employment arrangements where tasks are negotiated between the employee and employer or his agent for extra tasks brought on the job, tasks which develop skills, fit personality and a position that require unique abilities brought to the job (Rosen *et al.*, 2013).

Tied Insurance agents: employees of insurance companies who negotiate flexible employment arrangements with their managers (IRA, 2016).

Unit Managers: these are managers within life insurance companies responsible for a number of tied life agents (IRA, 2016).

Creativity: the production of new and useful ideas concerning products, services, processes, and procedures (Oldham & Cummings, 1996; Amabile, 1988)

Co-workers: employees who do the same job with the i-deals seeker (Greenberg *et al.*, 2005)

Leader Member Exchange: The nature of the exchange relationship between an employee and the employer or his agent (Vidyarthi *et al.*, 2014).

Positivism: research philosophy emphasizing observation and operationalization of issues which should be measured (Erickson & Kovalainen, 2015).

Procedural Justice: a type of organizational justice concerned with fairness in decisions, rules and regulations of processes (Nabatchi *et al.*, 2007).

Distributive Justice: the perceived fairness of the outcomes that an individual receives from an organization (Colquit, 2001).

Interactional Justice: the nature of the relationship between superiors and subordinates (Marti'nez-Tur *et al.*, 2006).

CHAPTER ONE

INTRODUCTION

1.0. Overview

This chapter presents the background of the study, the statement of the problem, the research objectives, the hypotheses, the significance and the scope of the study. The key concepts of each construct are defined and a brief background along with the dimensions of each variable of the study is provided.

1.1. Background to the Study

Research on Innovative Work Behaviour (IWB) and specialized employment relationships has received increased attention in the recent past (Spieglare *et al.*, 2014). This upsurge in research attention on this variable could be attributed to the importance it is attached to organizations need for competitiveness and effectiveness. Innovative work behaviour is an employee behaviour that helps in improving an organizations' effectiveness through creation and application of new ways of producing ideas, products, procedures, and processes (Jeroen & Hartog *et al.*, 2010). The effectiveness of an organizational is made possible through the implementation of ideas explored by employees through their daily chores within their work roles. The exploration of the ideas may be made possible through trying to overcome challenges that present themselves while they perform their duties. In trying to overcome such challenges at the work place,

the employee may pay attention to issues not normal in his/ her daily chores and wonder how the normal chores may be improved in new ways.

Once the ideas have been explored, they may be made better by generating them through researching on new working ways and approaches or models of making them workable within the job. Moreover, when the ideas have been generated the employee may explain to the co-workers on their uses and how advantageous they are over the normal ways of doing work within the organization. Finally, the innovative employee may want to introduce the new ideas, processes, products and processes within the work role in the organization so as to improve its overall effectiveness.

Past researchers have explained IWB in many ways. For instance, Jeroen & Hartog (2010), explain IWB as an employment behavior that is not part of an employee's normal job description but important to an organizations' overall performance. The performance is improved because of the ease in doing work, the improved production and the enhanced quality of the goods and services that results from employees' newly acquired innovative behaviour. When these ideas are internalized by the employees, the organization is likely to be competitive in the industry in the long-run. This is a view which is supported by Spieglare (2014) who opines that IWB creates and implements new ideas, procedures, products, processes and services that may benefit a firm immensely.

A number of past researches also aver that IWB is related with creativity. The studies agree that creativity pertains to the initial stages of IWB which comprises of idea exploration, idea generation and idea championing. These are the first three

conceptualizations of the dimensions of IWB (Agarwal *et al.*, 2013). The past studies are also in agreement that the fourth stage of IWB, idea implementation makes creativity to be IWB. Because IWB is still new in research, insights from creativity literature are mostly used to develop relations with IWB by most studies. The current study thus investigated the relationship between idiosyncratic deals (I-deals) with IWB. The different types of I-deals have been used in past studies to predict other employee outcomes like OCB, employee commitment, creativity and voice behaviour (Prajya *et al.*, 2014). The current study thus examined how I-deals predict IWB in the context of the life insurance industry in Kenya.

As has been explained in the preceding paragraph, I-deals have in the recent past, been studied as predictors of employee outcomes other than IWB. These include OCB, Organizational Commitment (OC), Job satisfaction, Job Involvement among others. In most of these studies, I-deals have been recognized as important predictors of these employee outcomes. There are few known studies however, on the relationship between I-deals and IWB, one example is the study by Spieglare *et al.*, (2014) which utilized financial incentives and flexible working time as the predictors of IWB. Tasks and responsibilities, and development I-deals were not focused in that study to predict IWB. The findings of that study revealed that flexibility working intrinsically motivated employees to enhance IWB while financial incentives negatively affected it by individual employees but collectively enhanced it.

It is estimated that between 25%-40% of employment relationship is comprised of I-deals particularly in Europe and United States of America (Spieglare, 2014). They involve an

agreement reached by the employee and the employer, which is beneficial to both parties in different ways, hence reflects a symbiotic exchange relationship (Pyszczynski *et al.*, 2004). I-deals may be of development, work flexibility and task specific and financial incentives (Liao *et al.*, 2014). Development and flexibility I-deals have been found to boost family relationship while task specific and flexibility I-deals boost post-retirement employment (Rosen *et al.*, 2011). Ng *et al.*, (2010) and Liao *et al.*, (2014) also found out that I-deals are related to organizational commitment, job satisfaction and voice behaviour.

Since there are few known studies on the relationship between I-deals and IWB, except for the study by Spieglare *et al.*, (2014), the current study utilized much theoretical literature from I-deals and other employee outcomes. According to Spieglare *et al.*, (2014) the relationship between I-deals and IWB is explained by the High Performance Work Systems (HPWS) which emphasize job security, flexibility in working, financial reward and job design that are deemed to foster IWB among employees in organizations. This study extended I-deals-IWB research by examining the relationship between I-deals and IWB using development, flexibility, tasks and responsibilities, and financial I-deals in the context of tied life insurance agents in Kenya.

The above I-deals confer two types of motivation at work: extrinsic and intrinsic motivation. Intrinsic motivation is mainly associated to creativity and IWB because the employee is motivated by interesting and challenging work. An interesting work may be motivated by I-deals which are granted by employees and/ or their agents like flexibility in schedules and work responsibilities that utilize personality, skills and talent.

Customized duties therefore confer some level of autonomy that makes employees to be creative and innovative in order to meet targets of performance of a particular organization. Financial and development I-deals on the other hand present extrinsic motivational factors that may make employees reciprocate through a display of IWB in the organization (Liao *et al.*, 2014).

Although research has shown a positive relationship between I-deals and other employee outcomes like organizational commitment, job satisfaction and creativity, no known studies have investigated the role of perceived organizational justice on the relationship between I-deals and the above employee outcomes, and particularly IWB. Specifically, no known study has particularly examined the effect of perceived organizational justice on the relationship between I-deals and IWB. Similarly, no known study has utilized development and tasks and responsibilities types of I-deals to predict IWB. Therefore the current study examined the role of perceived organizational justice (POJ) on the relationship between I-deals and IWB among tied life insurance agents in Kenya.

Perceived organizational justice (POJ) is the perception of fairness exhibited in the procedures followed, the distribution of organizational resources, and the interaction among the employees and their employers (Petriglieri, 2011). Consistent with the social exchange theory, employees are human and therefore behave depending on their evaluation of the costs incurred or the benefits they get in a relationship, and compare such benefits to the effort that they offer and the outcomes they receive (West & Turner, 2010). When they perceive injustice in the distribution of their benefits, the procedures involved, or in the interaction they receive in comparison to the efforts expended, they

will stop the reciprocation and the relationship (Greenberg, 2011). According to Fatt *et al.*, (2010) employees who perceive organizational justice were more committed, had high OCB, high retention rates and tend to perform well with enhanced productivity. Furthermore, Kim (2009) found that employees that perceived organization justice developed a strong social exchange relationship with the organization they worked in.

The global life insurance industry is confronted with new challenges and opportunities that need innovative ways for their distribution (Crawford, 2015). For instance, in the USA life insurance industry is confronted by growing competition from new entrants who seek to disrupt the traditional market approaches and models that align with customer expectations (Crawford, 2015). This implies that the nature of the insurance product requires innovative strategies particularly from its distribution perspective so as to be competitive. The same scenario is replicated in Europe whereby insurers are prioritizing customer service more efficiently through innovative ways like encouraging loyalty and “brand sticking” and providing fresh services for evolving customer needs through their employees (Crawford, 2015).

Some of the innovative distribution strategies used in Europe and USA include the use of supermarket vouchers, digital communication channels, use of customer data and individualized distribution (Crawford, 2015). The same competitive story in the insurance industry in America and Europe is replicated in the developing world like in Kenya due to globalization. In Africa, the growth of the insurance industry is improving though it is concentrated in the southern Africa, although the other Sub-Saharan Countries including Kenya are also coming up but a slow pace (Kangetta & Kirai, 2017).

The insurance industry in Kenya is dominated by 49 companies, 23 of which operate life insurance (IRA, 2016). The insurance industry is controlled by the Insurance Regulatory authority (IRA), while the Association of Kenya Insurers (AKI) is the umbrella body that deals with the ethical and prudent business practices (Odemba, 2013). Life insurance industry is a big employer in Kenya, and a mobilizer for investments and savings although its contribution to the economy is negligible compared to other sectors (AKI, 2016). This is because of this industry has been known for its high cost of distribution and competition from other counterparts in the financial market like banks and investment companies (Kangetta & Kirai, 2017). The net effect of such competition is the narrowing of profit margins. To reverse this situation life insurance firms need to embrace technological advancement in sales and underwriting as well as the enhancement of policy holder services which call for innovativeness, particularly through individual employees (Crawford, 2015). The distribution of this product in Kenya therefore needs creative and innovative working as done in Europe and USA (Kangetta & Kirai, 2015). This innovative work behaviour may be achieved through I-deals that are granted fairly to employees in the insurance firms. Therefore this study examined the role of perceived organizational justice on the relationship between I-deals and innovative work behavior among life insurance agents in Kenya.

1.2. Statement of the Problem

Innovative Work Behaviour has generated heightened interest in literature in the recent past because of its importance in enhancing employee outcomes in organizations (Noori *et al.*, 2017). A number of past studies agree that IWB is an employee behaviour that

leads to the creation, development and implementation of new ideas, products, services and procedures for an individual, a group or an organization in order to enhance their overall efficiency (Jeroen & Hartog, 2010; Spieglare, 2014). It is believed by these studies that it is a key asset for a firm's success during times of fast changing business environment like with high competition.

For instance, according to Scott & Bruce (1994), the extent to which any firm can continuously innovate is linked to innovation by her individual employees. This implies that IWB is associated with benefits both to the organization and to the individual employees. Some of the benefits cited include efficient operation of the organization, minimal industrial conflicts, reduced organizational politics, job satisfaction, work engagement and reduction in work-life conflicts (Basadur, 2004; Scott & Bruce, 1994; Spieglare, 2014). The key message from the studies is that firms have to innovate through their employees on a continuous basis to stay competitive and to survive in the long run in their industries (Scott & Bruce, 1994).

From the foregoing explanations there is little doubt that IWB from employees provides a great impetus to the overall innovation to an organization and ultimately to its effectiveness. The concerns of past studies is however, on how IWB can be displayed by employees so that they could display it since it's not part of the traditional job demands that are often rewarded (Janssen, 2000) implying that for such behaviour to be displayed there should be some form of motivation that is provided fairly and that could be both intrinsic and extrinsic and which are positively related to IWB (Spieglare *et al.*, 2014). For instance, Amabile (1996) avers that IWB is intrinsically motivated by job design

factors. Liao *et al.*, (2014) also posits that the actual intrinsic and extrinsic job design factors that motivate employees to display work outcomes include tasks and responsibilities, flexibility, development and financial incentives. Spieglare *et al.*, (2014) specifically cites financial rewards and work flexibility as predictors of IWB. Such motivation could be necessary for life insurance industry sales agents in Kenya. This is because the life insurance product is dependent on the innovativeness of the sales agents because of the unique nature of the life product (Odemba, 2013).

Consumers perceive this service as of a lesser priority as compared to other goods hence employees need not only to be motivated but in a fair way so as to be innovative in its distribution. This view is in line with Kangetta & Kirai's (2017) study on the effects of mergers and acquisitions on the insurance industry in Kenya which found out that employee motivation has an important effect on an organizations creativity, innovation and effectiveness. Therefore because of its nature, life insurance products distribution may need innovative agents who could craft new ways of meeting, presenting information and of explaining the nature of their products so as to arouse interests of their clients. Such kinds of motivation should also be perceived to be fair by the employees.

Although the study by Spieglare *et al.*, (2014) revealed how flexibility and financial I-deals predicted IWB, little is known on how task and development I-deals predict it. Also, the nature of the prediction of IWB by financial incentives was not straight forward because the findings indicated that it weakened the positive effect of work flexibility on IWB at the individual employee level, but enhanced it at the collective level. This could be because of the perceived unfairness in their granting at the individual level, hence

limiting their effect on IWB. Furthermore, little is known on the intermediate mechanisms that can affect how all the I-deals relate to IWB which could explain its low display by employees. One such mechanism is perceived organizational justice (POJ) which refers to the fairness perception of employees on the way outcomes (I-deals) are distributed, the procedures involved when distributing them and the nature of the interactions between the employees and the employer/ agent when distributing them.

Janssen (2000) agrees that fairness perceptions on the ratio between effort spent and rewards received at work and how it is shared among co-workers affect the way employees perform more innovatively in response to higher job demands in an organization although Janssen's (2000) study was based on the direct relationship with job demands as the predictor and IWB as the dependent variable. Therefore perceptions of unfairness among tied agents of life insurance organizations in Kenya, as regards procedures and distribution of I-deals, and the nature of the interactions between subordinates and managers, may probably have made these life insurance agents (employees) to be demotivated in their work hence inhibit the display of IWB in the life insurance organizations in Kenya limiting their effectiveness. Therefore, this study examined the effect of perceived organizational justice on the relationship between I-deals and IWB among tied life insurance agents in Kenya.

1.3. General Objectives of the Study

The main objective of the study was to examine the moderating effect of perceived organizational justice on the relationship between I-deals and innovative work behavior among tied life insurance agents in Kenya.

1.3.1. Specific Objectives

They included the following:

1. To determine the effect of development I-deals on innovative work behavior among tied life insurance agents in Kenya.
2. To establish the effect of flexibility I-deals on innovative work behavior among tied life insurance agents in Kenya.
3. To analyze the effect of tasks and responsibilities I-deals on innovative work behavior among tied life insurance agents in Kenya.
4. To examine the effect of financial I-deals on innovative work behavior among tied life insurance agents in Kenya.
5. a) To determine the moderating effect of perceived organizational justice on the relationship between development I-deals and innovative work behavior among tied life insurance agents in Kenya.
b) To examine the moderating effect of perceived organizational justice on the relationship between flexibility I-deals and innovative work behaviour among tied life insurance agents in Kenya.
c) To establish the moderating effect of perceived organisational justice on the relationship between tasks I-deals and innovative work behaviour among tied life insurance agents in Kenya.

d) To assess the moderating effect of perceived organizational justice on the relationship between financial I-deals and innovative work behavior among tied life insurance agents in Kenya.

1.4. Hypotheses

The study tested the following hypotheses:

- Ho₁** Development idiosyncratic deals have no significant effect on innovative work behaviour among tied life insurance agents in Kenya.
- Ho₂** Flexibility idiosyncratic deals have no significant effect on innovative work behaviour among tied life insurance agents in Kenya.
- Ho₃** Tasks idiosyncratic deals have no significant effect on innovative work behaviour among tied life insurance agents in Kenya.
- Ho₄** Financial idiosyncratic deals have no significant effect on innovative work behavior among tied life insurance agents in Kenya.
- Ho_{5a}** Perceived organizational justice has no significant effect on the relationship between development I-deals and innovative work behaviour among tied life insurance agents in Kenya.
- Ho_{5b}** Perceived organizational justice has no significant effect on the relationship between flexibility I-deals and innovative work behavior among tied life insurance agents in Kenya.
- Ho_{5c}** Perceived organizational justice has no significant effect on the relationship between tasks I-deals and innovative work behaviour among tied life insurance agents in Kenya.

H_{05d} Perceived organizational justice has no significant effect on the relationship between financial I-deals and innovative work behavior among tied life insurance agents in Kenya.

1.5. Significance of the Study

To the employers and managers of organizations, practitioners and professionals, the study established the moderating effects of perceived organizational justice on flexibility and financial I-deal's relationship with innovative work behaviour among tied agents of life insurance companies in Kenya. It therefore enables them adopt appropriate strategies in their organizations that are in line with enhanced organizational competitiveness in the form of enhanced innovative work behaviour through the implementation of organizational justice policies as regards flexibility and financial I-deals granting.

The policy makers would in use the findings to craft policies that would sustain innovative work behaviour hence the improvement of performance within the general life insurance industry and other industries in Kenya (Kangetta & Kirai, 2017). In addition, the findings of the study would enhance employee welfare and the general harmony within the insurance industry through enhanced fairness as regards both intrinsic and extrinsic motivation through flexibility and financial I-deals (Colquit, 2001; Hornung *et al.*, 2014) granted to employees.

Finally, the study findings add to the body of knowledge as the results support the idiosyncratic deals, social exchange and equity theories as well as the extension of the multi-level model of I-deals (Rousseau, 2006; Vidyarathi *et al.*, 2014) through the addition

of IWB in as one of the outcomes of I-deals. It also contributes to further academic research based on the recommendations for further studies made.

1.6. Scope of the Study

The study collected data on the effect of idiosyncratic deals on innovative work behaviour among tied life insurance agents in Kenya with the moderating effect of perceived organizational justice. It covered eight insurance companies that control over 86.7% of the insurance life industry in Kenya (IRA, 2016). This is because Nairobi city has headquarters of all life insurance firms in Kenya. The branch network of the life insurance firms in Nairobi is also greater as compared to other regions of Kenya hence a large target population that translated into a large sample size. The study was based on the life insurance company agents because they exhibited flexible employment arrangements (I-deals) with their employees (tied agents) with a target of 1954 agents. Random and stratified sampling techniques were adopted for the study.

The survey was done between September and October, 2016. The study adopted positivism philosophy and explanatory design (Zikmund *et al.*, 2013). Cross-sectional approach was used to collect data as it was collected at one moment in time using questionnaires that described IWB and the perceptions of organizational justice of the life insurance agents as well as the I-deals that they negotiated with their managers. The researcher was assisted by one trained research assistant

CHAPTER TWO

LITERATURE REVIEW

2.0. Introduction

This chapter presents an overview of the literature relating to this study. The key concepts of each construct are defined and a theoretical overview along with the dimensions of each variable of the study is provided. The current status of research regarding the relationships between the key concepts of IWB, I-deals, and perceived organizational justice in the hypothesized model is explored. The chapter begins by explaining the theoretical framework and the relevant models.

2.1. Theoretical Background

The social exchange, the idiosyncratic deals and the equity theories will provide the theoretical basis for this study. The section begins by discussing the social exchange theory, the idiosyncratic theory, the equity theory and the multi-level model of idiosyncratic deals. Idiosyncratic deals and their interactions with perceived organizational justice in relation to innovative work behaviour among tied life insurance agents are then discussed in the light of the above theories.

2.1.1. The social Exchange Theory

The social exchange theory (SET) is one of the most powerful theories that help to explain the behavior of employees and employers at work places (Blau, 1964;

Cropanzano & Mitchell, 2005). It assumes that all human relationships are a matter of costs and rewards that people use to evaluate the worth of a relationship (Hamid, 2012). Cost is the part of a relationship where parties have to work and get exhausted. An example of a cost is offering I-deals by an employer to an employee. This is because the employer has to forego some finance and time for work from the employee by granting development, flexibility, tasks and financial I-deals in order to motivate him/ her. Similarly, the benefits that the employer gets are the organizational employee outcomes like IWB, organizational commitment, OCB and reduced turnover intentions among others. On his part, the employee will have to expend effort so as to benefit from development, flexibility, tasks and financial I-deals.

The SET theory revolves around interpersonal relationships and states that a relationship is based on the self- interest of each party which means it has a motive to improve oneself through a relationship (West & Turner, 2010). This analogy can be applied to an employer who gets improved services through increased IWB while an employee benefitting from I-deals but suffers the cost of “effort”. According to Shore *et al.*, (2009) social exchange takes the form of interactions of parties, one reciprocating a favor given by the other (e.g. an I-deal). For a social exchange relationship to thrive there should be fairness in the procedures, distribution and interactions between the employer or the agent and the stakeholders. Outcomes received by employees should be fair among the employees doing the same kind of work. If applied in the current study, failure by the employer to cultivate perceived justice in the organization may compromise IWB, even with the granting of I-deals.

2.1.2. The Idiosyncratic Deals Theory

This is a theory that explains about non-standardized work arrangement initiated by an employee and approved by an employer or his agent, associated to Arthur & Rousseau (2001). Ideals can take two forms depending on the time they were arranged: “ex ante” during recruitment or “ex post” in an ongoing employment relationship (Rousseau, 2006). A supervisor is a crucial negotiating party for I-deals as an agent of an employer (Anand *et al.*, 2010) implying that work arrangement may be endorsed by supervisors in the absence of the actual employer.

I-deals have four distinguishing features from other employment relationships: individually negotiated, heterogeneous, mutually beneficial, and vary in scope (Rousseau & Kim, 2006). They are individually negotiated because not all employees have similar requirements, contributions or characteristics hence each has different needs and values that they articulate individually (Anand *et al.*, 2010). They are heterogeneous because they vary even with employees doing similar work in the organization (Arthur & Rousseau, 2001) and they are mutually beneficial because both parties benefit from the arrangement (Hornung *et al.*, 2008) implying that it is goal-oriented social exchange relationship benefitting not only the individual employee but also the organization. They therefore differ with the skewed and favouristic arrangements that benefit only a single party. Finally, I-deals vary in scope (Anand *et al.*, 2010) meaning a single or multiple items in the employment contract may be negotiated.

The prevalence of I-deals in research literature in the recent past can be attributed to changing individual, organizational, global and labor market conditions (Farber &

Western, 2000; Freeman, 1999). Individual changes include the increased competition for employees talent, increased employee negotiability, and increased need for career progression (Michaels *et al.*, 2001; Farber & Western, 2000) whereas changes in environmentally associated conditions include changing nature of work (Tietze & Musson, 2003), labor market changes, decreased trade unionism, and increased career opportunities interested with employee multi-skills (Feldman & Pentland, 2003). The theory is relevant in the current study as it guides the direct relationship in that the predictor variables development, flexibility, tasks and responsibilities, and financial I-deals explain the outcome variable IWB.

2.1.3. The Equity Theory

Organization justice has its basis on the equity theory of Adams (1963, 1965). According to this theory people compare the ratios of their own perceived work outcomes (e.g. pay and recognition) to their own perceived work inputs (i.e. contributions) to the corresponding ratios of comparison of others (e.g. co-workers). If the ratio is unequal, the party whose ratio is higher is theorized to be inequitably overpaid while the one whose amount is low is said to be inequitably underpaid (Greenberg, 1990). Adams (1965) argued that social behavior is affected by beliefs that the allocation of rewards within a group should be equitable, that is, outcomes should be proportional to the contributions of group members. In other words, equity theory argues that people are satisfied when the ratios of their own inputs to outcomes (i.e., rewards) equal the ratios of inputs to outcomes in comparison to others (Lee, 2000).

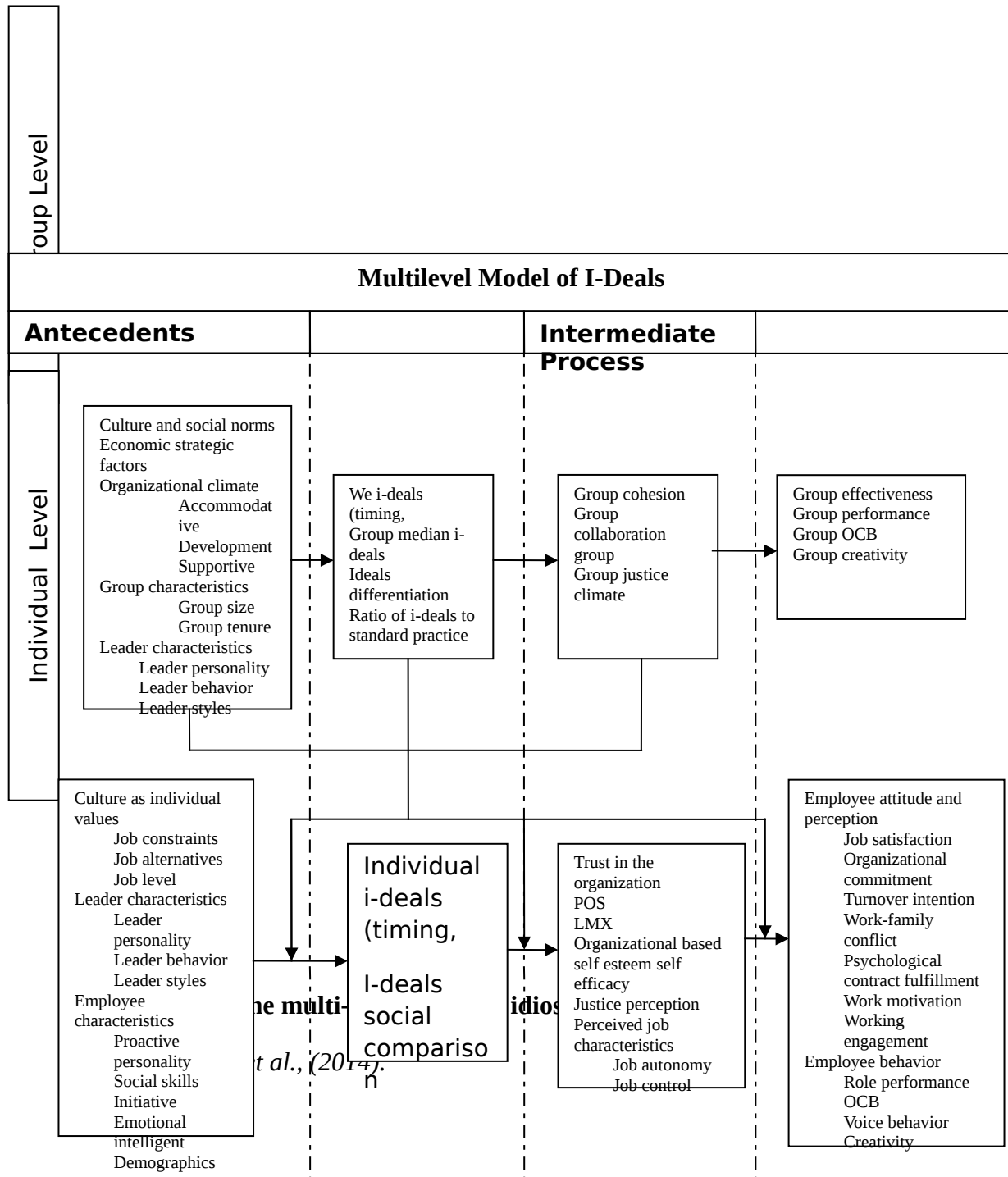
The presence of inequity will motivate people to achieve equity or to reduce inequity, and the strength of the motivation to do so will vary directly with the magnitude of the inequity experienced. In other words, Adams (1965) suggested that when allocation outcomes do not meet this criterion, people would perceive inequity distress and attempt to behaviorally or cognitively restore equity (Lee, 2000). Walster *et al.*, (1978) have also attempted to predict that when individuals perceive themselves to be unfairly treated and how they will react to that perception. In the current study this theory is crucial as it explains the nature of the relationship that the predictor variables explain the outcome variable. It denotes that fairness in procedures, distribution and interactions involved when granting i-deals is quite crucial for IWB to be displayed in organizations.

2.1.4. The Multi-Level Model of Idiosyncratic Deals

This is a model that explains I-deals as both an individual and group level construct as investigated in different studies (Hodgkinson & Kevin, 2016). The model is associated to Liao *et al.*, (2014) who did a meta-analysis on I-deals and employee outcomes both at the individual and group level. At the individual level, several studies have associated different antecedents and outcomes on I-deals. In figure 2.1 below employee and manager characteristics are quite crucial for I-deal negotiation and granting. Employees with political skills, emotional intelligence and initiative are likely to be granted with I-deals than those who do not display such characteristics (Liao *et al.*, 2014). The styles, personality, and behaviors of leaders are some of the antecedents of I-deals. The intermediate processes include leader member exchange, justice perceptions, perceived organizational support, perceived job characteristics, self efficacy, trust in the

organization, organization-based self esteem and unit climate (Liao *et al.*, 2014). The model explains the outcome of I-deals as comprising of job satisfaction, organizational commitment, turnover intention, work-family conflict, psychological contract fulfillment, work motivations, work engagement, in-role performance, OCB, voice behavior and creativity (Liao *et al.*, 2014).

According to Liao *et al.*, (2014) constructs relevant to group-level I-deals research include I-deals differentiation, group median I-deals, and we-deals which vary with respect to individual members bargaining for similar numbers of I-deals while other groups and some members may bargain for many more I-deals than others. The current study extends this model by adding IWB as an additional I-deal's individual outcome.



2.1.5 The High Performance Work Systems Model

This is a model associated with Spieglare (2014) that utilized job security, financial rewards and work times which he called employment relationship aspects to predict innovative work behaviour. Job security is the degree with which the job of an employee is stable overtime, financial reward are the financial compensations an employee receives for work effort while working times refers to times during which an employee performs his work. It utilizes Zhou *et al.*, (2011) theory on romanticism and utilitarianism as forms of employee motivation for innovativeness. Utilitarianism prescribe that employees will be motivated by extrinsic rewards such as monetary compensation while romanticists believe that financial rewards will refocus attention of employees outside work hence reduce their innovativeness. This model helped to guide the current study since the dependent variable and some aspects of the independent variables using the idiosyncratic deals theory were used.

Employment Relationship

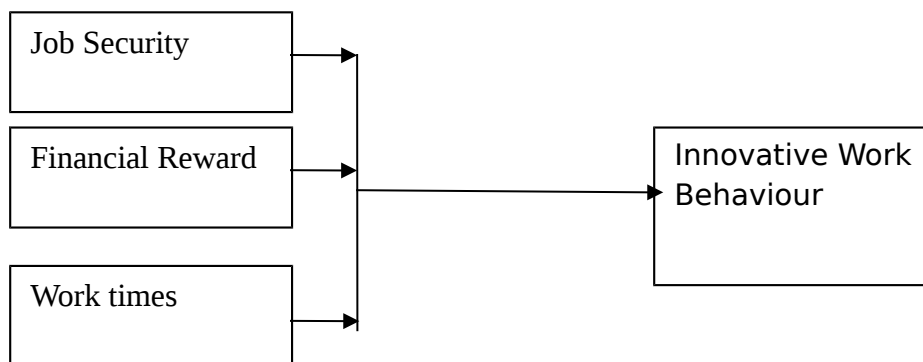


Figure 2.2: Employment Relationship and Innovative Work Behaviour Model

Source: *Spieglare, 2014*

2.2. The Concept of Innovative Work Behaviour

In the recent literature on organizational behaviour, researches on innovative work behaviour have increased due to the need for organizations to be competitive in their operations (Noori *et al.*, 2017). IWB is defined as individual intentional creation, introduction and application of new and useful ideas, processes, products or procedures within a work role, group or organization, in order to benefit role performance, for the group, or the organization (Spieglare *et al.*, 2014; Farr & Ford, 1990). IWB has its roots in role innovation, defined as the initiation of major changes such as task objectives, processes, materials, scheduling and interpersonal relationships into a pre-existing role (West & Farr, 1990).

IWB is endorsed by various authors to encompass both creativity and innovation aspects (Scott & Bruce, 1994). Creativity is defined as the production of new and useful ideas concerning products, services, processes and procedures (Oldham & Cummings, 1996; Amabile, 1988). It is a crucial component of IWB, most evident in the beginning of the innovation process when problems or performance gaps are recognized and ideas are generated in response to a perceived need for innovation (West, 2002). Whereas creativity means the formation of the novel ideas, innovation is the onward implementation of the ideas generated into useful products, services, procedures or processes that are beneficial (Mumford & Gustafson, 2003). Blomberg *et al.*, (2017) also opines that organizational creativity which is interested in creativity inside an organization is a precursor for

organizational innovation. Creative climate, creativity enhancing approaches and structures are contributors to innovation performance of a firm (Blomberg *et al.*, 2017)

It is evident from literature therefore, that there is a “thin line” differentiating creativity from IWB which arises from the initiation of novel ideas and their implementation as explained by Mumford & Gustafson (2003). In his review of creativity research, Mumford (2003) calls for the investigation of so-called 'late cycle' skills, that is the implementation of creative ideas where he emphasizes the expression, shaping and execution of ideas, a line of thought supported by Basadur (2004) through his inclusion of 'solution implementation' in his model of leading the creative process. This call for the investigation of “late cycle” by Mumford & Gustafson (2003) skills and “solution implementation” by Basadur (2004) actually referred to IWB which mainly deals with the implementation of novel ideas. The emphasis of implementation of creative ideas by studies means that creativity alone does not bring value to organizational effectiveness. It is with the transformation of the ideas into useful products that brings the difference. This becomes viable in the idea implementation stage of the innovation process hence giving credence to studies that explain that IWB process starts from idea generation and ends with the implementation of the ideas. Since creativity is the beginning of an innovation process it therefore means that the concept of IWB is new and mostly uses insights from creativity literature in its development (Spieglare, 2014).

Although literature has explained the relationship between IWB and creativity as explained in the prior section, a number of studies have however conceptualized IWB in different ways. For instance Kanter (1988) operationalized it as consisting idea

generation, coalition building, idea realization and transfer. Later, Scott and Bruce, (1994) borrowing from Kanter (1988) conceptualized it as consisting of idea generation, coalition building and idea realization, leaving out the transfer component. This conceptualization was later extended by other scholars. For example according to Janssen's (2000) conceptualization, IWB consists of idea generation, idea promotion, and idea realization. In his conceptualization, idea generation is the starting stage where employees produce new ideas that are evoked by problems and emerging trends in the work place. Idea promotion is finding friends and supporters surrounding the idea while idea realization is the production of a prototype that enables experimentation by the individuals, groups as well as the organization concerned (Janssen, 2000).

Among all the previous conceptualizations of IWB, it is Jeroen & Hartog's (2010) contribution that may be regarded as the most recent and most significant of the others. This is because they gave a broad explanation of IWB. They distinguished four dimensions of innovative work behavior, and labeled them as idea exploration, idea generation, idea championing, and idea implementation. They began by explaining that the start of an innovation process often has an element of chance: the discovery of an opportunity or some problem arising which could be a chance to improve conditions or a potential threat requiring an immediate response (Jeroen & Hartog, 2010). An example could be where an insurance agent discovers a problem in the distribution of a product and it is resisted by a number of clients because of their ignorance. Such an agent could explore ways of solving the problem; explain to colleagues and eventually implementing the idea.

According to Jeroen & Hartog (2010) idea exploration is looking for ways to improve current products, services or processes and even attempting to focus on them differently (Basadur, 2004). For instance, during their field work agents may realize how clients view a particular product. They may get views from those clients that will help them explore a number of possible solutions that help to sort out the problem. Idea generation relates to new products, services or processes, the entry into new markets, improvements in current work processes, or in general terms, solutions to identified problems (Van de Ven, 1986; Amabile, 1988; Kanter, 1988). The success of idea generation depends on understanding of concepts and information so as to help solve problems that confront organizations (Basadur, 2004). Once ideas have been generated, their promotion helps to gauge the usability because they may be expensive as compared to what is already known and may be resisted by proponents of status quo within the organizations (Kanter, 1988).

Idea championing means initiating efforts to work with like-minded partners who are confident and committed to the success of the new ideas, and may involve a strategy of choice of stakeholders in the organization supporting the success of the idea (Howell *et al.*, 2005). The negotiation skills of an innovative agent may come handy during the stage of convincing others to support the implementation of the idea that one has come up with.

Although IWB is a discretionary behavior by employees that is not recognized by the formal remuneration system, it has enormous value addition to the organizational effectiveness (Basadur, 2004). This could be through an efficient operation of the organizational processes given that employees utilize their talents innovatively hence allowing minimal industrial conflicts and organization politics, and individually

employees benefit from increased job satisfaction and enhanced interpersonal relations (West & Farr, 1990). IWB also encourages work engagement and leads to a reduction in work-life conflicts and private conflicts among employees within the organization (Howell *et al.*, 2004). Of importance to this study is that IWB is also related to high performance work systems in organizations (HPWS). The HPWS system incorporates autonomy in job design through I-deals as form of motivation for high performance. Evidence for the efficacy of these I-deals in enhancing performance is found in a study by Spieglare *et al.*, (2014) which found out a positive relationship between flexibility in tasks, work schedules and financial incentives on IWB. The current study wishes to extend this study by examining the effect of perceived organizational justice on the relationship between I-deals and IWB among tied life insurance agents in Kenya.

2.3. The Concept of Idiosyncratic Employment Deals

In the recent literature on employee outcomes I-deals have been recognized as important ingredients for reciprocation of social exchange relationships. I-deals refer to employment arrangements negotiated by individual employees and approved by employers and or their agents that favour their skills, time and circumstances (Rousseau, 2006). The arrangements may differ from what the standard employment requirements entail as they may include customized duties, personalized career development opportunities and flexibility in hours of work or the amount of work and financial incentives (Anand *et al.*, 2010; Rosen *et al.*, 2013).

2.3.1. Development I-deals

Development I-deals are those that enhance individual skills, education, competencies and career development of employees through challenging work assignments, individual performance recognition, special training and career development (Rousseau & Kim, 2006). They are meant for long term professional development, enabling an employee's progression through training and educational advancement necessary for more challenging future tasks in their careers (Hornung *et al.*, 2010). Employees granted development I-deals may benefit from enhanced leadership skills, tasks satisfying their goals, progression in their careers and benefits from opportunities for learning and growth (Guerrero *et al.*, 2015).

Guerrero *et al.*, (2015) identified, in a study of 371 engineers that development I-deals positively affected objective and subjective career success by granting the recipient support and resources for professional development through elements like promotion of specific job assignments and training which sponsor careers of employees (Hornung *et al.*, 2008). The granting of these type of I-deals is dependent on the exceptional competency of individual employees as well the future potential of the employee in contributing to the organization substantially (Guerrero *et al.*, 2014; Hornung *et al.*, 2014).

Previous research has also shown that I-deals of a developmental nature relate to a range of positive employee attitudes regarding their work and employment (e.g. work engagement, affective commitment, and job satisfaction) because of an increase in employees' voluntary overtime work (Hornung *et al.*, 2008). Based on these findings, it

can be reasoned that recipients of I-deals may increase their contributions to employers and organizations by demonstrating extra efforts as they attempt to mitigate potentially negative attitudes of their coworkers. This implies therefore, that for a successful recipient of a development I-deal, there should be a fit between an individual career aspiration and organizational needs in terms of the skills and positions to be filled (Guerrero *et al.*, 2014).

2.3.2. Flexibility I-deals

Flexibility I-deals comprise of personal needs consideration in work schedules, accommodation of off-the-job demands when assigning duties and an allowance to attend non-work related duties outside the normal leaves and holidays. I-deals that involve flexible work schedules allow employees to participate more readily in social activities at work. Furthermore, those with higher communion striving may enjoy more supportive social networks, making it easier for them to receive I-deals from supervisors and the approval of colleagues for those special arrangements (Rosen *et al.*, 2013). Flexibility I-deals also involve completion of work not finished from the office outside of the office, doing work from outside the office (e.g. from home) and customized working times and stop times of work. These I-deals have been linked to a reduced work–family conflict (Hornung *et al.*, 2010). Those that specifically grant employees flexible work hours also allow them to arrange their priorities more easily and juggle their career demands (Rosen *et al.*, 2013). In addition, individuals with higher achievement striving hope to receive I-deals because they indicate that the individuals are competent workers with a high potential to excel in their work environments.

2.3.3. Tasks and Responsibilities I-deals

They comprise extra tasks brought to the job, tasks which develop skills, those which fit personality, skills and abilities, those that indicate how to complete tasks given and a position that utilizes unique abilities brought to the job (Rosen *et al.*, 2013). They also comprise of reduced work-load I-deals that are negotiated by employees that include shorter work days and customized work tasks which depend on employee's abilities and circumstances (Hornung *et al.*, 2010), hence making work content personally motivating, rewarding and enjoyable. These I-deals have been shown to relate to performance-relevant attitudes like affective commitment, job satisfaction, and work engagement (Hornung *et al.*, 2010; Rosen *et al.*, 2013).

2.3.4. Financial Incentives I-deals

These are I-deals associated with financial incentives like pay that meets the needs of the individual employee, compensation arrangement tailored to meet an individual employee, compensation arrangement tailored for unique skills and contributions and compensation rise for unique contributions beyond formal policies established in the organization. Liao *et al.*, (2014) categorized financial and development I-deals as those that confer extrinsic motivation to employees since they are more of an economic than social exchange relationship that emanate from emotional attachments to a specific job.

I-deals research has identified a number of factors that make employees to negotiate I-deals. These may be categorized into organizational initiated and employee motivational factors. More of the factors that endear employees to initiate I-deals are from their own

initiatives (Chatfield & Collins, 2013). Individual employee factors that contribute to I-deal negotiation include the employees own political negotiation skills that enable them to influence the granting of the I-deals (Rosen *et al.*, 2013). In addition, other employee strategies that enhance negotiations include individual personality related characteristics. These characteristics are those that are social-emotionally friendly and mutually consensus developing (Liu & Ipe, 2010), leader member exchange (LMX) quality (Hornung *et al.*, 2008, 2009; Rousseau *et al.*, 2010; Rosen *et al.*, 2013), employee motivational goals like status, achievement and communal goals (Sheldon *et al.*, 2003). Organizational factors that can induce employees to I-deals negotiation include job characteristics constraints that may include the nature of their job and the size of the organization (Chiaburu & Carpenter, 2013). Home workers have been seen to be proactive in I-deals negotiation (Chiaburu & Carpenter, 2013). The negotiation and granting of I-deals has also been found as a function of a fulfillment of a promise by supervisors to employees who may also depend on the leader's perception of the employee with regard to their granting (Hornung *et al.*, 2011).

As for the benefits of I-deals, many studies have associated a number of outcomes both to the employee and the employer. For employees, outcomes may be in terms of job autonomy, independence in decision making, fulfillment of needs and preferences, freedom to interact and exchange ideas with colleagues outside their areas of work or departments, more career developments like scholarships and seminars, that expose and give employees career fulfillment (Hornung *et al.*, 2008).

On the organizational front, studies have linked I-deals to various positive organizational outcomes (Liao *et al.*, 2014). For instance, successfully negotiated I-deals have been found to be associated with greater affective commitment (Hornung *et al.*, 2008), enhanced employee motivation (Hornung *et al.*, 2009), positive evaluation of work characteristics, and citizenship behaviors directed towards the co-workers and the organization (Anand *et al.*, 2010). I-deals, therefore, shorten the physical as well as the psychological space between employees and their employers (Rosen *et al.*, 2013), as well as alignment between employees' goals and the organization's (Rosen *et al.*, 2013). Research evidence also demonstrates how I-deals enhance understanding of job design (Hornung *et al.*, 2009, 2010), organizational citizenship behavior (Anand *et al.*, 2010), employee voice (Ng & Feldman, 2008) and psychological contracts fulfillment (Lee & Hui, 2011).

Generally, employees with organizationally beneficial behaviors are valued resources in the sense that they have high levels of trust in and commitment to the organization's mission and strategy (Lee & Hui, 2011). They attach themselves to the organization with their strong orientation of social exchange, rather than economic exchange and tend to influence their peers upwards for organizational sustainability (Luu, 2012). In agreement, Hornung *et al.*, (2008) found employee initiatives' to impact on I-deal negotiations, which underpin the bridge between organizationally beneficial behaviors and I-deals. Moreover, through this upward influence, employees demonstrate their competencies in order to be trusted (Luu, 2012) and empowered, leading to I-deal negotiations (Rosen *et al.*, 2013).

The inherent expectation associated with I-deals is that recipients reciprocate by increasing their productivity. For example, Hornung *et al.*, (2009) found that supervisors increased their performance expectations for employees who were granted I-deals. Thus, employees' achievement striving is likely to be positively related to the extent of the I-deals they receive (Briner *et al.*, 2009). Coworkers are important stakeholders in I-deals theory because they determine the effectiveness of the I-deals, particularly depending on the fairness in which they were granted (Rousseau, 2005). This implies that whereas researchers are concentrating on the outcomes of I-deals both to the individual employee and the organization, attention should also focus on co-workers who are indispensable stakeholders and subscribe to the expectancy theory on the exchange of current efforts for future expectations (Lai *et al.*, 2009).

Similarly, according to Gouldner (1960) and Greenberg *et al.*, (2005) employees who have successfully negotiated I-deals may feel obligated to repay employers who granted the deals as well as coworkers and organizations. When employees receive flexible I-deals, for example, their co-workers may take on increased workloads. Likewise, if employees receive developmental I-deals, their coworkers may miss out on career development opportunities because of limited budgets. Recipients of I-deals therefore, may feel the need to help their co-workers or extend extra effort in the workplace to avoid jealousy (Tomlinson & Greenberg, 2005).

2.4. The Concept of Perceived Organizational Justice

Organizational justice refers to people's perceptions of fairness in all the organizational procedures, processes and practices (Li and Cropanzano, 2009), along with their

associated behavioral, cognitive and emotional reactions (Greenberg, 2011; Fernandes and Awamleh, 2006). The antecedents of this variable include increased employee participation, precise, helpful, skillful and timely communication and a justice climate with shared justice at the group level related to individual outcomes (Yadar, 2016). Organizational justice is considered to involve three different elements: distributive justice, procedural justice and interactional justice (McDowall & Fletcher, 2004; Forret and Love, 2008; Li and Cropanzano, 2009). Procedural justice is concerned with the fairness of the processes by which decisions are made, and fairness of the rules and procedures that regulate a process (Nabatchi *et al.*, 2007). The fairness in rules and regulation are used to make decisions that will lead to the ultimate outcomes (Elovainio *et al.*, 2004; Greenberg, 2004; Aryee *et al.*, 2002; Byrne, 2005) that benefit both individuals and organizations.

Whereas procedural justice suggests that satisfaction is a function of process, distributive justice refers to the perceived fairness of the outcomes that an individual receives from an organization (Colquit, 2001). Outcomes may be distributed on the basis of equality, need or contribution and individuals determine the fairness of distribution through comparison with others (Alsalem and Alhaiani, 2007). Interactional justice on the other hand examines the nature of the relationships between superiors and subordinates and it is considered as key aspect in workplace settings because of its relationship with unfair and fair treatment (Martínez-Tur *et al.*, 2006; Cohen-Charash and Spector, 2001). It reflects concerns about the fairness of the non-procedurally dictated aspects of interaction (Fatt *et al.*, 2010).

Research has identified two subcategories of interactional justice: informational justice and interpersonal justice (Colquitt, 2001). These two subcategories of informational and interpersonal justice overlap considerably, although research suggests that they should be considered separately, as each has differential effects on justice perceptions (Colquitt, 2001; Colquitt *et al.*, 2001). It refers to the explanations provided to people that give information about why procedures were used in a certain way or why outcomes were distributed in a certain fashion (Colquitt *et al.*, 2001)). Informational justice on the other hand indicates how information presented in the society is fair in terms of location, time and situation. However, Colquitt *et al.*, (2001) opined that whereas interpersonal justice acts primarily to alter reactions to decision outcomes, informational justice acts primarily to alter reactions to procedures, in that explanations provide the information needed to evaluate structural aspects of the process. Colquitt *et al.*, (2001) referred to the notion of interpersonal justice to how people are treated with politeness, dignity, and respect by authorities or by the other parties involved in carrying out procedures or determining outcomes (Colquitt *et al.*, 2001).

Other scholars believe that the concept of organizational justice has five dimensions instead of three. For instance, Yadar (2016) opined that there were five dimensions of organizational justice. These included in addition to the others already mentioned, temporal and spatial justice which are concerned with the different views of fair distribution of time and fair distribution of space that socially valued resources and opportunities needed to develop them respectively, although there has been limited research on them.

Empirical research has shown that perceptions of justice are strongly related to the individual's attitudes, such as job satisfaction and commitment (Al-Zu'bi, 2010; Ambrose *et al.*, 2007). Organizational justice, which primarily focuses on the fairness at workplace, puts stronger impact on different attitudes of the employees like turnover intentions, absenteeism, role breadth, job satisfaction, job performance, leader-member exchange, trust, leadership and organizational commitment (Bakhshi & Kumar, 2009; Lambert *et al.*, 2007)

In another study, Bakshi *et al.*, (2009) reported a positive and significant association of distributive justice and procedural justice with organizational commitment and job satisfaction of medical college employees in India. Consistent with those findings, Najafi *et al.*, (2011) also concluded that educational experts of different universities reported higher job satisfaction with the provision of organizational justice. Fatt *et al.*, (2010) reported that higher level of employee's perception towards procedural justice and distributive justice tended to increase the level of employees' job satisfaction and organizational commitment. The study was also consistent with Ponnu *et al.*, (2010) study in which he investigated the relationship of justice and organizational commitment of employees working in diverse organizations in Malaysia, and found out that perception of procedural justice and distributive justice positively but significantly explained variance in organizational commitment. Yadar (2016) also believes that the other consequences of organizational injustice include counterproductive behaviour which is the unwillingness to observe rules and regulations, absenteeism and emotional exhaustion. Sulaiman *et al.*, (2013) in a study with organizational justice as a moderator on the relationship between Islamic piety and work place deviance found out that

employee perception of fairness has the propensity to influence behaviour and performance.

2.5. The Demographic Issues

The control variables in this study were age, tenure, level of education and gender of the employees. Job tenure, the years in the current job and age was of importance to IWB (Janssen, 2000). Previous researches on I-deals also suggest that demographic characteristics are likely to influence I-deals accorded to employees (Hornung *et al.*, 2008). Thus following the study by Anand *et al.*, (2010) the current study controlled for employee age and tenure. Additionally, because it may be easier to negotiate I-deals with a manager of the same sex as spelt out by Tsui & O' Reilly (1989), the current study controlled for gender of the life insurance sales agents. Questions pertaining to the control variables are contained in the personal information part of the questionnaire.

2.6. Idiosyncratic Deals and Innovative Work Behaviour

Innovative Work Behaviour is one of the ways in which empowered employees contribute to the organization so as to enhance her performance. They do this by initiating new approaches of producing products, services and processes within an organization. Innovative activities start from exploring new ideas, then generating possible ways of making the explored ideas useful and making everyone in the work group to like the idea. Finally, it involves putting into actions the generated ideas so as to produce the desired results. For innovative work behaviour to be exhibited by employees they require to be empowered through motivation. There are several ways that employees can be

empowered in an organization. These may be through extrinsic and intrinsic motivation. Extrinsic motivation may take the form of development and financial I-deals. Intrinsic motivation on the other hand may take the form of tasks I-deals and flexibility I-deals.

2.6.1. Development Idiosyncratic Deals and Innovative Work Behaviour

The relationship between development idiosyncratic deals and innovative work behaviour emanate from the social exchange relationship that is enjoyed by both the employee and the employer. The relationship starts from the employees' quest to negotiate for I-deals that offer training opportunities, which promote on the job training opportunities, those that offer special opportunities for skill development and those which allow career development opportunities. The employer or his agent will scrutinize the requests that have been advanced by the employee on the basis of the unique contribution of the employee. This is consistent with Liao *et al.*, (2014) explanation in their meta-analytical study that development I-deals are given to special, distinctive and valuable employees in the organizations.

The employee could be unique, special and valuable in the organization through the superior performance or skill in the performance of his/ her work chores. Apart from the skill in performance of the prescribed work chores, the employee could possess a high leader member exchange (LMX) relationship (Vidyarthi *et al.*, 2014). The high LMX relationship is characterized by a strong closeness of the employee to his/ her supervisors such that the leader may give priority development I-deals to the employee whenever need arises. Another explanation for the granting of these I-deals to specific employees is the commitment that such employees give to the organization. This is supported by a

study by Liao *et al.*, (2010) that found out that those employees with development I-deals had significant commitment to the organization.

After the employer/ agent is satisfied with the employee in terms of the criteria for giving out development I-deals, he/ she approves the I-deal. The approval will hence herald reciprocation from the employee in terms of IWB. To motivate the employee in his IWB is the commitment (Hornung *et al.*, 2008) and the job satisfaction derived from the social exchange relationship (Ho & Tekleab, 2013). Similarly, the motivation to be innovative in the work role is also enhanced by the employees' less intention to quit the organization as posited by Hornung *et al.*, (2014). In conclusion, the motivation which the employee gets from the granted I-deal engenders a reciprocation of innovative activities at work like idea exploration, idea generation, idea championing and idea implementation which are the salient features of IWB.

2.6.2. Flexibility Idiosyncratic Deals and Innovative Work Behaviour

Innovative work behaviour is an extra-role work behaviour that is hardly recognized by the normal reward system as explained by Janssen (2004). Although it is not paid for, it may have a great contribution to the overall effectiveness and performance of a business organization. This is possible because the behaviour engages the employees' thinking beyond the normal working behaviour as they will be concerned with working in new ways that ease their work difficulty, reduce the time spent on specific tasks and in the long-run improve the level of output and profitability of the firm, which is important although not the focus of the current study.

Because innovative work ideas are generated from work related problems (Dorenbouch *et al.*, 2005) the employee needs to be motivated in such a way that he/ she can reciprocate by displaying them. One of the effective ways of doing this is by employers/ agents approving flexibility I-deals. Flexibility I-deals involve intrinsic motivation of employees through considering their personal needs, accommodating their off-the-job demands; giving them time to attend non-work related activities outside the formal leaves and allowing them time to do work from outside the main office when negotiating their work schedules.

With flexibility I-deals employees are motivated to reciprocate IWB since they may have time to do their activities from an environment where they access industry experts hence explore superior ideas to incorporate in their work activities. The effect of the flexible working exposes them to resource persons that are experienced in the industry. In the same breadth, it exposes them to clients that have unique challenges that help in evoking their creative and innovative thinking.

The foregoing explanation is consistent with past literature. For instance, in the meta-analytic study by Liao *et al.*, (2014) flexibility I-deals were found to be positively related to job satisfaction, affective commitment, continuity at work after retirement, voice behaviour and were negatively related to work-family conflict. With job satisfaction employees can reciprocate to the organization through activities that improve their job experience to be more satisfying. This could be through creating goods and services that are competitive in the market by incorporating novel ideas in their work activities. Similarly, with affective commitment, they are likely to be immersed in the success of the

organization in any sphere that improves effectiveness such as innovative work behaviour. As regards continuity of work after retirement, employees who are experienced and with these I-deals are motivated to continue working for the organization. Such employees are important for innovative work activities because of their experience, and are likely to reciprocate such behaviours when granted the I-deals. It therefore implies that those I-deals engender motivation that eventually results in innovative work behaviour of employees.

In conclusion, intrinsic motivation through job design strategies like the granting of flexibility and task I-deals may present the best way to empower employees hence their reciprocation through IWB. Flexibility I-deals provide an avenue for autonomy for employees to experiment new ways of working hence through trial and error they may likely come up with new ways of doing things that will benefit the organization.

2.6.3. Tasks and Responsibilities Idiosyncratic Deals and Innovative Work Behaviour

The relationship between tasks I-deals and innovative work behaviour is based on the social exchange relationship emanating from an employee reciprocating favours from the employer/ manager in the form of negotiating how they do their job, extra responsibilities taking advantage of what they bring to the job, tasks that develop skills, tasks that better fit their personality, skills and abilities, those that allow flexibility in completing a job and those that enable for a desirable position that make use of unique abilities.

The nature of innovative work behaviour requires that employees should be intrinsically motivated in order to display those behaviours which are demanding though not rewarded (Janssen, 2004). With tasks I-deals these motivation is possible since employees choose to negotiate for tasks that fit their abilities, personality and skills. When employees perform duties that they like and fit them they are likely to improve their performance by researching for new ways of undertaking their tasks. This will allow them stretch their job description through exploring, generating, popularizing and putting into action the new ideas, processes, products and procedures they have acquired.

Task flexibility in completing a job makes an employee explore new and additional ways of completing the job outside the office. Some jobs that are done in the traditional place may lack input from the field challenges. Hence, by completing it away from the traditional location, the employee is able to get time to introspect, get the field experience or get input from experts, hence provides a learning experience that eventually produces innovative work initiatives from the employee. Equally, when personal needs of employees are considered when designing work programmes, the employees would seldom want to offend the employer since they may miss such arrangements in the future. They would thus immerse themselves in their work roles during the scheduled periods. This would therefore enable them to reciprocate in ways that would benefit the employer, like through innovative work behaviour.

Past research findings support the above explanations. For instance, according to Rosen *et al's.*, (2013) study, I-deals pertaining to work and responsibilities were found to explain the greatest variance on employee attitudes and behaviours as compared to the other

types of I-deals. This is because these I-deals subscribe to the emotions of an employee. The implication is that such emotion-oriented I-deals are likely to bring great benefits to the organization through innovative work behaviour through their reciprocation. In the same breadth, Hornung *et al.*, (2010) supports the contribution of task I-deals in predicting employee initiatives and behaviours by positing that these kind of I-deals decrease employee stress, job complexity as well as promoting job control at work. With this control employees are able to do jobs which they are interested, skilled and have abilities of doing them. These thus promote their job engagements and lower their turnover intentions hence allowing them to spare time for innovative work behaviour.

2.6.4. Financial Idiosyncratic Deals and Innovative Work Behaviour

The relationship between financial I-deals and IWB is based on the social exchange relationship between the employer/ agent and the employee. Whereas the employee negotiates the features of the financial incentives, the employer/ agent approves the I-deal hence initiating the reciprocation from the employee through innovative work behaviour. The employee begins by seeking for a compensation arrangement that meets individual needs, a compensation arrangement that is tailored to fit the employee, an arrangement that compensates unique skills and contributions, compensation arrangement that raises employee pay due to exceptional contributions made to the organization beyond normal policies and one that plans a reward for unique contribution after employee's initial appointment.

The compensations arrangements sought by the individual employee would likely motivate the employee once they are granted by the employer. For instance, a

compensation arrangement that compensates for unique contribution to the organization is likely to make the employee continually committed to the organization (Rosen *et al.*, 2013). This is because employees are likely to quit the organization without such motivation given that financial incentives are of economic exchange rather than social exchange hence are universal and can be replicated among different organizations (Liao *et al.*, 2014). Therefore when an organization directs focus on financial incentives the employees may evaluate the uneconomical consequences of quitting the organization and hence will instead focus on reciprocating the financial I-deals by searching for ways and techniques for improving processes, products and procedures used in the organization.

Other scholars believe that financial I-deals have unclear relationship with innovative work behaviour. One such study is by Spieglare *et al.*, (2014) who concluded that financial incentives had a collective impact on innovative work behaviour among the employees but not as individuals. The current study proposed that financial I-deals have a positive and significant effect on innovative work behaviour and intends to add to literature on idiosyncratic deals-innovative work behaviour research. The study draws support from other past studies in this area. One such study is by Milkovich & Newman (2005) who examined employer obligations as perceived by employees on innovative work behaviour. They reported that pay was one of the greatest obligations of employers as regards this behaviour. This implies therefore that financial I-deals are so vital in empowering employees to perform innovatively so as to enhance the overall efficiency of an organization.

2.7. Perceived Organizational Justice and IWB

IWB is an extra role performance in an organization in which employees are not obligated to perform according to their job descriptions (Janssen, 2000; Scott & Bruce, 1994). This implies that it is an enhanced job demand for an employee that needs motivation and fairness in the work outcomes procedurally, distributively as well as from the standpoint of interaction between the managers and the employees. A number of studies have in the past investigated the relationship between justice perceptions and IWB and came with diverse findings. For instance, Janssen (2000) in a study on the relationship between job demands and IWB, while moderating the relationship with perceived effort-reward fairness found out that there was a positive relationship when employees perceived effort-reward fairness rather than when there was under-reward fairness. This implied that the extent to which employees actually performed more innovatively in response to higher job demands is contingent upon fairness perceptions of the ratio between the efforts spent and the reward received in line with equity theory.

In a related study, Wojtczuk & Turek (2013) in a study on individual innovativeness and leader member exchange (LMX) and the role of organizational justice in organizations came out with findings that indicated that separate dimensions of organizational justice are mutually dependent and hence explained IWB in different ways. Similarly, Almansour (2012) in a study on the relationship between organizational justice components (i.e. distributive, procedural & interactional) and IWB found out that interactional justice alone had a significant relationship with IWB.

In extending this discourse, Wang & Hsu (2015) while exploring on the effects of organizational justice on IWB, found out that organization justice presents significant results with idea generation dimension of IWB. Similarly, Kumari & Afroz (2013) in a study on the impact of organization justice on commitment and creative behavior among thermal employees found out that the Pearson correlation indicated that organizational justice was significantly related to commitment and innovative behavior of employees. Finally, in a study on organization justice and innovation in the workplace, Abubakr (2013) found out that employee's readiness to try new ways and question the existing habits of their work tended to show significant and positive relationship to organizational justice. This implies that organizations are bringing creativity to life through products and services that customers need through their employee's perceptions of justice within the organizations. In the light of the aforementioned studies there is evidence of an interaction of organizational justice with IWB in many ways such that workplace fairness could inhibit or facilitate employee IWB.

2.8. Innovative Work Behaviour, Idiosyncratic Deals and Perceived Organizational Justice

Employee outcomes like IWB are provided at the discretion of the employee and assist in the overall effectiveness of the organization. These beneficial behaviours are discretionary from the employees' perspective since they are not rewarded by the organization just like the other job tasks included in the employee job-description. The organization views these behaviours as extra-role (Spieglare *et al.*, 2014) hence are not rewarded as the traditional core roles. Although IWB is not rewarded, it is known to

contribute to the organizations overall effectiveness and performance (Spieglare *et al.*, 2014). It is also believed that this behaviour enhances sustainability in an organization (Sanders *et al.*, 2010) since innovative employees engender a culture of expanded knowledge, varied skills, more responsibilities and higher expectations that drive them in their quest to innovate.

Since IWB is a demanding behaviour, but which is beneficial to the organization, there is need for the motivation of employees to enable their display. Therefore employers need to grant idiosyncratic deals initiated by employees which are both extrinsic and intrinsic motivators. Extrinsic motivators may comprise financial incentives and development I-deals while flexibility and tasks I-deals comprise the intrinsic motivators. When these I-deals are approved and granted, employees through the social exchange relationship with the employers reciprocate through display of outcomes that are discretionary like innovative work behaviour. Without these I-deals employees may rarely perform these extra chores but only concentrate on what is contained in their core tasks, because these beneficial behaviors are not rewarded after all.

The various I-deals may mitigate the demanding nature of IWB through their features that allow employees to explore, generate, popularize and implement the new ideas beneficial to the organization. Development I-deals are characterized by arrangements that allow for training opportunities, on the job-training opportunities, special opportunities for skill development and career development opportunities. Each of the characteristics motivates an employee to reciprocate beneficial outcomes to an organization in different ways. Approvals for employees to access training opportunities

imply an increased opportunity for knowledge and enhanced skills. With such improvements in knowledge and skills it means that an employee is able to perform better and conceptualise problems in a new way. Hence, employees are able to explore new ways of doing things to improve the performance of the firm like through being innovative in their work activities.

In a similar way, on-the-job training opportunity presents an advantage for an employee to access skills while maintaining all benefits in the work place. When an employee is granted such opportunity, he/ she feels special or favoured by the employer or supervisor (Liao *et al.*, 2014) and therefore through the social exchange process, reciprocates such a favours through outcomes beneficial to the organization like IWB. Career opportunities like promotion while on the job or executive training also presents a motivation for an employee to work in a way to better the overall performance of the organization because it engenders feelings of being recognized as well as being conferred responsibility that may accompany enhanced remuneration. Therefore an employee with such I-deals will do anything that reciprocates that favour from the organization including exploring, generating, championing and implementing new ideas in the work role.

Flexibility I-deals also represent intrinsic motivation that is likely to make an employee create time to reciprocate through new ideas, processes, procedures and products. The basis of flexibility I-deals enhancing such motivations among employees is through flexibility features that come with those I-deals. These include approval by employers/ agents for consideration of personal needs, accommodation of off-the-job demands, additional time to attend non-work related duties outside the formal leaves, completion of

a portion of work outside the office and allowing employees to do work from somewhere other than the main office. Such I-deals motivate employees to reciprocate innovative work behaviour in different ways. For instance, consideration of personal needs when negotiating work schedules, accommodation of off-the- job demands is likely to reduce work-family conflicts (Hornung *et al.*, 2008).

Moreover, approval of arrangements that allows an employee complete work outside the office as well as that allow work to be done somewhere else than the main office are likely to give an employee a considerable opportunity to be independent and to initiate ideas that help solve problems independent of the supervisor and co-workers. It may also give an opportunity for mingling with industry experts that enable them get accustomed to new ways of tackling common problems in an easier way. Employees eventually spread the new ideas to the co-workers and thus implementation of the new ideas is made possible through such flexible arrangements.

Tasks I-deals also present opportunities for employees to negotiate arrangements that when approved by the employer, it motivates them to reciprocate by displaying useful outcomes to the organizations. The motivating features of these I-deals include negotiating how to do their job, extra responsibilities that take advantage of the skills brought in the job, tasks that fit personality, skills and abilities, those that confer flexibility when completing the job and those that give a desirable position that makes use of unique abilities. Tasks I-deals are known through past studies to evoke emotional reciprocation by employees (Lee & Hui, 2011) hence are likely to influence employee

attitudes to positively contribute to the organizational effectiveness through non-core roles like IWB.

Finally, financial incentives approval by employers are also expected to motivate an employee to reciprocate through non-core work behaviours like the identification, generation, popularizing and implementation of original and new ideas in the work place. Financial incentives I-deals include ensuring compensation arrangement that meets individual employee needs, a compensation arrangement that is tailored to fit an employee, a compensation arrangement that covers unique contributions and one that rewards unique contributions after the initial employee appointment. An organization that empowers employees through superior and customized compensation is likely to retain highly experienced and performing employees. Through these I-deals such employees reciprocate by utilizing their experience and high quality skills to craft new ways that may enable the organization gain competitive advantage even if the new ways are not remunerated in the normal way.

The current study holds that I-deals granted in an organization need to be granted in a way that is perceived by employees to be just so as to bring a significant effect on IWB. When I-deals are granted in an environment with POJ, employees are likely to be motivated, resulting to exchange relationships that invoke the display of employee outcomes like IWB. Perceived organizational justice refers to the perception of justice in the procedures, distribution and interaction between employees and employers or their agents involved with employee outcomes in comparison with the inputs that they offer (Colquit, 2001).

For I-deals to have a significant effect on IWB it should satisfy the characteristics of the four components of POJ; distributive, procedural and interactional perceptions. Distributive organizational justice pertains to fairness in work schedule, fair work load, fair rewards, and fair job responsibilities when compared to co-workers doing the same job. Procedural organizational justice comprise of decisions based on accurate information, involvement of all when making decisions, sharing with everyone all important information, and handling of all issues ethically and professionally by the manager/ supervisors.

Interactional organizational justice on the other hand involves treatment of an employee with respect, courtesy and dignity, treatment with kindness and consideration, sensitivity to personal needs, dealing with them in a truthful manner, showing concern for their rights, discussing with them the implications of decisions, justification of decisions made about their job, making explanations that make sense to an employee and clear explanations of decisions made on an employee job. This has the implication that for I-deals offered to bring a significant influence on IWB, the granting of all the I-deals must be perceived by all co-workers to be fair in comparison with what they get or may get in the future if they requested for. However, if fairness is not perceived then the likelihood of display of employee outcomes like IWB will be minimal or insignificant. In conclusion, the study proposed that POJ moderates the relationship between idiosyncratic deals (development, flexibility, tasks and financial incentives) and IWB.

2.9. Conceptual Gaps in the Reviewed Literature

The review of literature on IWB identified the following conceptual research gaps. The first gap relates to scarcity of empirical research on the relationship between I-deals and IWB. Although past research shows that the study by Spieglare *et al.*, (2014) did focus on the relationship between the two, all the I-deals components were not focused by the study. The components that were considered in relation to the I-deals literature were work flexibility and financial incentives. All the I-deals components were thus not considered in line to the idiosyncratic theory (Rousseau, 2001; Rosen *et al.*, 2013; Liao *et al.*, 2014; Hodgkinson & Kevin, 2016) that comprised of tasks and responsibilities, development, flexibility and financial I-deals. The review of literature also revealed that there was no known study apart from the one by Spieglare *et al.*, (2014) that specifically focused on the relationship between I-deals and IWB. Furthermore, the study described I-deals indirectly as “employment relationships” hence did not utilize the idiosyncratic theory in analyzing them.

The second conceptual gap relates to the lack of an empirical study on the moderating effects of POJ on the relationship between I-deals and IWB. The only study that focused on innovative behaviour, but from a direct relationship was the one by Agarwal (2013). In particular, this study used only two components of organization justice (procedural and interactional) in a direct kind of effect on IWB. Therefore, no known study has investigated the moderating effect of POJ on the relationship between them (I-deals) and IWB. However, studies have examined directly and with different moderating variables, the relationship between I-deals and other employee outcomes like job satisfaction,

organizational citizenship behaviour, job involvement and organizational commitment (Vidyarthi *et al.*, 2010; Satvir, 2014).

The third gap in the literature reviewed emanates from the lack of any empirical research to date on the effect of I-deals on IWB in the context of life insurance companies in Kenya. Therefore the present research attempts to fill the gaps identified by testing the moderating role of POJ on the relationship between I-deals and IWB among tied life insurance agents in Kenya. The findings from this research are therefore of new value to the literature related to I-deals, organization justice and IWB. To the best of my knowledge, this is the first study to systematically examine the role of POJ as a moderator of development, tasks, flexibility and financial I-deals and IWB using samples from tied life insurance agents in Kenya.

2.10. Conceptual Framework

The conceptual framework of this study suggests that a tied life insurance agent displays IWB based on the I-deals variables namely, development, tasks, flexibility and financial incentives which are the intrinsic and extrinsic motivators respectively. Then, POJ in the life insurance companies is expected to have a moderating effect on the relationship between these types of I-deals and IWB. In the study the predictor variables were I-deals measured by development, tasks, flexibility and financial incentives. The outcome variable IWB was measured by idea exploration, idea generation, idea championing and idea implementation. The relationship between the idiosyncratic deals and IWB is moderated by POJ. The control variables were employee age, gender, educational level

and tenure. A total of eight hypotheses are formulated for the study. The variables are shown in the figure 2.2 below.

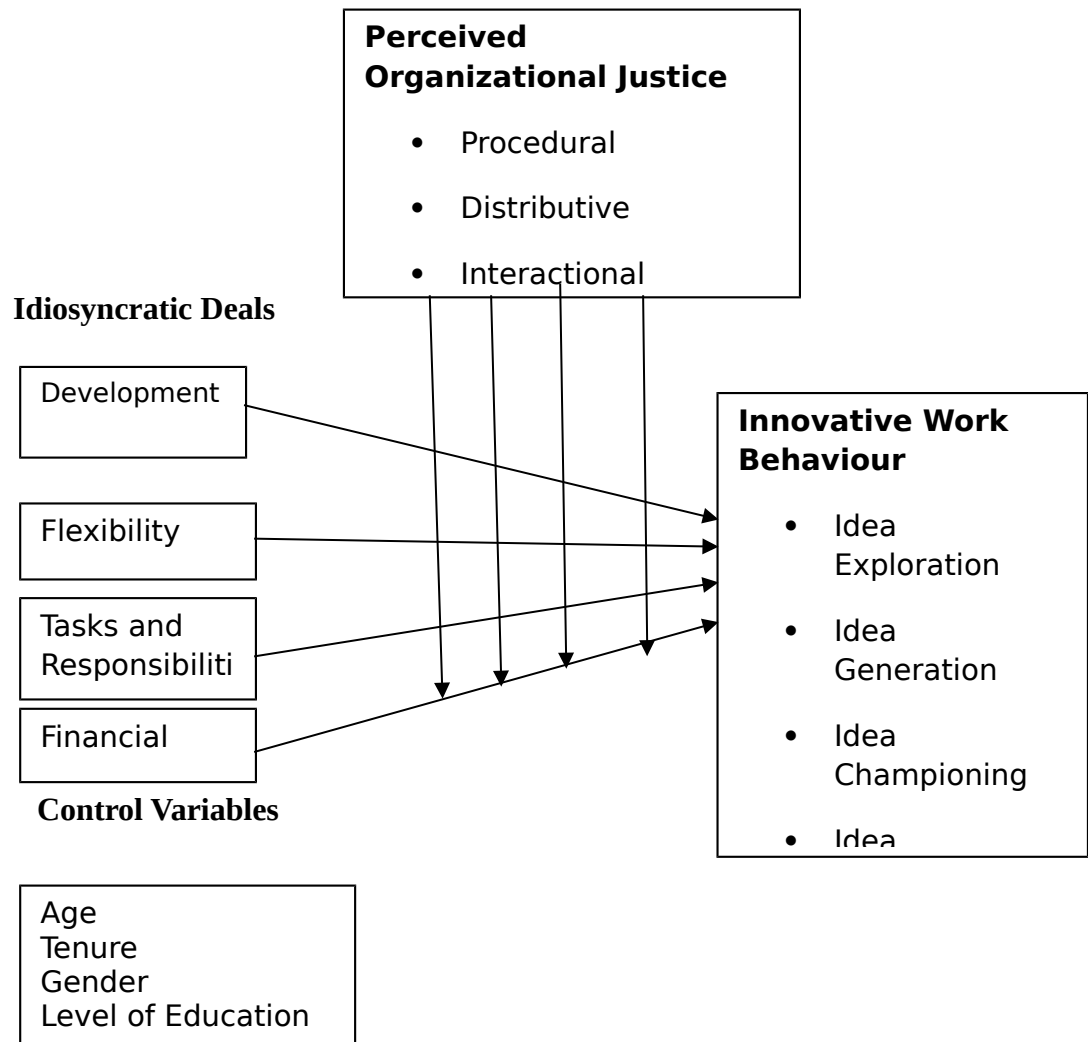


Figure.2.2. A conceptual framework of I-deals, IWB, POJ and the control variables.

Source: Adopted but modified from Liao et al., 2014 & Spieglare et al., 2014.

2.11. Operationalization of the Research Variables

The study has four independent variables and one dependent variable as shown in table 2.1 below.

Table 2.1. Operationalization of the Research Variables

Type	Variable	Measurement	Measurement Scale
Dependent	Innovative Work Behaviour	<ul style="list-style-type: none"> ▪ -pays attention to non-daily work issues. ▪ -wonders how things can be improved. ▪ -searches new working methods, techniques or instruments. ▪ -generates original solutions to problems ▪ -makes others enthusiastic for innovative ideas. ▪ -finds new approaches to execute tasks. ▪ -convinces people to support innovative ideas. ▪ -introduces innovative ideas at work. ▪ -contributes to implementation of new ideas. 	Seven point likert scale.
Independent Variables	Development I-deals	<ul style="list-style-type: none"> ▪ -training opportunities ▪ -on- the-job training ▪ -special opportunities for skill development ▪ -career development opportunities 	Seven point likert scale.
	Flexibility I-deals	<ul style="list-style-type: none"> ▪ -personal needs when negotiating work schedules. ▪ -accommodation for off-the-job demands. ▪ -personal needs when negotiating tasks. ▪ -additional time off outside formal leaves. ▪ -completion of a portion of work outside the office. ▪ -completion of work portion outside the office. ▪ -doing work outside the main office. 	Seven point likert scale.
	Task I-deals	<ul style="list-style-type: none"> ▪ -flexibility in completing work. ▪ -responsibilities outside formal job requirements. ▪ -tasks that better fit personality, skills and abilities. ▪ -how to do the job. ▪ -tasks that better develop skills. 	Seven point likert scale
	Financial I-deals	<ul style="list-style-type: none"> ▪ -compensation arrangement that meet individual needs. ▪ -compensation arrangement that fit individual employee. ▪ -compensation arrangement for unique contributions. ▪ -compensation arrangement for exceptional 	Seven point likert scale
Moderating Variable.	Perceived Organizational Justice	<ul style="list-style-type: none"> ▪ -same level of pay. ▪ -fair pay and rewards. ▪ -level of pay and rewards that meet personal needs. ▪ -consistent application of decisions. ▪ -no singling out anyone for discrimination. ▪ -decisions based on accurate information. ▪ -manager allows appeals for decisions made. ▪ -manager handles issues ethically. ▪ -manager treats me with respect, courtesy and dignity. ▪ -manager shares relevant work information. 	Seven point likert scale.

Source: Rosen et al., 2013, Jeroen & Hartog, 2010 & Neihoff & Moorman, 1991.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0. Introduction

This chapter describes the methodology of the study. It presents in details the research philosophy, the research design, the study area, the population and sample, data collection methods and procedures, research procedures, validity and reliability, measurement of the variables, data processing procedures, model specification, regression assumptions, ethical considerations and limitations of the study.

3.1. Research Philosophy

Research philosophy is defined as the development of the research background, research knowledge and its nature (Saunders *et al.*, 2007). Philosophical concepts in research assist in specifying research design and strategy that give direction from the research questions to its conclusions (Ericksson & Kovalainen, 2015). Following Johnson & Duberly (2000) suggestion on the position of management studies, this study followed positivism philosophy. This was because it is quantitative and hence would produce facts and accounts that correspond to independent reality; it is value free and prioritises observation (Ericksson & Kovalainen, 2015).

Positivism emphasizes the idea of observation and operationalization of issues that are studied should be measured as the essence of any scientific study, which is the intention

of this study. In the study, IWB which is the dependent variable was operationalized and measured in its four dimensions of idea exploration, idea generation, idea championing and idea implementation with a nine item scale developed and validated by Jeroen & Hartog (2008). Similarly I-deals were measured by the four dimensions of development, flexibility, tasks and responsibilities and financial with a twenty one item likert scale developed by Rosen *et al.*, (2014). Perceived organizational justice was measured by the three dimensions of interactional, procedural and distributive justice using the scale developed by Neihoff & Moorman (1993). All the variables were operationalized and the information was obtained from questionnaires distributed to the respondents with independence and privacy on the part of the respondents maintained.

3.2. Research Design

According to Zikmund *et al.*, (2013) a research design is the arrangement of conditions for collection and analysis of data in a manner that aims to combine relevance to the research purpose with the procedure. The study employed explanatory design. According to Saunders *et al.*, (2011) studies that establish causal relationships between variables use explanatory design. The description that the research may have used is actually a precursor to the explanation (Cresswell, 2008). This design is necessary as it is concerned with describing, recording, analysing and interpreting relationships among variables. It is also concerned with hypothesis formulation and testing the analysis of the relationship between non-manipulated variables (Blaug, 1980).

Therefore the explanation on why and how there is a relationship I-deals and innovative work behaviour was established using this design. Moreover, the statistical analysis of the

data showed that the variation in I-deals in the organization caused the variation in innovative work behaviour. The moderation by POJ represented the indirect causal link in the relationship between I-deals and IWB. The design adopted survey approach which was used to collect data at one point in time from all the relevant people, subjects or phenomena hence cross-sectional survey approach was adopted.

3.3. The Study Area

The study area was Nairobi, the capital city of Kenya founded in 1899 as a railway stop from Mombasa with a population of over 3.5 million people. It is a major hub for both local and international businesses. With the new constitution Nairobi became a county of its own with many business locations. It was chosen as the study area because all life insurance companies are headquartered there and with many of their agents working therein. Hence it provided data that that was representative of the whole country.

3.4. Target Population

The target population for this study comprised 1954 tied life insurance agents from 8 life insurance companies that control 86.67% of the life insurance business in Kenya (IRA, 2016). This number was arrived at using records contained in the Insurance Players Industry Report (as at 5th July, 2016). Tied agents are life insurance agents that work for a specific insurance company. These companies included: Britam, ICEA Lion, Jubilee, Pan African Life, Kenindia, Madison, Old Mutual and Pioneer life insurance companies. These companies were selected because they represented a big portion of the industry hence provided a representative sample. The insurance agents were targeted for the study

because their employment arrangements comprised of flexible pay, tasks and schedules hence fitted the study. The life insurance industry was chosen because of the low growth of life insurance in Kenya (AKI, 2015). The distribution of these agents per company is shown in table 3.1 below.

Table 3.1. Population size

S/N	Life Insurance Company	Tied Sales Agents
1	Britam	450
2	ICEA Lion	222
3	Jubilee	235
4	Pan African Life	220
5	Kenindia	215
6	Madison	226
7	Old Mutual	180
8	Pioneer	206
	Total	1954

Source: IRA, (2016).

3.5. Sampling Design and Procedure

Out of the targeted population of 1954, a sample size of 498 agents was chosen. This was considered satisfactory for an explanatory research design. A sample of between 400 and 500 is deemed very good for explanatory designs (Comfrey & Lee, 1992; Zikmund *et al.*, 2013). The study employed multiple sampling techniques at different stages of the sample (s) selection from the targeted population. Specifically, stratified and simple random sampling techniques were employed in this study. Stratified sampling technique was used to select the life insurance company branches because of the uniformity of each company's products. Stratified sampling technique identifies sub-groups in a population into separate heterogeneous subsets that share similar characteristics so as to ensure equitable representation of the population sample (Zikmund *et al.*, 2013).The actual

agents participating in the study in each life insurance company branch was identified through simple random sampling. This sampling technique was deemed fit as it allowed the selection of a sample from each stratum without bias (Zikmund *et al.*, 2013). The unit managers themselves filled the questionnaires for the purpose of evaluating their agents' IWB. The sales agents identified through random sampling were reporting to particular unit managers who evaluated them. Table 3.2 displays the number of agents per insurance company branch.

The study used Yamane (1967) simplified formula to calculate sample sizes.

$$n = \frac{N}{1 + Ne^2}$$

Where, n=sample size, N= population size, e= the error of sampling. Thus $n = \frac{1954}{1 + 1954(0.05)^2} = 332$.

Following the suggestion by Comfrey & Lee (1992) that a sample of 50-100 is considered very poor; 100-200 poor, 300-400 good; 400-500 very good, and over 1000- excellent, and based on an assumption of a response rate of 50% on previous research (Salkind, 2010) the sample size was increased by 50% and calculated as $332 * .5 = 166 + 332 = 498$. This large sample allowed for a reasonable and an accurate interpretation of the results.

Table 3.2: Proportion of Sample size per Insurance Company

S/N	Life Insurance Company	Sample
1	Britam	115
2	ICEA Lion	57
3	Jubilee	60
4	Pan African	55
5	Kenindia	55
6	Madison	58
7	Old Mutual	45
8	Pioneer	53
	Total	498

Source: IRA, (2016).

3.6. Data Collection Methods and Procedures

3.6.1. Sources of Data

Data was collected from both primary and secondary sources through structured and unstructured questionnaires. They were administered on employees and their managers/supervisors who evaluated their individual employees on their innovative work behaviour.

3.6.2. Data Collection, Instruments and Procedure

For this study, questionnaires were used to collect the data. The questionnaire was structured using the Likert format with a seven-point response scale. The seven point

likert scale was chosen because of its sensitivity. In this scale type of format, the respondents were given seven response choices. The questionnaire had two sections: one for the sales agent and the other for the manager. Data from the managers pertained to the dependent variable of the study while the individual sales agent responded to the independent variables. They were distributed to the respondents by the researcher and one research assistant. The questionnaire method was deemed appropriate for the respondents because they were literate, could be provided in writing, and it was easy to classify and analyze the data collected from the study. It also catered for the population that was large in relation to the available time (Oso & Onen, 2005). Although the instrument in this study had items that had been validated and used before, it was pretested because of the change in context of their use. The respondents who were used for the pretest at APA and Liberty life at Eldoret branches were not part of the actual study process and were only used for testing purposes.

3.6.3. Data Collection Procedures

Both descriptive and quantitative data were collected using the questionnaires for the respondents. The research assistant was recruited and trained to assist the researcher in administering the questionnaires to the respondents. The researcher coordinated the whole process by providing guidance and feedback to the research assistant. On completion of data collection, all the research instruments were checked for completeness before data entry and analysis. A research permit was sought from the National Council for Science and Technology allowing the study to be conducted with the life insurance

companies in Nairobi city. The researcher liaised with the managers of the insurance companies to be allowed to administer the research instruments on the respondents.

3.7. Data Measurements

All the three variables were measured using 7-point likert scales. According to Zikmund *et al.*, (2013) likert scales with five-point or more were desirable than those that were shorter because they offered more variance, more sensitive and had a higher degree of measurement and information. However scales more than seven would make respondents difficult to make a choice.

3.7.1. Control Variables

The control variables in the study were employee gender, employee age, employee highest educational level and employee tenure. Employee age was measured through the number of male and female respondents. The employee age was measured through the analysis of the five categories of ages, those below the age 30, within 31-40 years, within 41-50, within 51-60 years, and those above the age of 60. The highest education level was measured at doctorate/ masters, bachelors, diploma and high school levels. The employee tenure was measured with the following age ranges; less than 5 years, 5-10 years, 11-15 years, 16-20 years and those above twenty years of age.

3.7.2. Dependent Variable-Innovative Work Behaviour

Innovative work behavior was measured using a nine items scale that was developed and validated by Jeroen & Hartog (2010). The scale measures IWB using its four dimensions

of idea exploration, idea generation, idea championing and idea implementation. Idea exploration was measured with 2 items, idea generation with 3 items, idea championing with two items and idea implementation with three items. The items were based on a 7 point scale ranging from 1(never) to 7(always).

3.7.3. Independent Variable-Idiosyncratic Deals

Idiosyncratic deals (I-deals) were measured by adapting Rosen *et al's.*, (2013) 20-item multi-dimensional scale titled ex-post I-deals scale. Development, flexibility, tasks and financial I-deals were represented in this scale. Development I-deals were measured using 4 items, flexibility with 5 items, task with 6 items and financial with 5 items. A seven point likert scale was used with scores ranging from 1(strongly disagree) to 7 (strongly agree) for each item.

3.7.4. Moderating Variable-Perceived Organizational Justice

Perceived organizational justice was measured on a 20-item scale developed by Neihoff & Moorman (1993). It measures three types of organizational justice namely; distributive justice, procedural justice, and interactional justice. Distributive justice was measured with 3 items, procedural justice with 4 items while interactional justice with 10 items. Response options ranged from (1) “strongly disagree” to (7) “strongly agree”.

3.8. Reliability and Validity

3.8.1. Reliability

Reliability is a measure of the degree to which a research instrument yields consistent results or data after repeated trials (Samuelson, 2010). It also implies the extent in which measures are free from random error. Random error affects the reliability of a measure and the extent to which it is large indicates the extent of the unreliability. In this study the reliability of the study measures was determined by Cronbach alpha coefficient, which was used to assess the internal consistency or homogeneity among the research instrument items (Sekeran, 1992). Generally, studies with an α between 0.80 & 0.95 are considered to have very good reliability because it implies very minimal error hence the results are replicable (Zikmund *et al.*, 2013) although coefficients of 0.62 are acceptable in social science research (Hair *et al.*, 2010). A Cronbach Alpha of more than 0.70 was targeted for the reliability of the instruments in this study as shown in table 4.15.

3.8.2. Validity of data

Validity refers to the extent to which a research instrument measures what it was intended to (Zikmund *et al.*, 2013). This study addressed four approaches to establishing validity: face validity, content validity, criterion validity, and construct validity. Face validity was measured by inspecting the concepts studied for their appropriateness to logically appear to reflect what it was intended to be measured. To establish content validity, the variables under study were identified from past literature on I-deals and employee outcomes. Opinions from professionals in the School of Business and Economics, Moi University

were also sought. In addition diverse conceptualizations from extant literature were conducted.

Criterion validity was established by generalizing the findings to the population of the life insurance companies in which the sample was drawn from. Construct validity which demonstrates the extent to which the constructs hypothetically relate to one another to measure a concept based on the theories underlying the research (Zikmund, 2013) was measured by a thorough review of the theories that underlie the major variables of this study. Further, to achieve construct validity, convergent and discriminant validity were established. This was done by looking at the correlation matrix and the inter-construct correlation. This validity is indicated by predictable low correlations between the measures of interest and other measures not measuring the same variable. Convergent validity exists when concepts that should be related to one another are actually related, while discriminant validity is when a measure or scale is unique (Hair *et al.*, 2010) and not just a reflection of other variables.

Nomological validity examined the similarity in the pattern of relationships between measures chosen to represent underlying constructs and other measures based on their signs and magnitudes. The empirical aspects were used to in making judgments based on the correlation coefficient. External validity which means the extent to which findings of a study are generalizable to individual contexts and situations was done by generalizing the findings from the study population across wide variety of settings among employees of insurance companies in Kenya.

3.9. Data Processing and Analysis

3.9.1. Data Processing

Inspection and editing of data for completeness was initially done. Coding of data which involved assigning numerical symbols for quick data entry and to minimize errors and to facilitate further analysis was done. Each item in the questionnaire was coded and entered into SPSS software. Checking and cleaning of data which involved checking for inconsistencies, and missing responses to ensure accuracy and completeness. Presence of non-random missing data in the analysis seriously affects generalization of results while those that are random in nature are less serious as they may be replaced. In this study, accuracy was maintained during data coding and entry. Data of a random nature was replaced with mean of data set as explained by Tabachnick & Fidell (2007). Data was also processed by checking on outliers. These are extreme values as compared with other observations which distort results hence limiting generalizations. In order to minimize outliers the study ensured correctness and accuracy in data entry. In line with the recommendations of Tabachnick and Fidell (2013) this study used Mahalanobis D^2 measure to identify and deal with multivariate outliers that also catered for uni-variate outliers.

3.9.2. Data Screening

This involved initially proof reading the original data against data entered in the computer. This process also involved examining the preliminary data output of descriptive statistics such as mean and standard deviations for accuracy. Data was also

examined for correlations to examine their patterns so as to determine whether there were extremely high or low correlations or uncorrelated items. In addition, data was also screened for regression assumptions and outlier detection. The detection of regression assumptions was deemed an important activity since they could distort the study findings, enable making of wrong conclusions and recommendations.

3.9.3 Data Analysis

3.9.3.1. Descriptive Statistics

Descriptive statistics involves transformation of raw data into a form that would be easy to understand (Zikmund *et al.*, 2010). Hence, it provided insights of the characteristics and of the samples. The study thus used descriptive statistics which described and compared variables numerically such as frequency distributions, mean and standard deviations. It further used measures of variability to see how spread out the scores of each variable was and other measures of variability such as standard deviation (Samuelson, 2010). The analysis was done using SPSS version 20 which was considered appropriate because it provided several transformations and manipulation of the data set. The descriptive statistics analyzed provided a basis for inferential analysis.

3.9.3.2. Correlation Analysis

This was done to establish whether there was an association between the variables of interest. In a correlation analysis, two sets of measurements are obtained on the same individual variables or pairs of individual variables matched in the same way. The values of the correlation coefficients vary from a value of +1.00 to a value of -1.00 which

represents extremely perfect relationships. When independent variables are highly correlated, it becomes difficult to establish the effect of each independent variable on the dependent variable (Hair *et al.*, 2010). Therefore in this study Pearson Product Moment Correlation was used to test the association between the variables. Hence, the direction and strength of the relationship between the independent variables (development, flexibility, tasks and financial I-deals) and the dependent variable (innovative work behaviour) was examined using Pearson Product Moment Correlation analysis. Correlation tests were also conducted to establish the relationship between I-deals (development, flexibility, task and financial), POJ and IWB.

3.9.3.3. Regression analysis

Multiple regression technique was used to show the amount of variations explained by the independent variables on the dependent variable through the coefficient of determination (R^2). Hypothesis testing was done using a moderated multiple and hierarchical moderated analysis.

3.9.3.4. Analytical Model

This involved the conceptualization of the multiple and moderated regression model to analyse the moderating effect of POJ on the relationship between I-deals and IWB among the tied life insurance sales agents in Kenya. Regression of the outcome variable, which is the innovative work behaviour, with respect to the independent variables development, flexibility, tasks and responsibilities, and financial I-deals was conducted. This produced a model for prediction. Hence multiple regression analysis was used to analyze data for

this study. R^2 , the coefficient of determination provided a measure of the predictive ability of the model. When the value is close to 1, the better the regression equation fit the data (Hair *et al.*, 2010). The equation was:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \epsilon \dots \dots \dots \text{direct effects}$$

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \epsilon \dots \dots \dots \text{indirect effects}$$

Where:

Y_1 = Innovative work behavior.

B_0 = Constant.

X_1 = Development I-deals

X_2 = Flexibility I-deals

X_3 = Task I-deals

X_4 = Financial I-deals

X_5 = Perceived Organizational Justice

β_1 . β_5 = Coefficient of Regression or the change induced.

ϵ = Error term.

3.10. Moderated Regression

Hierarchical moderated linear regression was used to test the moderator effects. This is a method of regression in which not all the variables are entered simultaneously but one at a time and at each step the correlation of Y, the criterion variable with the current set of the predictors is calculated and evaluated. The hierarchical method was chosen because it would show how the prediction of the independent variables, a moderator, and

interactions of the independent variables and a moderator improves the prediction (Leech *et al.*, 2011). At each stage the R^2 that is calculated shows the incremental change in variance accounted for in Y with the addition of a new predictor.

Therefore, to evaluate whether POJ had a moderating effect, the values of independent and the moderator were mean-centered by standardizing the values into Z scores (Cohen *et al.*, 2003). Standardizing the variables enabled the study variables to avoid high multicollinearity with the interaction term (Cohen *et al.*, 2003). Then the interaction terms were calculated. The variables were then entered in a series of blocks so as to enable the researcher to see if each new group of variables adds anything to the prediction by the previous blocks of variables (Cohen *et al.*, 2003).

The first block consisted of the control variables, followed by controls and the independent variables. The third model consisted of the controls, independents and the moderator while the fourth consisted of the addition of the first interaction term. The fifth, sixth and seventh models had in addition of the aforementioned variables, the addition of the second, third and fourth interaction terms respectively. Moderation was confirmed with the interaction term being significant and supported when the addition of the interaction term provided a significant increment in variance (R^2) associated with the flexibility and financial I-deals on the dependent variable beyond the variance accounted for by the main effects (Cohen *et al.*, 2003). The moderated regression equation was:

$$y = \beta_0 + C + \varepsilon_1 \dots\dots\dots (1)$$

$$y = \beta_0 + C + \beta_1x_1 + \beta_2x_2 + \beta_3x_3 + \beta_4x_4 + \varepsilon_2 \dots\dots\dots (2)$$

$$y = \beta_0 + C + \beta_1x_1 + \beta_2x_2 + \beta_3x_3 + \beta_4x_4 + \beta_5x_5 + \varepsilon_3 \dots\dots\dots (3)$$

$$y = \beta_0 + C + \beta_1x_1 + \beta_2x_2 + \beta_3x_3 + \beta_4x_4 + \beta_5x_5 + \beta_{6a}x_1 * x_5 + \varepsilon_4 \dots\dots\dots (4)$$

$$y = \beta_0 + C + \beta_1x_1 + \beta_2x_2 + \beta_3x_3 + \beta_4x_4 + \beta_5x_5 + \beta_{6a}x_1 * x_5 + \beta_{6b}x_2 * x_5 + \varepsilon_5 \dots\dots\dots (5)$$

$$y = \beta_0 + C + \beta_1x_1 + \beta_2x_2 + \beta_3x_3 + \beta_4x_4 + \beta_5x_5 + \beta_{6a}x_1 * x_5 + \beta_{6b}x_2 * x_5 + \beta_{6c}x_3 * x_5 + \varepsilon_6 \dots\dots\dots (6)$$

$$y = \beta_0 + C + \beta_1x_1 + \beta_2x_2 + \beta_3x_3 + \beta_4x_4 + \beta_5x_5 + \beta_{6a}x_1 * x_5 + \beta_{6b}x_2 * x_5 + \beta_{6c}x_3 * x_5 + \beta_{6d}x_4 * x_5 + \varepsilon_7 \dots\dots\dots (7)$$

Where:

y= Innovative Work Behaviour

c= Control Variables

β_0 = Constant

x_1 = Development I-deals

x_2 = Flexibility I-deals

x_3 = Task I-deals

x_4 = Financial I-deals

x_5 = Perceived Organizational Justice

β_1, β_{6d} = Coefficient of Regression

e, \dots, e_7 = Error Terms

3.11. Limitations of the Study

Since the study used survey to collect data it could not gain a full sense of the social processes in their natural settings. In addition, the respondents in the study might have falsified their responses. This was in consideration of Yetton & Sharma (2001) who

agreed that respondents might not always be truthful in their answers to a survey. Some respondents might have deliberately withheld some vital information due to bureaucracy and secrecy upheld in many life insurance companies. The other limitation of this study arose from the nature of its dyadic responses. The managers filled the survey to evaluate their sales agents' IWB while the sales agents gave responses pertaining to I-deals and POJ. This could have led to some response bias as some, particularly the managers may not have been quite objective in their evaluation considering their proximity with the employees in their daily chores. This research concentrated on companies that controlled 86.67% in the life insurance industry (IRA, 2016). The smaller companies could provide important findings that would have been useful in the industry which further researchers may consider studying.

3.12. Ethical Considerations

The ethical issues considered while undertaking this research included seeking approvals, enabling voluntary participation of the respondents, ensuring safety of the participants, guaranteeing of anonymity, confidentiality in responses, avoiding deception, and analysing and reporting of the findings. To obtain access to the chosen institutions, a letter seeking permission to conduct the study from the National Commission for Science, Technology and Innovation (Nacosti) was submitted to the life insurance companies. This letter was accompanied with an introduction letter from Moi University, a copy of questionnaire with a cover page explaining the importance of the study and expected findings. Informed consent of each participant was sought by the researcher before their participation. The privacy of the participant was assured by not identifying

the individual responses and keeping the questionnaires and data under lock and key accessed by the researcher alone. There was no harm to the respondents because the study was not practical in nature. To avoid deception the researcher identified himself with the respondents by sharing his contact details in case of any queries.

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION, INTERPRETATION AND DISCUSSION OF THE FINDINGS

4.0. Introduction

This chapter provides a presentation of the research findings collected through the methodology discussed in chapter three. It provides findings on the moderating effect of POJ on the relationship between I-deals and IWB among tied life insurance agents in Kenya. This chapter opens with a section on the demographic description of participants who were involved in data collection. This is followed by reporting of data pertaining to the research objectives posed in the study, factor analysis, correlation and regression analysis as well as the moderating effect of POJ.

4.1. Response Rate

A total of four hundred and ninety eight (498) life insurance agents were selected for the study. From the data collected, out of the 498 questionnaires administered to agents, 385 were filled and returned translating to a response rate of 77.3%. The high response rate facilitated gathering of sufficient data that could be generalized to determine the relationship between the I-deals and IWB among tied life insurance agents in Kenya. A high response rate assures for more accurate survey results (Rear & Parker, 1997). A higher response rate was also enhanced through personal appearances, incentives and personalization (Kaplowitz *et al.*, 2004)

4.2. Data Preparation and Screening

The survey data was screened for a number of potential problems in relation to missing data according to guidelines provided by Tabachnick and Fidell (2013). On receipt of any completed questionnaires, they were prepared for further screening by numbering them to ensure that each and every questionnaire was accounted for. Questionnaires that were left blank or had large missing data were discarded and were not included in the analysis.

4.2.1. Missing Values Analysis

Studies have shown that missing values are a common occurrence in social research (Hayes, 2012). As noted by Fichman, (2005), missing values can seriously affect results of statistical analysis. Consequently, the study attempted to eliminate or reduce missing values right from the field. Each questionnaire was personally delivered to the life insurance unit managers by the researcher or the research assistant who then gave out to their respective agents and evaluated them afterwards. Thereafter, a time and date to return and collect the questionnaire was agreed upon. To ensure that the questionnaires were completed, a follow-up phone call was made prior to their collection visit. In case the completed questionnaires were not available, a second visit was arranged to encourage participation. Personalized thank-you notes were delivered when the questionnaires were collected. Initially, missing values were evaluated with respect to cases and their distribution as shown in Table 4.1. Most cases had non-missing (95.6%) values and 17 cases (4.4%) had missing values.

Table 4.1. Distribution of the Number of Missing Values on Cases

Number of missing values	Number of cases	Percentage
0	368	95.6
1	4	1.03
2	9	2.34
3	4	1.03
Total	385	100

Source: Research Data (2016)

Thereafter, missing values were assessed with respect to variables. Table 4.2 shows the number of missing values by variables. 53 variables did not have missing values while 3 had only minimal missing values. Specifically, 2 variables had one missing value and one variable had two missing values. These were deemed useable and missing data were replaced with mean substitution before further analysis was conducted (Tabachnick and Fidell, 2013).

Table 4.2. Distribution of the Number of Missing Values by Variables

Number of missing values	Number of variables	Percentage
0	150	98.04
1	2	1.31
2	1	0.65
Total	153	100

Source: Research Data, (2016)

4.2.2. Analysis of Outliers

An outlier is a point that is far from observing other observations. Outliers may be due to variation in the measurement and can perhaps show an experimental error (Churchill Jr. and Iacobucci, 2004). The latter is sometimes excluded from the data set. There is high

tendency of outliers in any random distribution, but they are often indicative either of measurement error or that the population suffers hard-tail distribution. Scrutinizing outliers is an important step before analysis because skipping initial examination of outliers can distort statistical tests if there happens to be problematic outliers (Hair *et al.*, 2010). In particular, it distorts statistics and may lead to results that do not generalize to certain sample except one with the same type of outliers (Tabachnick and Fidell, 2013).

In line with the recommendation of Tabachnick and Fidell (2013) this study used Mahalanobis D^2 measure to identify and deal with multivariate outliers. Additionally, handling multivariate outliers would take care of univariate outliers. However, treating univariate outliers would not necessarily take care of multivariate outliers (Hair *et al.*, 2010). Hence, Mahalanobis D^2 were calculated using linear regression methods in SPSS, followed by the computation of the Chi-square value. Given that 4 items were used, 3 represent the degree of freedom in the Chi-square table with $p < 0.001$ (Tabachnick & Fidell, 2013). This means that any case with a probability Mahalanobis D^2 value of less than 0.001 is a multivariate outlier and should be removed. Therefore, cases with a value of less than 0.001 were excluded from further analysis.

Table 4.3. Mahalanobis Distance

	Minimum	Maximum	Mean	Std. Deviation	N
Mahal. Distance	0.439	13.026	3.990	2.374	385

a. Dependent Variable: Innovative Work Behaviour.

Source: Research Data, (2016)

4.3. Managers' Demographic Characteristics

In this study, most respondents (47.9%) were in the 31 to 40 age range. The least represented age range comprised respondents aged below 30 years who amounted only to 6.3 percent of the entire sample. The implication is that the managerial cadre for this study mainly comprised of older people as the number steadily increased with increasing age and experience. Over 90 percent of the managers were over 30 years of age.

With regard to gender, the results showed that more than two thirds (79.2%) of the respondents were male with the female managers accounting for only 20.8 percent of the number. Male individuals comprise the majority at the management possibly because the ascent of female individuals to the top of the corporate ladder is hindered by the “old boy’s network” which views female individuals as untested and riskier. This disparity is in most cases is accentuated in developing countries such as Kenya (Tsui & O’Reilly, 1989).

Respondents were also asked to indicate their educational levels. The findings indicated that the majority (85.4%) of the respondents had attained a bachelor’s degree. This group was followed by 10.4 percent who had attained a Diploma. The respondents with a Doctorate/Masters were 4.2 percent. The results imply that most of the managers who took part in this study had college education which has a bearing on their decision making and knowledge level.

The study also sought to establish the managers’ tenure. Majority (55.3%) of the managers had tenure of 5 to 10 years, 43.8% (171) of them had worked for less than 5

years and 2% (1) for 11 to 15 years. Since the managers had a high working experience, they provided reliable data on the study problem since they had vast knowledge on the problem being investigated by the study. This is consistent with Anand *et al.*, (2010) view that it was easier to negotiate an I-deal with a manager with a higher tenure.

Table 4.4. Managers' Characteristics

Characteristic	Age Bracket	Frequency	Percent
Manager's age	below 30	03	06.3
	31-40	23	47.9
	41-50	22	45.8
	Total	48	100
Manager's gender	Female	10	20.8
	Male	38	79.2
	Total	48	100
Manager's education level	Doctorate/Masters	02	04.2
	Bachelors	41	85.4
	Diploma	05	10.4
	Total	48	100
Manager's tenure	Less than 5 years.	21	43.8
	5-10 years	26	54.2
	11-15 years	01	02.0
	Total	48	100

Source: Research Data, (2016)

4.4. Employee Demographic Characteristics

The study took into consideration the respondents personal characteristics to give general information about them and to assist the researchers' understanding on the findings. Variables included here were the number of employees reporting to the manager, employee's gender, age, educational level and their length of service. The study sought to establish the number of employees reporting to the manager. From the results, 58.7 percent of the respondents noted that 6 to 10 employees reported to the manager, 38.7 percent of them elucidated that 11 to 15 employees reported to the manager and 2.6

percent of them stated that less than 5 employees reported to the manager. These results were consistent with Vidyarthi *et al's.*, (2014) study that explained that most dyadic studies had a number of employees were managed by a single supervisor.

The study also put into account the gender of the respondents. From the results, 60 percent of the respondents were female and 40 percent were male. The results indicated that female employees comprised the majority in many of the life insurance organizations companies under the study. The implication is that both male and female individuals had a chance of employment within these companies. The study settled on three age groups, from which, respondents were asked to identify their group. The groups were: between 31 to 40 years old, 41 to 50 years old and below 30 years old. The data collected revealed that employees below 30 years comprised the majority (63.1 percent), 33.5 percent of them were 31 to 40 years and those between 41 to 50 years comprised the least at 3.4 percent. These findings suggest that the study was dominated by employees below 30 years of age. This is in line with the findings by Rosen *et al.*, (2013) that found out that younger employees negotiated for more I-deals than their older counterparts.

Table 4.5. Employee Demographic characteristics

Variables	Age range	Frequency	Percent
Number of employees reporting to the manager	Less than 5	10	2.6
	6-10	226	58.7
	11-15	149	38.7
	Total	385	100
Employee gender	Female	231	60
	Male	154	40
	Total	385	100
Employee's age	Below 30	243	63.1
	31-40	129	33.5
	41-50	13	3.4
	Total	385	100
Employee education level	Doctorate/ Masters	7	1.8
	Bachelors	52	13.5
	Diploma	313	81.3
	High school	13	3.4
	Total	385	100
Employee length of service	Less than 5 years	295	76.6
	5-10 years	88	22.9
	11-15 years	1	0.3
	16-20 years	1	0.3
	Total	385	100

Source: Research Data, (2016)

The study put four variables to depict the education attained by the respondents. The variables were High school, Diploma, Bachelors and Masters/Doctorate levels. The findings were; high school 3.4 percent, diplomas were 81.3 percent, bachelors were 13.5

percent and those with masters/doctorate level of education were 1.8 percent. This indicated that many employees were recruited at the entry of diploma level although some companies had recruits with high school qualifications only. The results on employee length of service revealed that 76.6 percent of them had worked for less than 5 years, 22.9 percent for 5 to 10 years, 0.3 percent for 11 to 15 years and 0.3 percent for 16 to 20 years. This indicated that life insurance companies employed young people as their sales agents. This reflected the employee turnover in these companies due to high level of competition which is consistent to Rousseau, (2001) explanations.

4.5. Descriptive Statistics Results for the Study Variables

4.5.1 Development I-deals

This section of the analysis highlights the results on development I-deals. The findings indicate that the employees and their managers had successfully negotiated a unique arrangement that allowed them training activities (mean = 6.08, SD = 0.895, skewness= -0.625, kurtosis= -0.125). The implication is that employees are able to expand their knowledge base without missing on work time while attending training sessions since there is a prior arrangement on training activities with the management. Training is therefore a worthwhile investment for both the employee and the organization as a whole.

Likewise, the managers and employees have successfully negotiated a unique arrangement that allowed them on-the-job training activities (mean = 5.87, standard deviation = 1.053, skewness= -0.560, kurtosis= -0.216). Employees therefore underwent training while undertaking their job. Consequently, they were able to improve on their

skills. On the job-training also reduced the weak links within the organizations by ensuring that employees had the recommended set of skills and knowledge to effectively do their job. In addition, the managers and employees had successfully negotiated a unique arrangement that allowed them special opportunities for skill development (mean = 5.57, standard deviation = 1.148, skewness= -0.751, kurtosis= 0.309). The implication is that employees develop new and advanced knowledge or skills that will assist them do their job better. As well, such opportunities would give them an opportunity to understand the key skills and capabilities that the organization requires.

Furthermore, the manager and employees had successfully negotiated a unique arrangement that allowed them career development opportunities (mean = 5.62, standard deviation = 1.147, skewness= -0.447, kurtosis= -0.587). The management was seen to be crucial in the career development of the employees. Since the employees and the management had successfully negotiated arrangements for career development, employees were able to realize their career prospects and in turn contributed to the organization in terms of the gained knowledge and skills. The results on development I-deals summed up to a mean of 5.7844, a standard deviation of 0.81925, skewness of -0.248 and kurtosis of -0.723. The above findings are as presented in table 4.6 below.

Table 4.6. Descriptive Statistics Results for Development I-deals.

Items	Min	Max	Mean	Std. Deviation	Skewness	Kurtosis
My manager and I have successfully negotiated a unique arrangement that allows me training activities.	3	7	6.08	0.895	-0.625	-0.125
My manager and I have successfully negotiated a unique arrangement that allows me on-the-job training activities.	2	7	5.87	1.053	-0.560	-0.216
My manager and I have successfully negotiated a unique arrangement that allows me special opportunities for skill development.	2	7	5.57	1.148	-0.751	0.309
My manager and I have successfully negotiated a unique arrangement that allows me career development opportunities.	2	7	5.62	1.147	-0.447	-0.587
Average	2.3	7	5.79	1.061	-0.248	-0.723

Source: Research Data, (2016)

4.5.2 Flexibility I-deals

This section describes findings that relate to flexibility I-deals. The findings indicate that the managers had put into consideration their employees' personal needs when negotiating their work schedule (mean = 5.48, standard deviation= 1.225, skewness= -0.303, kurtosis= -0.814). This implies that the employees had flexible work schedules since their personal needs were taken into account. There is thus likelihood that employees were satisfied with their jobs meaning that they were more productive.

Similarly, the managers and the employees had negotiated for accommodations for their off-the-job demands when considering their work hours (mean= 5.21, standard deviation= 1.407, skewness= -0.658, kurtosis= 0.265). The implication is that the organizations had the ability to retain their skilled staff since there were provisions for their off-the-job demands. As a result, there is commitment and productivity among the employees.

Moreover, outside of formal leaves and sick times, the employees and their supervisors had negotiated for unique arrangements that allowed them additional time off to attend non-work related activities (mean= 5.21, standard deviation= 1.361, skewness= -0.568, skewness= -.0.465). The implication is that there was improved employee retention in that those with family obligations were catered for in their work schedules. There was also better work-life balance which could lead to improvements in the health and well-being and reduced work family conflicts of employees. Besides, due to the special needs of the employees they negotiated with their supervisor unique arrangements that allowed them to complete a portion of their work outside of the office (mean = 5.34, standard deviation= 1.393, skewness= -0.519, kurtosis= -0.612). Consequently, employees had it in mind that the organization values them hence they are motivated to work towards attaining the organizational goals like IWB.

Furthermore, because of employees' special circumstances, they had negotiated with their supervisors unique arrangements that allowed them to do work from somewhere other than the main office (mean= 6.11, standard deviation= 1.013, skewness= -0.739, = kurtosis of -0.502). The implication is that there were reduced work-family conflicts and

an increased opportunity for employees to attend to non-work related duties that improved their well being. The results on flexibility I-deals summed up to a mean of 5.471, standard deviation of 0.88036, skewness of -0.146 and kurtosis of -0.791. Table 4.7 below illustrates the results on flexibility I-deals as explained above.

Table 4.7: Descriptive Statistics Results for Flexibility I-deals

Items	Min	Max	Mean	Std. Deviation	Skewness	Kurtosis
My manager and I have considered my personal needs when negotiating my work schedule.	3	7	5.48	1.225	-0.303	-0.814
My manager and I have negotiated accommodations for my off-the-job demands when considering my work hours.	1	7	5.21	1.407	-0.658	0.265
Outside of formal leave and sick time, my supervisor and I have negotiated additional time off to attend to non-work related activities	1	7	5.21	1.361	-0.568	0.465
Because of my individual needs, I have negotiated with my supervisor a unique arrangement that allows me to complete a portion of my work outside of the office.	2	7	5.34	1.393	-0.519	-0.612
Because of my particular circumstances, I have negotiated with my supervisor a unique arrangement that allows me to do work from somewhere other than the main office.	3	7	6.11	1.013	-0.739	-0.502
Average	2	7	5.47	1.280	-0.146	-0.791

Source: Research Data, (2016)

4.5.3: Tasks and Responsibilities I-deals

This section provides the study findings for task I-deals descriptive statistics. The findings indicate that the employee negotiated for how he does his job with his manager. This is attested by the results (mean= 6.16, standard deviation= 0.787, skewness= -0.357, kurtosis= -1.112). This implies that employees are allowed to negotiate for how they do their work and their employers approves them. Similarly, the employees have negotiated with their managers for extra responsibilities that take advantage of the skills that they bring to their job shown by the results (mean= 5.57, standard deviation= 1.168, skewness= -0.438, kurtosis= -0.727). The results testify the weight in which organization's in the study attach to the skills with which employees bring to the job hence giving them responsibilities that make them utilize such skills.

The results also reveal that the employees and their managers had negotiated for tasks that better developed their skills (mean= 5.49, standard deviation= 1.379, skewness= -0.476, kurtosis=-0.814). This implies that the employers motivate their employees through approving tasks that enhance employee skills within the organizations. In the same way, the results also reveal that the employees and their managers negotiated for tasks that better fitted their personalities, skills and abilities (mean= 5.27, standard deviation= 1.159, skewness= -0.42, kurtosis= -1.098) meaning that employers in those life insurance firms approved such requests from their employees, hence their motivation in the display of IWB.

The results also revealed that in consideration of their distinctive contributions brought to the job, the employees negotiated with their managers for more flexibility in how to

complete the job given (mean= 5.44, standard deviation= 1.274, skewness= -0.665, kurtosis of 0.03). This had the implication that the employees in those life insurance organizations were allowed to complete their work from places that they aspired when they request for it. This then had the effect of motivating them to be innovative in their organizations in reciprocation of the I-deals granted.

Finally, the results revealed that employees had negotiated with their managers for desirable positions that made use of their unique abilities (mean= 4.81, standard deviation= 1.250, skewness=-0.131, kurtosis=-0.19). It therefore implied that employees were allowed an opportunity of utilizing their unique abilities in many of those life insurance companies. The results of task I-deals summed up to a mean of 5.45, a standard deviation of 0.87061, skewness of -0.279 and kurtosis of -0.612. The above results are shown on table 4.8 below.

Table 4.8: Descriptive Statistics Results for Tasks and Responsibilities I-deals

Variable	N	Min.	Max	Mean	Std. Dev.	Skewness	Kurtosis
My manager and I negotiate how I do my job	385	4	7	6.16	0.787	-0.357	-1.112
I have negotiated with my manager for extra responsibilities that take advantage of the skills that I bring to the job.	385	2	7	5.57	1.168	-0.438	-0.727
My manager and I have negotiated tasks for me that better develop my skills.	385	2	7	5.49	1.379	-0.476	-0.814
I have negotiated with my manager for tasks that better fit my personality, skills and abilities.	385	1	7	5.27	1.519	-0.42	-1.098
Considering my distinctive contributions, I have negotiated with my manager for more flexibility in how i complete my job.	385	1	7	5.44	1.274	-0.665	0.03
I have negotiated with my manager for a desirable position that makes use of my unique abilities.	385	1	7	4.81	1.25	-0.131	-0.19
Average	385	3	7	5.45	0.87	-0.279	-0.61

Source: *Research Data, (2016)*

4.5.4. Descriptive Statistics Results for Financial I-deals

The results for financial I-deals revealed that the respondents slightly agreed that their supervisors had ensured that their compensation arrangements met their individual needs (mean= 5.29, standard deviation= 1.356, skewness= -0.538, kurtosis=-0.186).The results

implied that there were certain aspects of the compensation arrangements that had not been looked into accordingly by the supervisors. It could be that the employees felt that their pay packages were not akin to that of employees doing the same work in that profession or it did not meet their needs fully. Likewise, due to their personal circumstances, the supervisors had created a compensation arrangements that were tailored to fit their employees (mean= 4.99, standard deviation= 1.361, skewness=-0.522, kurtosis= 0.254). It however seemed that the compensation arrangements had not addressed every employee needs since the employees were slightly in agreement in those results.

Furthermore, the employees slightly agreed that their supervisors were willing to negotiate their compensations due to their unique skills and contributions (mean= 5.02, standard deviation= 1.391, skewness=-0.336, kurtosis of -0.361). The results suggest that the more employees have new skills or additional knowledge and made use of it on a regular basis in their jobs, the more likely they were to negotiate their compensation arrangements. In addition, the employees slightly agreed that beyond formal policies their supervisors had raised their pay because of the exceptional contributions that they made to the organizations (mean= 4.77, standard deviation= 1.53, skewness=-0.170, kurtosis=-0.70). On a whole, employees' pay had not been mainly increased due to their performance standards rather than because of the organizations formal policies.

Besides, employees slightly agreed that after their initial appointments, they negotiated with their supervisors to develop compensation arrangements that rewarded their unique contributions (mean= 4.99, standard deviation= 1.516, skewness= -0.302, kurtosis=-

0.63). The results imply that there were compensation arrangements in place that rewarded employees' unique contributions though the employees had not fully benefited from them. Generally, the results on financial ideals summed up to a mean of 5.014 a standard deviation of 1.155, skewness of -0.308 and kurtosis of -0.63. The results on financial I-deals are as presented in table 4.9 below.

Table 4.9: Descriptive Statistics Results for Financial I-deals

Items	N	Min	Max	Mean	Std. Dev.	Skewness	Kurtosis
My supervisor has ensured that my compensation arrangement meets my individual needs.	385	1	7	5.29	1.356	-0.538	-0.186
Because of my personal circumstances, my supervisor has created a compensation arrangement that is tailored to fit me.	385	1	7	4.99	1.361	-0.522	0.254
Because of my unique skills and contributions, my supervisor has been willing to negotiate my compensation.	385	1	7	5.02	1.391	-0.336	-0.361
Beyond formal policies, my supervisor has raised my pay because of the exceptional contributions that I make to the organization.	385	1	7	4.77	1.532	-0.170	-0.701
After my initial appointment, I negotiated with my supervisor to develop a compensation arrangement that rewards my unique contributions.	385	1	7	4.99	1.516	-0.302	-0.739
Average	385	1	7	5.01	1.143	-0.308	-0.63

Source: Research Data, (2016)

4.5.5. Distributive Perceived Organizational Justice

The study findings revealed that employees' work schedule was fair (mean= 5.74, standard deviation= 1.661, skewness=-1.49, kurtosis=1.484). As such, employees were able to balance their personal and work commitments. Precisely, employees were also able to effectively negotiate working hours with their employers and have provisions for additional leave periods from the formal ones. Furthermore, employees thought that their levels of pay was fair (mean= 5.89, standard deviation=1.437, skewness=-1.56, kurtosis=2.09). Consequently, fair pay showed that the employees were of value to the insurance organizations. The end result was a motivated and engaged workforce. In addition, they felt that their job responsibilities were fair with a mean of 6.07, a standard deviation of 1.249, skewness of 1.282 and kurtosis of 0.52. On average, the mean was 5.90, standard deviation of 1.45, skewness of 0.166 and kurtosis of -0.416. Table 4.10 highlights the results on distributive perceived organizational justice as mentioned above.

Table 4.10: Descriptive Statistics Results for Distributive Perceived Organizational Justice

Items	Min	Max	Mean	Std. Dev.	Skewness	Kurtosis
My work schedule is fair.	1	7	5.74	1.661	-1.490	1.484
I think that my level of pay is fair.	1	7	5.89	1.437	-1.555	2.091
I feel that my job responsibilities are fair.	2	7	6.07	1.249	-1.282	0.521
Average	1.33	7	5.90	1.45	0.116	-0.416

Source: Research Data, (2016)

4.5.6. Procedural Perceived Organizational Justice

This section of the analysis highlights the results on procedural POJ. From the findings, the employees noted that all decisions were based on accurate information (mean=6.33, standard deviation=1.00, skewness=-1.697, kurtosis=2.274). Since decisions were based on accurate information, the organizational members were less likely to make shortsighted investments but likely to make decisions that are both effective in that they increased employee performance and that of the organization and efficiency in a way that it takes less time to perform. Also, when all decisions were made, all agents were allowed to contribute (mean = 5.89, standard deviation= 1.433, skewness= -1.115, kurtosis=-0.009). In so doing, all agents felt that they were a valued part of the organization. Precisely, they felt that those in management valued them as significant contributors to the organizations' success. Also, such employees could delve into new ways of accomplishing organizational tasks since they were aware that they were of value.

On the same note, the managers shared relevant work information with all agents (mean = 6.61, standard deviation= 0.672, skewness= -1.54, kurtosis= 1.153). The outcome is that the agents were able to make better day-to-day decisions since they had enough information concerning the direction of the organization. Besides, the managers handled all issues ethically and professionally (mean= 6.71, standard deviation= 0.627, skewness= 2.045, kurtosis= 2.974). There was also thus a positive social exchange relationship between the employees and the managers. The results on procedural POJ summed up to a mean of 6.5, a standard deviation of 0.655, skewness of -1.781 and kurtosis of 3.597. The findings above are as presented in table 4.11.

Table 4.11: Descriptive Statistics Results for Procedural Perceived Organizational Justice

Items	Min.	Max	Mean	Std. Dev.	Skewness	Kurtosis
All decisions are based on accurate information.	3	7	6.33	1.000	-1.697	2.274
When decisions are made, all agents are allowed to contribute.	2	7	5.89	1.433	-1.115	-0.091
My manager shares relevant work information with all agents.	4	7	6.61	0.672	-1.540	1.153
My manager handles all issues ethically and professionally.	4	7	6.71	0.627	-2.045	2.974
Average	3.3	7	6.39	0.933	-1.781	3.597

Source: Research Data, (2016)

4.5.7. Interactional Perceived Organizational Justice

The study also deemed it necessary to establish the interactional POJ. It was evident from the findings that the managers treated all the employees with respect, courtesy and dignity (mean= 6.63, standard deviation= 0.624, skewness= -1.551, kurtosis= 1.49). The implication is that the employees would emulate such behaviors from the management hence fostering and contributing towards the creation and maintenance of a culture of respect, courtesy and dignity. Also, when decisions were made about their job, the managers treated them with kindness and consideration (mean= 6.08, standard deviation= 0.946, skewness= -0.817, kurtosis= -0.008). On the same note, when decisions were made about their jobs, the managers treated them with respect and dignity (mean= 6.25, standard deviation= 1.183, skewness= -1.702, kurtosis= 2.69).

Similarly, when decisions were made about their job, the managers were sensitive to their personal needs (mean= 5.97, standard deviation= 1.198, skewness= -1.191, kurtosis=

1.521). In the event that the managers were sensitive to the personal needs of employees, the employees felt valued and motivated to work towards generating original solutions to problems, introducing innovative ideas at work and searching for new ways of doing things. Likewise, when decisions were made about their jobs, the managers dealt with them in a truthful manner (mean= 6.11, standard deviation= 1.345, skewness= -1.191, kurtosis= 1.929). There was therefore, mutual trust between the management and its employees which fostered a positive work environment. In addition, when decisions were made about their jobs, the managers showed concern for their rights as employee (mean= 5.93, standard deviation= 1.581, skewness= 1.215, kurtosis= 0.066).

Furthermore, the managers discussed with the employees the implications of the decisions made about their job (mean= 6.15, standard deviation= 1.197, skewness= -1.639, kurtosis= 2.653). In such a circumstance, the employee is able to clarify on aspects of the decisions made about the job that were earlier on not understood. Similarly, the managers offered adequate justification for decisions made about the employees job (mean= 6, standard deviation= 1.172, skewness= -1.213, kurtosis= 1.327). Finally, when making decisions about their job, the managers offered explanations that made sense to them (mean= 6.02, standard deviation= 1.098, skewness= -1.167, kurtosis= 0.863). The results on interactional POJ summed up to a mean of 6.304, a standard deviation of 0.792, skewness of -1.745 and kurtosis of 3.636. Table 4.12 below highlights the results.

Table 4.12: Descriptive Statistics Results for Interactional Perceived Organizational Justice

Items	Min	Max	Mean	Std. Dev.	Skewness	Kurtosis
My manager treats me with respect, courtesy and dignity.	4	7	6.63	0.624	-1.551	1.490
When decisions are made about my job, the manager treats me with kindness and consideration.	3	7	6.08	0.946	-0.817	-0.008
When decisions are made about my job, the manager treats me with respect and dignity.	1	7	6.25	1.183	-1.702	2.691
When decisions are made about my job, the manager is sensitive to my personal needs.	1	7	5.97	1.198	-1.191	1.521
When decisions are made about my job, the manager deals with me in a truthful manner.	2	7	6.11	1.345	-1.616	1.929
When decisions are made about my job, the manager shows concern for my right as employee.	2	7	5.93	1.581	-1.215	0.066
Concerning decisions made about my job, the manager discusses with me the implications of the decisions.	1	7	6.15	1.197	-1.639	2.653
The manager offers adequate justification for decisions made about my job.	1	7	6.00	1.172	-1.213	1.327
When making decisions about my job, the manager offers explanations that make sense to me.	3	7	6.02	1.098	-1.167	0.863
Average	2	7	6.13	1.149	-1.745	3.626

Source: Research Data, (2016)

4.5.8. Innovative Work Behavior

Innovative work behavior encompasses the introduction of new and useful ideas, processes or procedures with the intent to benefit the organization as a whole. In light of this, the study found it necessary to establish innovative work behavior among tied life insurance company tied agents working in Nairobi branches. From the results, the respondents slightly agreed that the employee pays attention to issues that are not part of their work (mean= 4.53, standard deviation= 1.62, skewness= -0.279, kurtosis= -1.005).

This was indicative of motivated and committed employees willing to go an extra mile to realize the organization's overall objective through questioning how things were done in the organizations. Also, the employees wondered how things could be improved in the organization (mean= 5.74, standard deviation= 1.046, skewness= -0.103, kurtosis= -1.021). This was evident of innovative work behavior since the employees are focusing on continual improvement of organizational procedures. On the same note, employees searched out new working methods and techniques (mean= 5.15, standard deviation =0.838, skewness= 0.68, kurtosis= 0.246). This implied that there was enthusiasm from the life insurance agents to search for new working methods for improvement of the existing ones within the organization.

Furthermore, the respondents slightly agreed that the employees often generated original solutions for problems (mean= 5.1, standard deviation= 1.514, skewness= -0.082, kurtosis= -1.417). The results suggested that a significant number of the employees had made an initiative towards generating original solutions for problems witnessed in their work chores hence need for improvement. The results also indicated that the employees

often found new approaches to execute tasks (mean= 6.05, standard deviation= 1.002, skewness= -0.531, kurtosis= 1.062) which meant that efforts to get improvement by the employees bore fruits for the effectiveness of the organization.

Furthermore, the respondents slightly agreed that the employee often attempted to convince people to support an innovative idea (mean= 5.33, standard deviation= 1.183, skewness= 0.145, kurtosis= -1.246) meaning that the employees went ahead to champion the new ideas for uniform application within their organizations. In fact, they often made important organizational members enthusiastic for innovative ideas (mean= 5.01, standard deviation= 1.493, skewness= -0.018, kurtosis= -1.469). This implied that the respondents slightly agreed that their colleagues often made others enthusiastic of innovative work behaviour in their organizations.

In addition, the respondents slightly agreed that the employees often systematically introduced innovative ideas into work practices (mean= 4.8, standard deviation= 1.278, skewness= 0.018, kurtosis=-1.051) meaning that though the new ideas were there, their introduction was slightly done by many of the organizations. The results also indicated that the respondents contributed to the implementation of the new ideas (mean= 5.33, standard deviation= 1.595, skewness= -0.322, kurtosis= -1.51) meaning that more of them agreed that the implementation of the new ideas were done in their organizations. The results on IWB summed up to a mean of 5.227, a standard deviation of 0.944, skewness of -0.42 and kurtosis of -1.286. Table 4.13 illustrates the above results.

Table 4.13: Descriptive Statistics Results for Innovative Work Behavior

Items	Min	Max	Mean	Std. Dev.	Skewness	Kurtosis
How often does the employee pay attention to issues that are not part of his daily work?	2	7	4.53	1.620	-0.279	-1.005
How often does this employee wonder how things are can be improved?	3	7	5.74	1.046	-0.103	-1.021
How often does this employee search out new working methods, techniques or instruments?	3	7	5.15	0.838	0.680	0.246
How often does this employee generate original solutions for problems?	3	7	5.12	1.514	-0.082	-1.417
How often does this employee find new approaches to execute tasks?	4	7	6.05	1.002	-0.531	-1.062
How often does this employee attempt to convince people to support an innovative idea?	3	7	5.33	1.183	0.145	-1.246
How often does this employee make important organizational members enthusiastic for innovative ideas?	3	7	5.01	1.493	-0.018	-1.469
How often does this employee systematically introduce innovative ideas into work practices?	3	7	4.80	1.278	0.018	-1.051
How often does this employee contribute to the implementation of new ideas?	3	7	5.33	1.595	-0.322	-1.510
Average	3	7	5.23	1.285	-0.420	-1.286

Source: Research Data, (2016)

4.5.9. Aggregate Mean Descriptive Analysis of the Study Constructs

The results for the aggregated items for each of the independent, the moderator and the dependent variables showed that POJ had the highest mean of 6.178, a standard deviation of 0.688, skewness of -0.248 and kurtosis of -0.723. This implied that the life insurance

organizations demonstrated more of fairness in its compensation and pay structures with less demonstration on financial I-deals (mean= 5.014, standard deviation= 1.155, skewness= -0.146, kurtosis= -0.79). Development I-deals had a mean of 5.784, a standard deviation of 0.819, skewness of 2.79 and kurtosis of -0.624. This implied that development I-deals were moderately upheld by the organizations. Similarly, flexibility I-deals had a mean of 5.471, a standard deviation of 0.880, skewness of -0.308 and kurtosis of -0.630. For tasks and responsibilities-Ideals the mean was 5.445, a standard deviation 0.875, skewness of -0.430 and kurtosis of -1.286. Finally, IWB had a mean of 5.226, a standard deviation of 0.944, skewness of -0.420 and kurtosis of -1.286. The findings in table 4.14 provided the descriptive statistics for all the study variables.

Table 4.14: Aggregate Mean Descriptive Analysis of Study Constructs

Variables	Min.	Max.	Mean	Std. Dev.	Skewness	Kurtosis
Development I-deals	3.5	7	5.78	0.819	-0.248	-0.723
Flexibility I-deals	3.6	7	5.47	0.880	-0.146	-0.791
Tasks I-deals	3.0	7	5.45	0.875	-0.279	-0.624
Financial I-deals	1.2	7	5.01	1.155	-0.308	-0.630
Innovative Work Behaviour	3.8	6.6	5.23	0.944	-0.420	-1.286
Perceived Organizational Justice	4.7	7	6.18	0.688	-0.844	-0.340

Source: Research Data, (2016)

4.6. Cross Tabulation of Employee Demographic Characteristics against the Study Variables

4.6.1 Employee Age against the Study Variables

The study sought to establish the relationship between employee age and the study variables. The results indicated that there is a statistically significant difference between the age of the employees and the development I-deals ($F = 4.295, \rho = 0.014 < 0.05$). The results indicated that employee age influences their decision as to whether they negotiate for skill and career development or not. Precisely, between the age of 30 to 40 years, employees negotiate more for skill and career development but as they grow older beyond 40 years, their negotiation for personal development declines. Likewise, there is a statistically significant difference between employee age and flexibility I-deals ($F = 2.978, \rho = 0.052 < 0.05$). From the results, older employees (41 to 50 years) negotiated more for personalized work schedules and flexibility in tasks compared to younger employees (below 30 years). This could be as a result of family obligations since as individuals grow older they experience an increase in family obligations.

However, there is no statistically significant difference between employees' age and tasks I-deals ($F = 0.63, \rho = 0.533 > 0.05$). The implication is that employees' age does not play a role in their negotiation for job tasks that are personally motivating, rewarding and enjoyable to them. Additionally, there is a statistically significant difference between the age of the employees and Financial I-deals ($F = 4.846, \rho = 0.008 < 0.05$). The results suggest that there is a higher likelihood for employees to negotiate for pay and compensation arrangements that meet their unique individual needs. However, there is no

statistically significant difference between employee age and perceived organizational justice ($F = 1.516$, $p = 0.221 > 0.05$). The results imply that employee age has no influence on their perception of fairness in all aspects of the organization since fairness influences employee behaviour at all ages.

Finally, there is a statistically significant difference between employee age and innovative work behavior ($F = 3.995$, $p = 0.019 < 0.05$). The implication is that older employees tend to search for new ways of doing things and are at the forefront in introducing innovative ideas at work as opposed to younger employees. This could be as a result of experience gained over the years in their professions. Table 4.15 highlights the results.

Table 4.15 Employee age against study variables

Variable	Years	N	DESCRIPTIVES		ANOVA	
			Mean	Std. Deviation	F	Sig.
Development I-deals	Below 30	243	5.752	0.801	4.295	0.014
	31-40	129	5.899	0.849		
	41-50	13	5.25	0.629		
	Total	385	5.784	0.819		
Flexibility I-deals	Below 30	243	5.409	0.894	2.978	0.052
	31-40	129	5.539	0.879		
	41-50	13	5.953	0.233		
	Total	385	5.471	0.88		
Tasks I-deals	Below 30	243	5.452	0.859	0.630	0.533
	31-40	129	5.408	0.938		
	41-50	13	5.691	0.418		
	Total	385	5.445	0.875		
Financial I-deals	Below 30	243	4.913	1.184	4.846	0.008
	31-40	129	5.123	1.107		
	41-50	13	5.831	0.553		
	Total	385	5.014	1.155		
Perceived Organizational Justice	Below 30	243	5.657	0.667	1.516	0.221
	31-40	129	5.55	0.635		
	41-50	13	5.232	1.031		
	Total	385	5.616	0.663		
Innovative Work Behaviour	Below 30	243	5.155	0.946	3.995	0.019
	31-40	129	5.298	0.95		
	41-50	13	5.855	0.491		
	Total	385	5.227	0.944		

Source: Research Data, (2016)

4.6.2. Employee tenure against the study variables

The study deemed it important to establish the statistical difference between employee tenure and the study variables. Based on the findings, there was no statistical difference between employee tenure and development I-deals ($F= 2.388, \rho=0.069>0.05$). The results imply that employee tenure has no influence on whether employees negotiate for training and special opportunities for skill development since they are based on unique contributions to the organizational performance and the leader member exchange relationship between employee and the supervisor. Similarly, there was no statistically significant difference between employee tenure and flexibility I-deals ($F = 1.021, \rho= 0.383> 0.05$). From the results, employee tenure has no influence on whether they negotiate for personalized work schedules and flexibility in tasks.

In the same way, employee tenure has no significant difference with tasks I-deals ($F = 0.724, \rho= 0.538> 0.05$). The implication is that employee tenure has no influence on their negotiation for tasks that best suits their personality, skills and abilities and those that bring about a holistic development in the employee. However, there is a statistically significant difference between employee tenure and financial I-deals ($F = 3.983, \rho= 0.008< 0.05$). The findings show that employee's negotiations for better pay and compensation increased with increased tenure within the organizations. The above results are consistent with Rosen *et al.*, (2013) findings that experienced employees were valued in an organization because of their experiences and hence are better off in negotiating I-deals than low tenured ones.

In addition, employee tenure exhibited no statistical difference with POJ ($F = 1.556, \rho = 0.2 > 0.05$). The results imply that employee tenure has no influence on their perception of fairness in all aspects of the organization because it was uniform for all employees irrespective of the tenure. Finally, employee tenure evidenced a significant statistical difference with IWB ($F = 3.344, \rho = 0.019 < 0.05$). As employees gained experience, it means that they also age hence there is a decline in IWB in aspects such as introduction of innovative ideas at work. These findings are in line with Liu *et al.*, (2016) findings in which longer tenure in organizations was found to negatively influence IWB. Table 4.16 illustrates the above results.

Table 4.16. Employee Tenure against Study Variables

Variable	Years	N	DESCRIPTIVES		ANOVA	
			Mean	Std. Deviation	F	Sig.
Development I-deals	Less than 5 years	295	5.727	0.818	2.388	0.069
	5-10 years	88	5.963	0.803		
	11-15 years	1	6.000			
	16-20 years	1	6.750			
	Total	385	5.784	0.819		
Flexibility I-deals	Less than 5 years	95	5.452	0.882	1.021	0.383
	5-10 years	88	5.552	0.874		
	11-15 years	1	4.220			
	16-20 years	1	5.211			
	Total	385	5.471	0.880		
Tasks I-deals	Less than 5 years	295	5.466	0.879	0.724	0.538
	5-10 years	88	5.377	0.865		
	11-15 years	1	6.167			
	16-20 years	1	4.667			
	Total	385	5.445	0.875		
Financial I-deals	Less than 5 years	295	4.906	1.173	3.983	0.008
	5-10 years	88	5.179	1.030		
	11-15 years	1	5.213			
	16-20 years	1	5.272			
	Total	385	5.014	1.155		
Perceived Organizational Justice	Less than 5 years	295	5.637	0.664	1.556	0.2
	5-10 years	88	5.566	0.651		
	11-15 years	1	4.286			
	16-20 years	1	5.643			
	Total	385	5.616	0.663		
Innovative Work Behaviour	Less than 5 years	295	5.449	0.962	3.344	0.019
	5-10 years	88	5.414	0.836		
	11-15 years	1	5.244			
	16-20 years	1	5.000			
	Total	385	5.227	0.944		

Source: Research Data, (2016)

4.6.3 Employee Gender against the Study Variables

This section of the analysis highlighted the statistical difference between employee gender and the study variables. From the results, there is a statistically significant difference between the gender of the employees and the development I-deals ($F = 19.299$, $\rho = 0.000 < 0.05$). The findings suggest that in most cases, female employees negotiate for opportunities of skill development as compared to their male counterparts. Furthermore, employee gender has no statistically significant difference with financial I-deals ($F = 0.157$, $\rho = 0.692 > 0.05$). The implication is that the negotiations for work schedules that cater for employees' needs are not influenced by the employees' gender because everyone works primarily for income.

Also, there was no statistically significant difference between employees' gender and task I-deals ($F = 0.64$, $\rho = 0.424 > 0.05$). The findings imply that employees' gender is of no influence in terms of negotiation for job tasks that are personally motivating and develop skills of employees. In addition, there is no significant statistical difference between employees' gender and financial I-deals ($F = 2.019$, $\rho = 0.156 > 0.05$). The results suggest that financial I-deals are not influenced by the gender of the employee in question because of their universal nature to everyone seeking employment. Furthermore, employee gender exhibited no statistical difference with POJ ($F = 0.804$, $\rho = 0.371 > 0.05$). The results imply that employee gender has no influence on their perception of fairness in the organization. Finally, there was no statistically significant difference between employee gender and IWB ($F = 0.348$, $\rho = 0.555 > 0.05$). Therefore, individual IWB is not dependent on employee gender. Table 4.17 below highlights the results.

Table 4.17. Employee Gender against Study Variables

Variable	Gender	DESCRIPTIVE			ANOVA	
		N	Mean	Std. Deviation	F	Sig.
Development I-deals	Female	231	5.93	0.801	19.299	0.000
	Male	154	5.565	0.799		
	Total	385	5.784	0.819		
Flexibility I-deals	Female	231	5.486	0.859	0.157	0.692
	Male	154	5.449	0.912		
	Total	385	5.471	0.881		
Tasks I-deals	Female	231	5.416	0.887	0.640	0.424
	Male	154	5.489	0.858		
	Total	385	5.446	0.875		
Financial I-deals	Female	231	5.082	1.164	2.019	0.156
	Male	154	4.912	1.138		
	Total	385	5.014	1.155		
Perceived Organizational Justice	Female	231	5.642	0.671	0.804	0.371
	Male	154	5.57	0.65		
	Total	295	5.616	0.663		
Innovative Work Behaviour	Female	231	5.249	0.924	0.348	0.555
	Male	154	5.192	0.975		
	Total	385	5.227	0.944		

Source: Research Data, (2016)

4.7. Reliability

The Cronbach alpha coefficient test was employed to measure the internal consistency of the instruments used. From the results, the Cronbach alpha test showed values that ranged from a low of 0.71 (financial I-deals) to a high of 0.878 (innovative work behavior). These findings were in line with the benchmark suggested by Hair, *et al.*, (2010) where coefficient of 0.60 is regarded to have an average reliability while coefficient of 0.70 and above indicates that the instrument has a high reliability standard. Thus, it can be concluded that data collected from the pilot study were reliable and have obtained the acceptable level of internal consistency. Therefore, all items were included in the survey instrument. The coefficient alphas of the variables were reported in Table 4.18 below.

Table 4.18: Reliability

Variables	Cronbach Alpha	Cronbach Alpha Based on Standardized Items	No. of Items
Innovative Work Behaviour	0.883	0.878	9
Development I-deals	0.769	0.767	4
Flexibility I-deals	0.722	0.71	5
Tasks I-deals	0.789	0.781	6
Financial I-deals	0.865	0.867	5
Perceived Organizational Justice	0.855	0.861	17

Source: Research Data, (2016)

4.8. Factor Analysis

Factor analysis was done for this research so as to identify the latent variables in the data constructs and to prepare it for regression (Williams *et al.*, 2010; Idinga, 2015). In order to do factor analysis for IWB and the other variables, the analysis requirements were assessed starting with settling on exploratory type (EFA). EFA was selected because it enabled the study explore the underlying factor structure (Idinga, 2015). Hence, exploratory factor analysis was conducted for all items used to measure independent variables (development, flexibility, tasks and financial I-deals), the moderator variable (perceived organizational justice) and the dependent variable (innovative work behaviour).

Data was first assessed for its suitability with regard to its sample size and the strength of the relationship among variables or items. A sample of more than 300 participants was deemed an adequate sample (Idinga, 2015; Tabachnick & Fidell, 2007). Then factorability of the data was assessed using Bartlett's test of sphericity and Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy (Bartlett's test of sphericity should be statically significant at $p < 0.05$, KMO index should range from 0 to 1). Factor extraction was done using principal component analysis (PCA) where factors with Eigen values greater than 1 were chosen. PCA was chosen as the most convenient method as it revealed the set of factors which accounted for all common and unique variances (Idinga, 2015). Orthogonal rotation was chosen as the extraction method because the results of an orthogonal rotation are more likely to be replicated in future studies and to have been found by previous investigators since it has less sampling error and produces results that

are more parsimonious. Additionally, since the factors are uncorrelated with each other, the interpretation of orthogonally rotated factors is much simpler than that of obliquely rotated factors (Idinga, 2015).

4.8.1. Factor Analysis for IWB

The results from the factor analysis for IWB showed that the factor loading results were above 0.5. This implied that all the factors were retained for further analysis. All innovative work behavior items namely, how often does the employee pay attention to issues that are not part of their daily task, how often does the employee wonder how things can be improved, how often does he/ she search out new working methods or techniques, how often does the employee generate original solutions for problems, how often does he find new approaches to execute tasks, how often does he attempt to convince people to support an innovative idea, how often does he/ she make important organizational members enthusiastic for innovative ideas, how often does he/ she introduce innovative ideas into work practices, how often employee systematically introduce innovative ideas into work practices and how often does the employee contribute to the implementation of new ideas were later used for further analysis.

To sum up, the first factor accounted for 53.562% while the second factor accounted for 18.097% of the total variance. The first and the second set of factors were named idea formulation and idea implementation respectively. The Kaiser-Meyer-Olkin Measure value (0.76) that was above 0.5 hence acceptable. Also, the Bartlett's Test of Sphericity was significant. Table 4.19 shows the above results.

Table 4.19: Factor Analysis for IWB

Items	Factor Loadings	Factor Loadings
How often does the employee pay attention to issues that are not part of his daily work?	0.795	
How often does this employee wonder how things are can be improved?	0.777	
How often does this employee search out new working methods, techniques or instruments?		0.786
How often does this employee generate original solutions for problems?	0.859	
How often does this employee find new approaches to execute tasks?	0.802	
How often does this employee attempt to convince people to support an innovative idea?		0.758
How often does this employee make important organizational members enthusiastic for innovative ideas?	0.818	
How often does this employee systematically introduce innovative ideas into work practices?	0.759	
How often does this employee contribute to the implementation of new ideas?	0.861	
Total Variance Explained: Rotation Sums of Squared Loadings		
Initial Eigen values	4.821	1.629
% of Variance	53.562	18.097
Cumulative %	53.562	71.659
KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	0.760	
Bartlett's Test of Sphericity, Approx. Chi-Square	2519.218	
Sig.	0.000	

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

Source: *Research Data, (2016)*

4.8.2 Factor Analysis for Development I-deals

Factors with factor loadings of above 0.5 were chosen and retained for further data analysis. Development I-deals items namely; my manager and I have successfully

negotiated a unique arrangement that allows training activities, training activities that allows on-the-job training, unique arrangements that allow special opportunities for skill development and negotiations of a unique arrangement that allows employee career development opportunities were retained for further data analysis. Development I-deals loaded to one factor that accounted for 59.215% of the total variance. Sampling adequacy was tested using the Kaiser- Meyer- Olkin Measure (KMO measure) of sampling adequacy that was greater than 0.5 and Bartlett's Test was significant.

Table 4.20: Factor Analysis for Development I-deals

Items	Loadings
My manager and I have successfully negotiated a unique arrangement that allows me training activities.	0.653
My manager and I have successfully negotiated a unique arrangement that allows me on-the-job training activities.	0.822
My manager and I have successfully negotiated a unique arrangement that allows me special opportunities for skill development.	0.784
My manager and I have successfully negotiated a unique arrangement that allows me career development opportunities.	0.808
Total Variance Explained: Rotation and sum of square Loadings	
Initial Eigen Values	2.369
% of Variance	59.25
Cumulative %	59.25
KMO and Bartlet's Test	
KMO Measure of Sampling Adequacy	0.652
Bartlet's Test of Sphericity, Approx. Chi square	514.824
Significance	0.000

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

Source: Research Data, (2016)

4.8.3 Factor Analysis for Flexibility I-deals

Factor analysis for flexibility I-deals was conducted to ensure that all of the items used were valid and reliable before proceeding for further analysis. The study requested that

all loading less than 0.5 be suppressed in the output, hence providing blank spaces for many of the loadings. All flexibility I-deals factors notably, my manager and I have negotiated accommodations for my off-the-job demands when considering my work hours, because of my individual needs, I have negotiated with my supervisor a unique arrangement that allows me to complete a portion of my work outside of the office, because of my particular circumstances, I have negotiated with my supervisor a unique arrangement that allows me to do work from somewhere other than the main office, my manager and I have considered my personal needs when negotiating my work schedule and outside of formal leave and sick time, my supervisor and I have negotiated additional time off to attend to non-work related activities were retained for further data analysis.

There were two factors that were loaded. The first and the second factors were named off-the job I-deals and personal needs I-deals respectively. The first factor accounted for 37.608% while the second one accounted for 28.124 % of the total variance. Sampling adequacy was tested using the Kaiser- Meyer- Olkin Measure (KMO measure) of sampling adequacy. As evidenced in table 4.21 below, KMO was greater than 0.5, and Bartlett's Test was significant.

Table 4.21: Factor Analysis for Flexibility I-deals

Items	Factor Loadings	Factor Loading
My manager and I have negotiated accommodations for my off-the-job demands when considering my work hours.	0.729	
Because of my individual needs, I have negotiated with my supervisor a unique arrangement that allows me to complete a portion of my work outside of the office.	0.774	
Because of my particular circumstances, I have negotiated with my supervisor a unique arrangement that allows me to do work from somewhere other than the main office.	0.721	
My manager and I have considered my personal needs when negotiating my work schedule.		0.847
Outside of formal leave and sick time, my supervisor and I have negotiated additional time off to attend to non-work related activities		0.630
Total Variance Explained: Rotation Sums of Squared Loadings		
Initial Eigen values	2.395	1.406
% of Variance	37.608	28.124
Cumulative %	37.608	65.732
KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	0.736	
Bartlett's Test of Sphericity, Approx. Chi-Square	420.625	
Sig.	0.00	

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

Source: *Research Data, (2016)*

4.8.4 Factor Analysis for Tasks I-deals

Factor analysis for task I-deals was done to ensure that all the constructs items were reliable and valid. Factors with loadings of above 0.5 were viewed excellent and were retained for further data analysis. Task items namely, I have negotiated with my manager for extra responsibilities that take advantage of the skills that I bring to the job, my manager and I have negotiated tasks for me that better develop my skills, I have negotiated with my manager for tasks that better fit my personality, skills and abilities, I have negotiated with my manager for a desirable position that makes use of my unique

abilities, considering my distinctive contributions, I have negotiated with my manager for more flexibility in how I complete my job and my manager and I negotiate how I do my job were retained for further data analysis. Two factors were loaded and named abilities task I-deals and contributory I-deals respectively. The first factor accounted for 42.43% of the total variance while the second accounted for 23.70%. Sampling adequacy was tested using the Kaiser- Meyer- Olkin Measure (KMO measure) of sampling adequacy. As evidenced in table 4.22 below, KMO was greater than 0.5, and Bartlett's Test was significant.

Items	Factor Loadings	Factor Loadings
I have negotiated with my manager for extra responsibilities that take advantage of the skills that I bring to the job.	0.690	
My manager and I have negotiated tasks for me that better develop my skills.	0.891	
I have negotiated with my manager for tasks that better fit my personality, skills and abilities.	0.924	
I have negotiated with my manager for a desirable position that makes use of my unique abilities.	0.546	
Considering my distinctive contributions, I have negotiated with my manager for more flexibility in how i complete my job.		0.673
My manager and I negotiate how I do my job		0.881
Total Variance Explained: Rotation Sums of Squared Loadings		
Initial Eigen values	2.546	1.422
% of Variance	42.426	23.704
Cumulative %	42.426	66.13
KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	0.704	
Bartlett's Test of Sphericity, Approx. Chi-Square	865.564	
Sig.	0.000	

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

Source: *Research Data, (2016)*

Table 4.22: Factor Analysis for Task I-deals

4.8.5 Factor Analysis for Financial I-deals

Factor analysis for financial I-deals was conducted in order to make sure that the items belonged to the same construct (Wibowo, 2008). The results showed that there were no exceptions, as all variables scored above the threshold of 0.5. The criterion for communality was fulfilled by financial items notably, my supervisor has ensured that my compensation arrangement meets my individual needs, because of my unique skills and contributions, my supervisor has been willing to negotiate my compensation, beyond formal policies, my supervisor has raised my pay because of the exceptional contributions that I make to the organization, because of my personal circumstances, my supervisor has created a compensation arrangement that is tailored to fit me and after my initial appointment, I negotiated with my supervisor to develop a compensation arrangement that rewards my unique contributions.

Two factors were loaded and named contributory financial I-deals and circumstantial financial I-deals respectively. The first factor accounted for 44.77% of the total variance while the second factor accounted for 32.89%. The KMO Measure is an index for comparing the magnitude of the observed correlation coefficients to the magnitude of the partial correlation coefficients. As shown in table 4.20, KMO was greater than 0.5, and Bartlett's Test was significant. Table 4.23 illustrates the factor analysis for financial I-deals as explained above.

Table 4.23: Factor Analysis for Financial I-deals

Items	Factor Loadings	Factor Loadings
My supervisor has ensured that my compensation arrangement meets my individual needs.	0.911	
Because of my unique skills and contributions, my supervisor has been willing to negotiate my compensation.	0.638	
Beyond formal policies, my supervisor has raised my pay because of the exceptional contributions that I make to the organization.	0.732	
Because of my personal circumstances, my supervisor has created a compensation arrangement that is tailored to fit me.		0.578
After my initial appointment, I negotiated with my supervisor to develop a compensation arrangement that rewards my unique contributions.		0.937
Total Variance Explained: Rotation Sums of Squared Loadings		
Initial Eigen values	02.238	01.645
% of Variance	44.769	32.899
Cumulative %	44.769	77.668
KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	0.835	
Bartlett's Test of Sphericity, Approx. Chi-Square	890.81	
Sig.	0.000	

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

Source: *Research Data, (2016)*

4.8.6. Factor Analysis for Perceived Organization Justice

Factor analysis for POJ was also conducted to ensure that all of the constructs items used were valid and reliable before proceeding for further analysis. The study requested that all loading less than 0.5 be suppressed in the output, hence providing blank spaces for many of the loadings. All the POJ factors notably, my manager shares relevant work information with all agents, my manager handles all issues ethically and professionally, my manager shares relevant work information with all agents, my manager treats me with respect, courtesy and dignity, all decisions are based on accurate information, when

decisions are made about my job, the manager deals with me in a truthful manner, concerning decisions made about my job, the manager discusses with me the implications of the decisions, I feel that my job responsibilities are fair and when decisions are made all agents are allowed to contribute.

Additionally, when decisions are made about my job, the manager treats me with kindness and consideration, when decisions are made about my job, the manager treats me with respect and dignity, my work schedule is fair, I think that my level of pay is fair, when decisions are made about my job, the manager is sensitive to my personal needs, the manager offers adequate justification for decisions made about my job and when making decisions about my job, the manager offers explanations that make sense to me were retained for further data analysis. The factors loaded were three and the names previously used by the other researchers were adopted, namely procedural organizational justice, interactional organizational justice and distributive organizational justice were retained. The first, second and third factors accounted for 21.53%, 19.22% and 18.447% respectively. Sampling adequacy was tested using the Kaiser- Meyer- Olkin measure (KMO measure) of sampling adequacy. As evidenced in table 4.24, KMO was greater than 0.5, and Bartlett's Test was significant.

Table 4.24: Factor Analysis for Perceived Organization Justice

Items	Factor Loadings	Factor Loadings	Factor Loadings
My manager shares relevant work information with all agents.	0.677		
My manager handles all issues ethically and professionally.	0.663		
My manager shares relevant work information with all agents.	0.759		
My manager treats me with respect, courtesy and dignity.	0.571		
All decisions are based on accurate information.	0.623		
When decisions are made about my job, the manager deals with me in a truthful manner.	0.607		
Concerning decisions made about my job, the manager discusses with me the implications of the decisions.	0.607		
I feel that my job responsibilities are fair.		0.724	
When decisions are made, all agents are allowed to contribute.		0.678	
When decisions are made about my job, the manager treats me with kindness and consideration.		0.706	
When decisions are made about my job, the manager treats me with respect and dignity.		0.716	
My work schedule is fair.			0.673
I think that my level of pay is fair.			0.544
When decisions are made about my job, the manager is sensitive to my personal needs.			0.704
The manager offers adequate justification for decisions made about my job.			0.780
When making decisions about my job, the manager offers explanations that make sense to me.			0.787
Total Variance Explained: Rotation Sums of Squared Loadings			
Eigen values	3.659	03.267	03.136
% of Variance	21.523	19.22	18.447
Cumulative %	21.523	40.743	59.189
KMO and Bartlett's Test			
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	0.681		
Bartlett's Test of Sphericity, Approx. Chi-Square	4408.252		
Sig.	0.000		

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

Source: Research Data, (2016)

4.8.7. Data Transformation

After the factor analysis, data was transformed by getting the means of the items that loaded to the respective factors. Subsequently, the means of the various factors derived were then used for further analysis. The descriptive statistics used for further analysis were as shown in the following table.

Table 4.25. Transformed Variables after Factor Analysis

Descriptive Statistics					
Variables	N	Maxim.	Minim.	Mean	Std. Deviation
Innovative Work Behaviour	385	3.9	6.6	5.23	0.805
Task I-deals	385	3.2	7.0	5.54	0.817
Development I-deals	385	3.5	7.0	5.47	0.880
Flexibility I-deals	385	2.8	7.0	5.48	0.969
Financial I-deals	385	1.3	7.0	5.01	1.161
Perceived Organizational Justice	385	4.6	7.0	6.18	0.680

Source: *Research Data, (2016)*

4.9. Tests for Regression Assumptions

Before testing regression assumptions, univariate and multivariate assessment of outliers was done across all cases. Further, subjection to probability for the mahalanobis D^2 all had values more than 0.001 confirming that there was no outlier. A value of D^2 with low p value (< 0.001) was used as the criteria to reject the assumption that the case came from the same population as the rest (Hair *et al.*, 2010). Following the assessment of outliers, the data set was tested for fundamental regression assumptions. According to Hair *et al.*, (2010), the assumptions of regression analysis are essential to ensure that the results obtained were actually representative of the sample so as to obtain the best results

possible. The key assumptions tested were sample size, normality, linearity, multi collinearity, homoscedasticity and independence of errors (Hair *et al.*, 2010). After meeting the key assumptions the study used the existing sample data to test the hypothesis.

4.9.1. Sample Size

Sample size has the effect of increasing statistical power by reducing the sampling error. Larger sample sizes reduce detrimental effects of non normality. Also, hierarchical multiple regression analysis requires that the minimum ratio of valid cases to independent variables be at least 5 to 1 (Hair *et al.*, 2006). Hence, the ratio of valid cases (385) to the number of independent variables (4) as shown in the table below, 96: 1 was greater than the minimum ratio. Therefore, the requirements for sample size were met.

Table 4.26: Distribution of the Mean and Standard Deviation of the Independent variables

Variables	N	Mean	Std. Deviation
Development I-deals	385	5.7506	0.85952
Flexibility I-deals	385	5.4530	0.90410
Tasks I-deals	385	5.4508	0.87061
Financial I-deals	385	5.0790	1.07384

Source: *Survey Data, (2016)*

4.9.2. Linearity Test for the Variables

Linearity was tested in order to check the actual strength of all the relationships. This was necessary so as to identify any departures from linearity which were bound to affect

correlation. Linear models predict values which fall in a straight line by having a constant unit of change or slope of the dependent variable for a constant change of the independent variables. Knowing the level of the relationship among variables is considered as an important element in data analysis. In this study, linearity was tested using Pearson Product Moment correlation coefficient. The purpose of using correlation was to identify independent variables that provide the best predictions considered a prerequisite for running the regression analysis. The results are shown on table 4.26.

4.9.3. Normality Test for the Variables

The assumptions of normality was examined at univariate level (i.e. distribution of scores at an item-level) and at multivariate level (i.e. distribution of scores within a combination of two or more than two items). To identify the shape of the distribution in the study, Kolmogorov-Smirnov and Shapiro Wilks Tests were used (Shapiro and Wilk, 1965) which were calculated for each variable. Specifically, Kolmogorov-Smirnov was used to test the normality because the sample was over 50 cases (Shapiro- Wilk, 1965) although SPSS gives the two default measures. Normality could be detected by looking at the p-value of Kolmogorov-Smirnov-test and Shapiro Wilk-test. In this respect if the p-value (Sig. value) of the Shapiro-Wilk Test is greater than 0.05, the data is normal. If it is below 0.05, the data significantly deviates from a normal distribution. Therefore since the p-values for all the variables were more than 0.05, then normality of the data was confirmed. Lilliefors significance correction which is used to test that data comes from a normally distributed population was applied. The alternative hypothesis was rejected and it was concluded that the data came from a normal distribution. This also agreed with the

findings of the skewness and kurtosis results discussed in construction of variables which suggested normality of data which ranged from -1.96 to +1.96. The results from these tests revealed (Table 4.27) that all the variables were not significant, which meets the assumptions of normality.

Table 4.27: Test for Normality for the Variables

Variable	Kolmogorov-Smirnov			Shapiro-Wilk		
	Statistic	Df	Sig.	Statistic	Df	Sig.
Perceived Organizational Justice	0.141	385	.200*	0.948	385	0.707
Development Ideals	0.211	385	.200*	0.893	385	0.291
Flexibility I-deals	0.212	385	.200*	0.933	385	0.580
Tasks I-deals	0.125	385	.200*	0.961	385	0.766
Financial I-deals	0.153	385	.200*	0.942	385	0.489
Innovative Work Behaviour	0.127	385	.200*	0.945	385	0.527

* This is a lower bound of the true significance.

a. Lilliefors Significance Correction

Source: Research Data, (2016)

4.9.4. Multi-collinearity Test for the Variables

Multi-collinearity means that two or more of the independent variables are highly correlated and this situation can have damaging effects on the results of multiple regressions (Cooper & Schindler, 2006). Multi-collinearity can be detected with the help of tolerance and its reciprocal variance inflation factor (VIF). The cut-off point for determining multi-collinearity is a tolerance value that is more than 0.10 and a VIF value of less than 10 (Hair *et al.*, 2006; Ghazali, 2005). The VIF values in table 4.28 were less

than ten and the tolerance level of more than 0.10 meaning that there was no multi-collinearity among the study independent variables.

Table 4.28: Multi-collinearity of the Variables

Variable	Correlations	Collinearity Statistics	
	Zero-order	Tolerance	VIF
Perceived Organizational Justice	0.389	0.781	1.28
Development I-deals	0.414	0.708	1.412
Flexibility I-deals	0.562	0.486	2.057
Tasks I-deals	0.443	0.615	1.625
Financial I-deals	0.654	0.707	1.415

Source: Research Data, (2016)

Based on the coefficients output, collinearity diagnostics, the study obtained POJ (VIF= 1.280), development I-deals (VIF= 1.412), flexibility I-deals (VIF= 2.057) task I-deals (VIF= 1.625) and financial I-deals (VIF= 1.415). All these values ranged between 1.280 to 2.057 which was within the acceptable range of 1 to 10. It was therefore concluded that there was absence of multi-collinearity symptoms and thus the data was malleable to regression analysis as it met the assumption criteria of absence of multi-collinearity.

4.9.5. Homoscedasticity Test for the Variables

Homoscedasticity refers to the assumption that the dependent variable exhibits similar amounts of variance across the range of values for independent variables. The Levene's statistic for equality of variances was used to test for the assumption of homoscedasticity. Violation of homoscedasticity of variance is confirmed if the Levene's test statistic is found to be significant (alpha level of 0.05). As shown in Table 4.29 the Levene's

statistics were above 0.05 (Martin and Bridgmon, 2012). The assumption of homoscedasticity of variance in this study was therefore supported.

Table 4.29: Levene's Test for Homoscedasticity

Variable	Levene's Statistic	Sig.
Perceived Organizational Justice	1.195	0.304
Development I-deals	3.029	0.050
Flexibility I-deals	0.894	0.411
Tasks I-deals	0.680	0.507
Financial I-deals	5.343	0.050
Innovative Work Behaviour	3.613	0.058

Source: Research Data, (2016)

4.9.6. Testing the Assumption of Independence of Errors

Prediction of dependence techniques may not be perfect particularly when prediction errors are correlated. In this study, Durbin-Watson technique was used to test for the presence of serial correlation among the residuals. The assumption of independence of errors requires that the residuals or errors in prediction do not follow a pattern from case to case. As recommended by Tabachnick & Fidel (2007) a value of between 1.5 and 2.5 is deemed appropriate to show lack of serial correlation among the errors. As shown in table 4.30 the Durbin Watson for this study was 1.759 which was within the acceptable threshold.

4.10. Correlation Statistics for the Variables

Pearson Product-Moment Correlation test was used to determine the correlations among the variables. This method of correlation was chosen as it is used when both variables are at interval level of measurement and the data is parametric. Thus the correlation findings from the study revealed that development I-deals was positive and significantly associated with IWB ($r = 0.414$, $\rho < 0.01$). Further, flexibility I-deals were positively and significantly correlated to innovative work behavior ($r = 0.562$, $\rho < 0.01$). Likewise, tasks I-deals were positively correlated with IWB ($r = 0.443$, $\rho < 0.01$). Also, financial I-deals were indicated to positively relate with IWB ($r = 0.654$, $\rho < 0.01$). Furthermore, POJ was positively and significantly associated with innovative work behavior ($r = 0.389$, $\rho < 0.01$). This implies that DIDEALS, FIDEALS, TIDEALS, FNIDEALS and POJ were expected to influence IWB. Table 4.30 below illustrates Pearson correlation results of the study dependent and independent variables to assess the association of the variables.

Table 4.30: Correlation Statistics for the Variables

Variables	IWB	DIDEALS	FIDEALS	TIDEALS	FNDEALS	POJ
Innovative Work Behaviour (IWB)	1					
Development I-deals (DIDEALS)	.414**	1				
Flexibility I-deals (FIDEALS)	.562**	.472**	1			
Tasks I-deals (TIDEALS)	.443**	.437**	.590**	1		
Financial I-deals (FNIDEALS)	.654**	.297**	.531**	.343**	1	
Perceived Organizational Justice (POJ)	.389**	.370**	.403**	.333**	.307**	1

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

Legend: IWB-Innovative Work Behaviour, DIDEALS-Development I-deal, FIDEALS-Flexibility I-deals, TIDEALS-Task I-deals, FNIDEALS-Financial Idiosyncratic Deals, POJ-Perceived Organizational Justice.

Source: Research Data, (2016)

4.11. Testing for the Control Effects on the Study

A test to identify the effects of the control variables on the dependent variable was done in order to know how the controls affected the dependent variable in comparison with the direct effects. The findings revealed that 2.7% variation of IWB was predicted by employees' gender, age and education ($R^2 = 0.027$). Their joint prediction was significant as shown by F value of 2.636, $p < 0.05$. None of each of the control variables significantly influenced IWB alone. However, these were only control variables and they needed not

be causal, and hence their coefficients generally do not have a causal interpretation. Table 4.31 below shows the effects of the control variables.

Table 4.31: Control Effects of the Study

Variables	Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
	β	Std. Error	Beta	T	Sig.	Tolerance	VIF
(Constant)	4.639	0.357		12.994	0.000		
Employee gender	0.006	0.103	0.003	0.063	0.951	0.881	1.137
Employee's age	0.163	0.099	0.097	1.659	0.098	0.752	1.331
Employee education level	0.043	0.103	0.022	0.420	0.674	0.952	1.051
Employee length of service	0.201	0.123	0.097	1.638	0.102	0.729	1.371
Model Summary statistics							
<i>R</i>	.164						
<i>R Square</i>	0.027						
<i>Adjusted R Square</i>	0.017						
<i>Std. Error of the Estimate</i>	0.931						
<i>R Square Change</i>	0.027						
<i>F Change</i>	2.636						
<i>Sig. F Change</i>	0.034						
<i>Durbin Watson</i>	1.493						

a Dependent Variable: IWB

Source: Research Data, (2016)

4.12. Testing the Hypotheses for Direct Effects

A regression test to determine the effects of both the control and the independent variables (direct effect) was done. The findings revealed that 52.7% variation of IWB is predicted by development I-deals, Flexibility I-deals, Tasks I-deals and financial I-deals ($R^2 = 0.527$). Their joint prediction was significant as shown by F value of 52.285, $p <$

0.05. The VIF values were less than 4 indicating the absence of multi-collinearity and thus the variation contributed by each of the independent variables was significant.

Hypothesis Testing

Hypothesis one stated that development I-deals had no significant influence on IWB. However, findings in the table showed development I-deals had coefficients of estimate which was significant basing on $\beta_1 = 0.151$ (p-value = which is less than $\alpha = 0.05$) thus the null hypothesis was rejected and concluded that development I-deals had a significant effect on IWB. This suggested that there was up to 0.151 unit increase in IWB for each unit increase in development I-deals. Also, the effect of development I-deals was more than the effect attributed to the error, this is indicated by the t-test value = 3.494.

The second hypothesis stated that flexibility I-deals had no significant effect on IWB. Nonetheless, the study findings showed that flexibility I-deals had a positive and significant effect on IWB basing on the $\beta_2 = 0.168$ (p-value = 0.001 which is less than $\alpha = 0.05$) implying flexibility I-deals had a significant effect on IWB. The null hypothesis was therefore rejected. Furthermore, the effect of flexibility I-deals was stated by the t-test value = 3.302 which implied that the standard error associated with the parameter was less than the effect of the parameter.

The third hypothesis of the study stated that task I-deals had no significant effect on IWB. However, the study findings showed that task I-deals had coefficients of estimates which were significant basing on the $\beta_3 = 0.113$ (p-value = 0.014 which is less than $\alpha = 0.05$)

implying that we reject the null hypothesis stating that tasks I-deals have no significant effect on IWB. Furthermore, the effect of tasks I-deals was stated by the t-test value = 2.471 which implied that the standard error associated with the parameter was less than the effect of the parameter.

The fourth hypothesis of the study stated that financial I-deals had no significant effect on IWB. This was however refuted since financial I-deals had a positive and significant effect on IWB basing on the $\beta_4 = 0.476$ (p-value = 0.000 which was less than $\alpha = 0.05$) thus we failed to accept the hypothesis and concluded that financials I-deals had a significant effect on IWB. This suggests that there was up to 0.476 unit increase in IWB for each unit increase in financial I-deals. The effect of financial I-deals was 11 times the effect attributed to the error, this is indicated by the t-test value =11.158. The regression results for both the control and independent variables are as presented in table 4.32 below.

Table 4.32: Testing Hypothesis for Direct Effect of Ideals on IWB

Variables	Unstandardized Coefficients		Standardized Coefficients		Sig.	Correlations Zero-order	Collinearity Statistics	
	β	Std. Error	Beta	T			Tolerance	VIF
(Constant)	0.368	0.353		1.042	0.298			
Control variables								
Employee gender	0.123	0.074	0.064	1.654	0.099	-0.012	0.839	1.192
Employee's age	0.041	0.07	0.024	0.583	0.56	0.138	0.734	1.363
Employee education level	-0.005	0.072	-	-0.064	0.949	0.006	0.946	1.057
Employee length of service	0.086	0.088	0.042	0.983	0.326	0.139	0.702	1.425
Predictors								
DIDEALS	0.165	0.047	0.151	3.494	0.001	0.414	0.676	1.478
FIDEALS	0.174	0.053	0.168	3.302	0.001	0.562	0.487	2.054
TIDEALS	0.122	0.049	0.113	2.471	0.014	0.443	0.600	1.666
FNIDEALS	0.416	0.037	0.476	11.158	0.000	0.654	0.691	1.448
Model Summary statistics								
<i>R</i>	.726							
<i>R Square</i>	0.527							
<i>Adjusted R Square</i>	0.517							
<i>Std. Error of the Estimate</i>	0.653							
<i>R Square Change</i>	0.527							
<i>F Change</i>	52.285							
<i>Sig. F Change</i>	0.000							
<i>Durbin Watson</i>	1.759							

a Dependent Variable: IWB.

Legend: IWB-Innovative Work Behaviour, DIDEALS-Development I-deals, FIDEALS-Flexibility I-deals, TIDEALS-Tasks I-deals, FNIDEALS-Financial I-deals.

Source: Research Data, (2016)

4.13. Moderating Effects of Perceived Organizational Justice on the Relationship between Idiosyncratic Deals and Innovative Work Behavior

The moderating effects were tested in a series of hierarchical blocks. Initially, the independent variables were standardized to z-scores so as to reduce the effects of multicollinearity and simplify interpretations. Then a cross-product of z-scores of the moderator with each independent variable was computed. In model I the control variables were entered. These included the employee gender, employee age, employee tenure and employee education level. In model II the independent variables were entered. These included development, flexibility, tasks and financial I-deals. In model III POJ which is the moderator was entered. In model four to seven the interaction terms (development I-deals* perceived organizational justice), (flexibility I-deals*perceived organizational justice), (task I-deals*perceived organizational justice) and (financial I-deals*perceived organizational justice) were hierarchically entered.

None of the control variables significantly affected the IWB. All the independent variables significantly affected IWB. The entire group of variables accounted for 52.7% of the variance in IWB. POJ explained an additional 1 % above the I-deals variables, indicating that the addition of a moderator variable did improve the prediction of IWB.

Hypothesis five (a) postulated that there was no significant moderating effect of POJ on the relationship between development I-deals and IWB. It can be seen from the table that the regression coefficient of the interaction term of development I-deals and POJ is ($\beta=$

-0.008; $p = .866$). The beta weight suggests that the interaction of development I-deals and POJ had a negative effect on IWB, but that influence was not significant. Due to the high p-value associated with the t-value, hypothesis five (a) is supported. Therefore POJ does not significantly moderate the relationship between development I-deals and IWB.

Hypothesis 5 (b) presumed that there was no significant moderating effect of POJ on the relationship between flexibility I-deals and IWB among tied life insurance agents in Kenya. As can be read from the table, the regression coefficient suggests that the interaction between flexibility I-deals and POJ exerts a positive and significant moderating effect of POJ on the relationship between flexibility I-deal and IWB ($\beta = 0.150$, $p < 0.004$). Due to the low p-value associated with the t-value, the hypothesis is not supported. Hence, there is a significant moderating effect of POJ on the relationship between flexibility I-deals and IWB.

The results suggest that whenever there is POJ in terms of fair pay and compensation arrangements, employees tend to negotiate more for off-the-job demands and work arrangements that made it possible for them to complete a portion of their work outside work. The job autonomy in turn enhanced employees innovative work behavior in the sense that they found new ways of doing things in an innovative manner.

Hypothesis five (c) showed that there was no moderating effect of POJ on the relationship between task I-deals and IWB among tied life insurance agents. As can be seen from the table, the regression coefficient value for the interaction between task I-deals and POJ exerted a negative value on IWB, but in an influence that was not significant ($\beta = -0.40$, $p = .319$). Due to the insignificant p-value associated with the t-

value, hypothesis five (c) was supported. Therefore POJ does not significantly moderate the relationship between tasks I-deals and IWB.

Hypothesis five (d) posited that POJ moderates the relationship between financial I-deals and IWB among tied life insurance agents. From the table, the interaction between financial I-deals and POJ is ($\beta= 0.272$, $\rho= 0.002$). Due to the low p-value associated with the t-value, hypothesis 5 (d) is not supported. Hence, there was a significant moderating effect of POJ on the relationship between financial I-deals and IWB among tied life insurance agents. Table 4.31 shows that POJ has a positive and significant moderating effect on the relationship between financial ideals and IWB.

Precisely, whenever there is POJ, employees have more compensation arrangements that meet their individual needs and are commensurate to their contributions to the organization. The resulting outcome is that employees are motivated to work towards finding original solutions to problems and encourage others to be supportive of innovative ideas. Consequently, POJ enhances the relationship between financial I-deals and IWB.

The hierarchical multiple regression results also revealed an increase in R-square with the addition of the blocks of variables. For instance the controls contributed to an R-square change of 3%. With the addition of the direct variables (Development, flexibility, tasks and financial) I-deals, the R-square increased to 48% (R-square change of 45%). With the moderator (POJ) it increased to 49% (R-square change of 1%) meaning that the moderator did contribute to the variance explained on IWB by the controls and the direct effects. It however, remained constant at 49% when the interaction between POJ and

development I-deals were added since the interaction was insignificant. This implied that the interaction did not contribute to the variance of IWB. The same scenario was replicated with the interaction of the moderator and task I-deals which was not significant. Therefore there was no contribution on the R-square increase for the two interactions.

The addition of the interaction of POJ with flexibility I-deals increased the R-square to 50% (change of 1%). Finally, with the interaction of POJ with financial I-deals, the R-square increased to 51% (R-square change of 1%). This implied that there was a moderating effect of POJ on the relationship between both flexibility I-deals and financial I-deals on IWB. Table 4.33 below presents results on the moderating effect of POJ.

Table 4.33: Moderating Effects of Perceived Organizational Justice on the Relationship between Idiosyncratic Deals and Innovative Work Behavior

Variables	Model 1 β (Std. Error)	Model 2 β (Std. Error)	Model 3 β (Std. Error)	Model 4 β (Std. Error)	Model 5 β (Std. Error)	Model 6 β (Std. Error)	Model 7 β (Std. Error)
Control							
(Constant)	0.001 (0.05)	0.001 (0.04)	0.001 (0.04)	0.001 (0.04)	0.01 (0.04)	0.03 (0.04)	0.02 (0.04)
Zscore: EG	0.003 (0.05)	0.052 (0.04)	0.048 (0.04)	0.048 (0.04)	0.043 (0.04)	0.043 (0.04)	0.046 (0.04)
Zscore: EA	0.1 (0.06)	0.024 (0.04)	0.036 (0.04)	0.036 (0.04)	0.044 (0.04)	0.043 (0.04)	0.046 (0.04)
Zscore: EDL	0.022 (0.05)	-0.015 (0.04)	-0.019 (0.04)	-0.018 (0.04)	-0.027 (0.04)	-0.025 (0.04)	-0.023 (0.04)
Zscore: ELS	0.1 (0.06)	0.06 (0.04)	0.054 (0.04)	0.055 (0.04)	0.045 (0.04)	0.045 (0.04)	0.035 (0.04)
Predictors							
Z(DIDEAL)		0.139 (0.044)*	0.113 (0.044)*	0.116 (0.048)*	0.126 (0.048)*	0.122 (0.048)*	0.122 (0.048)*
Z (FIDEAL)		0.178 (0.052)*	0.152 (0.053)*	0.153 (0.05)*	0.066 (0.06)	0.068 (0.06)	0.069 (0.06)
Z(TIDEAL)		0.168 (0.046)*	0.154 (0.046)*	0.154 (0.046)*	0.154 (0.046)*	0.167 (0.047)*	0.156 (0.047)*
Z(FNIDEAL)		0.407 (0.045)*	0.394 (0.044)*	0.394 (0.044)*	0.398 (0.044)*	0.396 (0.044)*	0.204 (0.077)*
Z(POJ)			0.123 (0.042)*	0.124 (0.042)*	0.083 (0.04)	0.086 (0.04)	-0.013 (0.06)
Interactions							
Z(DIDEAL_POJ)				-0.006 (0.04)	-0.014 (0.04)	-0.10 (0.038)*	-0.003 (0.04)
Z(FIDEAL_POJ)					0.122 (0.043)*	0.123 (0.043)*	0.114 (0.042)*
Z(TIDEAL_POJ)						-0.036 (0.04)	-0.037 (0.04)
Z(FNIDEAL_POJ)							0.271 (0.089)*
Models summary statistics							
R	.164a	.690b	.698c	.698d	.706e	.707f	.716g
R Square	0.03	0.48	0.49	0.49	0.5	0.5	0.51
Adjusted R Square	0.02	0.47	0.48	0.47	0.48	0.48	0.5
Std. Error of the Estimate	0.99	0.73	0.72	0.73	0.72	0.72	0.71
R Square Change	0.03	0.45	0.01	0	0.01	0	0.01
F	2.64	42.7	39.6	35.6	33.7	31	30
F Change	2.64	80.5	8.51	0.03	8.17	1	9.29
Sig.	.034b		.000c	.000d		.000e	.000f
Sig. F Change	0.03	0	0	0.87	0	0.32	0

Legend: Dependent Variable- Z(Innovative Work Behaviour), EG-Employee Gender; EA- Employee Age; EDL-Employee Education Level; ELS- Employee Length of Service; DIDEAL-Development I-deals; FIDEAL-Flexibility I-deals; TIDEAL-Tasks I-deals; FNIDEAL-Financial I-deals; POJ-Perceived Organizational Justice.

Source: Research Data, (2016)

In order to better understand the nature of the interaction between POJ and flexibility and financial I-deals, the moderated results are presented on a moderation graph as suggested by Aiken & West (1991) who proposed that it is insufficient to conclude that there is interaction without probing the nature of that interaction at different levels of the moderator. The significance of the regression coefficient of POJ was assessed at low, medium and high levels of both flexibility and financial I-deals.

The moderating effects of POJ on the relationship between flexibility I-deals and innovative work behavior was determined using the graphical method. The analysis revealed that the effect of flexibility I-deals on innovative work behavior has stronger significance on IWB at higher levels of POJ than at the lower levels of the same. It further indicates that at low levels of flexibility I-deals, the high POJ has a bigger moderating effect on the relationship than with the low level. The slopes in the figure thus indicate that, at high levels of POJ, flexibility I-deals were associated with stronger and significant innovative work behavior as compared to when it is with medium and low POJ as shown in figure 4.1 below.

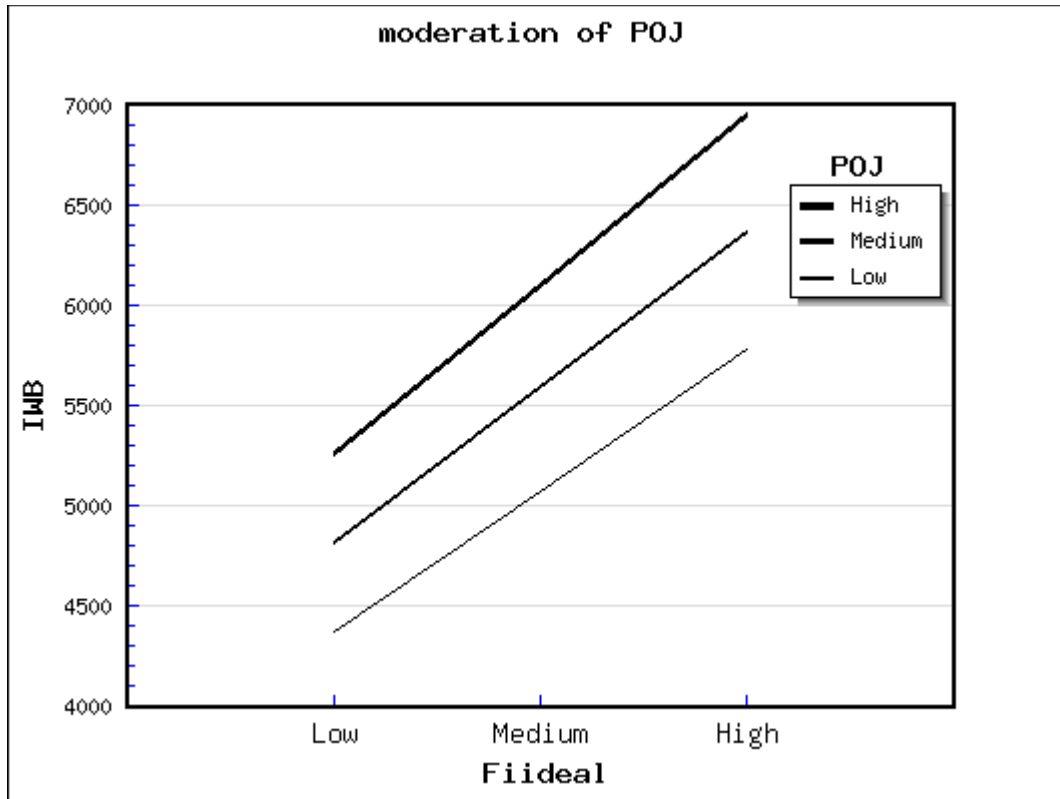


Figure 4.1: Moderation of Perceived Organizational Justice on the Relationship between Flexibility I-deals and Innovative Work Behavior.

Legend: POJ= Perceived Organizational Justice, IWB= Innovative Work Behaviour, Fiideal= Flexibility Ideals.

Source: Research Data, (2016)

The moderation effects of POJ on the relationship between financial I-deals and IWB was determined using the moderation graph. Like in the earlier case the analysis revealed that the effect of POJ is significant at the low, medium and high levels of POJ. It further reveals that at low levels of POJ financial I-deals have low effects on IWB whereas at high levels of POJ the effect of financial I-deals become higher. The slopes in the figure indicate that, at low levels of POJ, increasing financial I-deals was associated with lower but significant IWB as compared to when it is with medium and high POJ as shown in the figure 4.2 below.

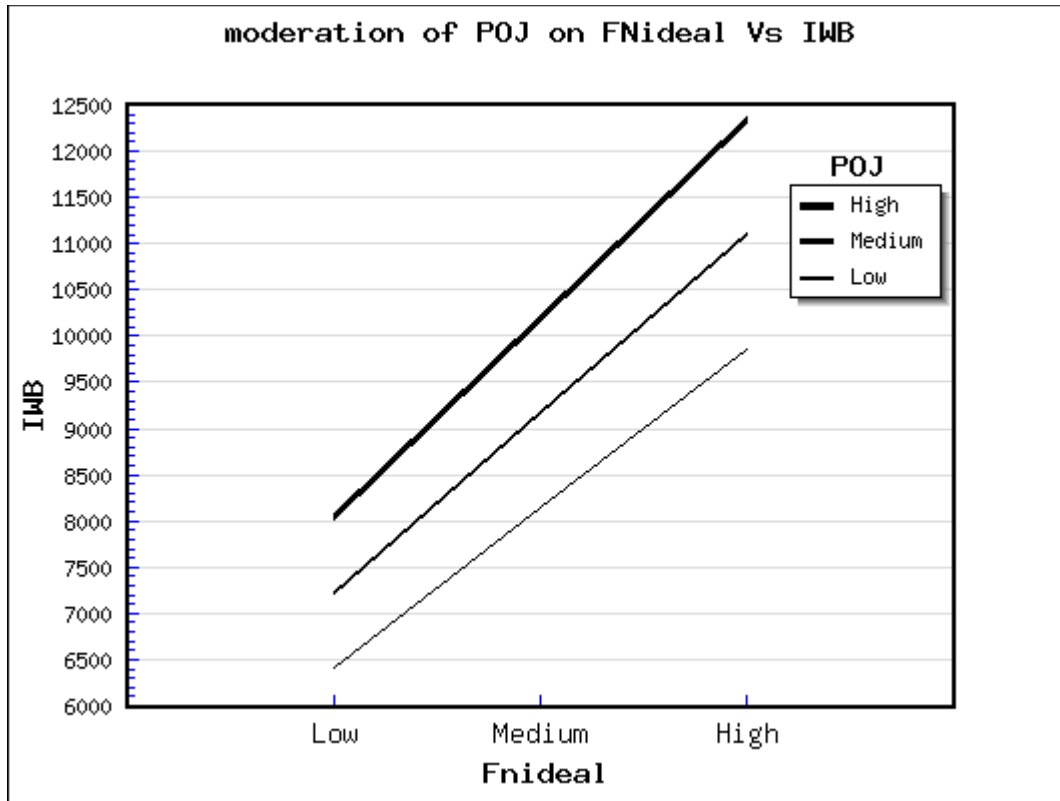


Figure 4.2: Moderation of Perceived Organizational Justice on the Relationship between Financial I-deals and Innovative Work Behaviour.

Legend: POJ= Perceived Organizational Justice, IWB= Innovative Work Behaviour, Fnideal= Financial Ideals.

Source: Research Data, (2016)

Table 4.34: Summary of the Study Results

Hypotheses	Beta	<i>p</i> – Values	Decision
Hypothesis Ho ₁ : There was no significant effect of Development I-deals on innovative work behaviour among tied life insurance sales agents in Kenya.	0.151	0.001	Reject
Hypothesis Ho ₂ : There was no significant effect of flexibility I-deals on innovative work behaviour among tied life insurance sales agents in Kenya.	0.168	0.001	Reject
Hypothesis Ho ₃ : There was no significant effect of task I-deals on innovative work behaviour among tied life insurance sales agents in Kenya.	0.113	0.014	Reject
Hypothesis Ho ₄ : There was no significant effect of financial I-deals on innovative work behaviour among tied life insurance sales agents in Kenya.	0.476	0.000	Reject
Hypothesis Ho5 _a : There was no significant moderating effect of perceived organizational justice on the relationship between development I-deals and innovative work behaviour among tied life insurance agents in Kenya.	-0.008	0.866	Fail to reject
Hypothesis Ho5 _b : There was no significant moderating effect of perceived organizational justice on the relationship between flexibility I-deals and innovative work behaviour among tied life insurance agents in Kenya.	0.150	0.004	Reject
Hypothesis Ho5 _c : There was no significant moderating effect of perceived organizational justice on the relationship between tasks I-deals and innovative work behaviour among tied life insurance agents in Kenya.	-0.040	0.319	Fail to Reject
Hypothesis Ho5 _d : There was no significant moderating effect of perceived organizational justice on the relationship between financial I-deals and innovative work behaviour among tied life insurance agents in Kenya.	0.272	0.02	Reject

Source: *Research Data, (2016)*

4.14. Discussion for the Research Findings

A number of sequential hierarchical multiple regression models were used to test the proposed hypotheses and to analyze the relationships. Hypotheses of the study were at 5% level of significance. The beta coefficients indicate the slope of the model that relates the independent variables to the dependent one (Dunn, 2001). The size of the beta coefficient indicates the magnitude of the influence of the dependent variable where as the t-test was used to compare the regression coefficient Beta (β) with 0. Standardized coefficients were used to explain the hypothesis tested. The discussions of the findings are based on both literature and empirical results of hypothesis presented in chapter one which provided basis for explanation as to why the hypothesis were supported or not.

4.15. Effect of Development I-deals on Innovative Work Behavior

The first objective of the study was to determine the relationship between development I-deals and IWB among tied life insurance agents in Kenya. Therefore, it was hypothesized that there was no significant effect of development I-deals on IWB (H_{01}). In line with the objective and the hypothesis postulated in the study, indeed findings indicated that development I-deals had a positive and statistically significant effect on IWB ($\beta= 0.151$, $p= 0.001$). This therefore had the implication that these I-deals which comprise negotiation of training opportunities, on the job training activities, special skill development and career development have a bearing on IWB by employees in organizations.

The finding is consistent with past research findings which showed positive relationship of these I-deals with important employee outcomes. According to a study by Hornung & Yipeng (2015) on Chinese employees, development I-deals are broad based and transcend the work boundaries. These I-deals are thus important to the employee as well as the organization as it is cross-cutting in its effects. The employee is motivated to be immersed in his work role beyond the requirement of the organization as reciprocation to the approval of training opportunities, on-the-job training activities, special skills acquired and career development. This immersion in his/ her job through the motivation acquired by these I-deals at times exposes the employee to social problems that surround family commitments. This view is attested by findings associated to a study by Hornung *et al.*, (2008) that associated these I-deals to work-family conflict.

The current research finding that showed a positive relationship of this type of I-deal to innovative work behaviour is therefore not a surprise because the employee reciprocates by dedicating a great deal of his time in paying attention to innovative ideas, wondering on how things can be improved, searching new methods of doing work, new instruments and techniques of working, generating original solutions for problems at work, finding new approaches to execute tasks and convincing people to support innovative ideas in the work place. In addition, such an employee spends time to make members of the organization to be enthusiastic for innovative ideas, systematically introduce these ideas into work practices and contribute in their implementation within the organization.

The above view is also supported by Wang & Niu (2009) who found out that those employees with development I-deals are affectively committed to the organization as

compared to those that get other I-deals. This commitment to the organization arises because of the nature of these I-deals that have long term and wide-reaching effects to their recipients. Recipients of these kinds of I-deals are favored and are likely to receive promotions than their peers hence their sacrifice. Such employees are therefore likely to work overtime hence work-family conflict incidents prevalence (Hornung *et al.*, 2008). It is also logical to assert that such employees with development I-deals are likely to transform their skills, training and career progressions that they receive to improve their economic well being as explained by Hornung & Yipeng (2015) through their finding on a study on Chinese employees on the relationship between these I-deals and work-family enrichment.

It is also crucial to note that the effect of this type of I-deals on IWB from the background of job satisfaction of employees. Employees who are satisfied with their jobs are likely to work to the satisfaction of their employers. One way that they could show their job satisfaction is through IWB that is intended to improve the products or services of the organization and which eventually makes it effective and competitive in the industry. This view is supported by Ho & Tekleab (2013) who found out that development I-deals are related to job satisfaction.

Finally, for employees to initiate IWB, they need to have enough time of exploring, generating, championing and implementing the new ideas which are the four important dimensions of IWB. This is not a process that takes a short time or a change in the structure and the kind of employees working for an organization. Employees who are innovative need time to scan the environment of their work in order to gauge and

reciprocate their skills to the organization. Development I-deals are thus motivators that make employees remain in their organizations long enough for them to implement innovative work behaviour which is a long-term employee outcome. A study by Lee *et al.*, (2010) and Ho & Tekelab (2013) supports this view through their study that found out that those employees with development I-deals were less focused on quitting their jobs. Therefore, the aforementioned explanations support the findings of this study.

4.16. Effect of Flexibility I-deals on Innovative Work Behaviour

On flexibility I-deals, the objective was to establish the relationship between flexibility I-deals and IWB among tied life insurance agents in Kenya. Hence, it was hypothesized that there was no significant effect of flexibility I-deals on IWB among tied life insurance agents in Kenya. The study findings ($\beta = 0.168$, $p = 0.001$) supported this objective and made the null hypothesis rejected. This finding of the study agreed with the reviewed literature on the effects of flexibility I-deals with employee outcomes. For instance, according to a study by Vidyarthi *et al.*, (2014) on information technology employees in India, these types of I-deals engender a positive attitude of employees towards the organization with increasing flexibility I-deals. Hence, employees find a sense of care of their welfare from the organization or its management when there is an increase in these I-deals. This may be because employees associate such I-deals to efforts by the organization to make them engage in their own other beneficial activities but with a focus to completion of their assigned activities through the arrangement. The study by Vidyarthi *et al.*, (2014) gives some caution to employers not to over demand from the employees when they grant those I-deals.

This could have the implication that employees need to evaluate the benefits they accrue from the organization as compared to their outcomes. Employers therefore need to provide these I-deals in such a way that it fosters motivation that the employees feel is commensurate to their input and not view their granting to have an increased workload as an immediate response. When employees perceive such kind of a response they may construe an unequal social exchange relationship which may make them not to reciprocate in displaying innovative work behaviour that benefit the organization in the long run yet these beneficial behaviours may not be part of the initial contractual agreement with the organization.

This line of thought is consistent with Abubakr (2013) study findings from a research on a sample of 1000 employees from the Emirates of Abu-Dhabi, Dubai and Sharja on the relationship of organizational justice and innovation in the work place. The study findings indicated that there was a significant relationship between employees' readiness to try new ways and organizational justice. For the current study, this has the implication that flexibility I-deals granted to an employee should reflect fairness in the responsibilities that are expected of them. The granting of the flexible I-deals should not then be construed to mean an additional responsibility but rather it should consequently lead to increased performance of the responsibilities in place and an additional performance of extra role activities like IWB as a reciprocation of these I-deals.

In their study, Vidyarthi *et al.*, (2014) found out that the benefits of low level I-deals were the same as those of high level ones and they therefore recommended that organizations should not overlook low level I-deals for high level ones. The implication for the current

study is that beneficial employee outcomes like IWB may emanate from a motivation from a little flexibility I-deal but which can enable the organization achieve a high level of effectiveness that in the long-run make it competitive in industry. The above view is also supported by a study by Ng & Feldman (2010) who explained that flexible I-deals have a great effect on employee attitudes as well as behaviours. The reason for these beneficial effects could be explained from the motivation that employees derive from autonomous working that engenders behaviour of self discipline in research that creates a mind of creativity and innovation. This is the opposite of the traditional work schedules that inhibit creativity and innovation hence making workers have little time to think of innovative work practices.

In support of this finding, a study by Hornung *et al.*, (2008) found out that flexibility I-deals were negatively related to work-family conflict. This implies that flexibility I-deals are related to employee outcomes that require family stability of the respective employee. With these I-deals therefore important employee outcomes like IWB are possible. This is possible because employees need “peace of mind” to critically think on how to explore, generate, champion and implement these important ideas. Furthermore, family conflicts are likely to compromise, not only the presence of the employee at work but also on keeping timelines in work completion.

In relation to the above, flexibility I-deals are also associated to continued stay in employment according to a study by Bal *et al.*, (2012). This study is in tandem with the current study since IWB needs to be sustained for sometimes for it to be beneficial to the organization. This is because exploration of ideas is not a one-off activity but rather a

series of continuous trials that may at times be successful or not. It needs an individual to be accustomed to an organization's culture as well as its structure, coupled with learning which a long-term activity is made of. Furthermore, it requires the concerned employee to pay keen interest on things that are not routine as well as wondering how things can be improved, all of which are mind boggling and require time to comprehend.

Idea generation also involves a careful research process that requires an analysis of the items pertaining to the generation of the new product. It may also involve researching on new methods, techniques and or instruments for working, generation of original solutions for problems and a way of finding new ways of executing tasks. Idea championing is equally a tedious and a time consuming activity that requires convincing people for support. Idea implementation on its part requires a systematic introduction and individual contribution to implementation of ideas.

4.17. Effect of Task I-deals on Innovative Work Behaviour

The third objective of the study was to analyze the relationship between tasks I-deals and IWB among tied life insurance agents in Kenya. It was also hypothesized that there was no significant effect of tasks I-deals on IWB. However, the findings ($\beta = 0.113$, $\rho = 0.014$) indicated that there was a significant effect of these I-deals with the dependent variable and the objective was achieved while the null hypothesis was rejected. The rejection of this hypothesis was based on the importance of these I-deals to the employee motivation that arises from his/ her interests and likes. It is specifically based on the motivation that the employee derives from how he or she does his/ her job, the extra responsibilities that take advantage of skills he or she brings to the job, tasks that better develop skills and

those that better fit personality, skills and abilities. Additionally it takes advantage of the negotiation of flexibility on how to complete tasks and finally, on a desirable position that makes use of the unique abilities brought into the job.

The finding is consistent with past literature and past research studies. For instance, a meta-analytical study by Liao *et al.*, (2014) reported that employees with task I-deals had higher satisfaction with their job with a greater attachment with the organization. This satisfaction could arise from the nature of these I-deals in conferring intrinsic motivation to an employee. The intrinsic motivation could be associated to the satisfaction derived by the employee doing activities that fit specific skills, interests and personality. The continued performance of the same activities by the employee is also likely to make the employee more skilled and an expert in those skills because of specialization. This specialization creates creativity that results from autonomy in job performance consistent with Liao *et al.*, (2014) explanation on importance of employee freedom and autonomy in boosting career satisfaction.

The aforementioned view also draws support from the scientific management era principles of specialization and division of labour (Lawrence *et al.*, 2010). Also, the fact that these I-deals promote completion of tasks from a flexibility-friendly environment may promote input of new ideas in the job function because such an employee can get addition to the already endowed skills from facilities elsewhere, as well as from interacting with experts in the job task. With such interactions, an employee is likely to explore, generate, champion or initiate the implementation of new ideas in the work place which constitute the components of IWB in an organization.

In relation to the foregoing discussion Rousseua *et al.*, (2010) and Hornung *et al.*, (2010) explain that these I-deals are within the domain of the employee control and hence promote employee-driven initiative. With initiative that is employee-originated, chances are that the employee skills to research and come out with new ways of doing things are very high. With a research-minded behaviour by the employees the organization is likely to benefit from IWB that is likely to improve the overall effectiveness of the organization. Such effectiveness can only be said to improve the performance of the organization. This assertion is supported by the argument advanced by Ho & Tekleab (2013) that task I-deals promote higher employee performance.

Rosen *et al.*'s., (2013) study also gives credence to the current study findings in the sense that it associates task and responsibilities I-deals to attitudinal outcomes of affective organizational commitment, normative organizational commitment and job satisfaction. Since these commitments have a bearing towards emotional attachment and the tendency to remain working in the organization for long, it therefore promotes IWB because employees are emotionally attached to contribute to new ideas long enough to implement them in the organization as a reciprocation of the I-deals negotiated and approved by the employer or his/ her agent.

4.18. Effect of Financial I-deals on Innovative Work Behaviour

The objective number four was to examine the relationship between financial I-deals and IWB among tied life insurance agents. It was therefore hypothesized that financial I-deals had no effect on innovative work behaviour. However, the findings showed a significant effect of these I-deals with the dependent variable ($\beta = 0.476$, $\rho = 0.00$) meaning that the

objective was attained and the null hypothesis rejected. This finding indicated that compensation arrangement that meet individual needs, that is tailored to fit the individual employee, compensation for unique skills contributions, compensation for the exceptional contributions and that rewards the unique contributions of an employee have a great effect on the outcome variable.

The findings are also supported by literature and past research findings. For instance, Rosen *et al.*, (2013) in their study to validate the “ex-post” I-deals scale and compare the four types of I-deals with attitudinal outcomes of affective, normative and continuance commitment, found out that financial I-deals demonstrated significant correlations with commitment and satisfaction although at a weaker level compared to the other I-deals. According to Rosen *et al.*'s., (2013) explanation these types of I-deals are common to all organizations because they are economic and tangible-oriented resource that is basic to every employee in employment. However, the study found that among the three commitments, financial I-deals predicted more variance with continuance commitment and with job satisfaction.

It therefore means that these I-deals are likely to predict innovative behavior since satisfied and committed employees are likely to benefit the organization through exploration, generation, championing and implementation of new ideas. The management of organizations should take a keen interest to facilitate the granting of these I-deals for purposes of eliciting this behaviour because employees seem to attach more value to these I-deals in predicting IWB. This is in line with the argument fronted by Rosen *et al.*, (2013) that the I-deals are intended to attract, motivate and improve employees off the job

and work-family balance. This then could be the reason employees attach greater importance to these I-deals in working for a particular organization for a longer period of time. Otherwise without financial I-deals employees are likely to quit for other organizations.

The study finding on the strong significant effect of financial I-deals on innovative work behaviour as compared to the other I-deals presents a new perspective of these I-deals on attitudinal and behavioral employee outcomes. Therefore this is an important value and contribution of knowledge on I-deals-employee outcomes research and more so on the relationship of I-deals and IWB.

4.19. Perceived Organizational Justice Moderating Effect on the Relationship between Idiosyncratic Deals and Innovative Work Behaviour

Objective 5 (a) was to determine the moderating effect of POJ on the relationship between development I-deals and IWB among tied life insurance agents. Similarly, hypothesis 5 (a) stated that POJ does not moderate the relationship between development I-deals and IWB. The findings ($\beta = -0.008$, $p = 0.866$) meant that the objective was not attained but it supported the hypothesis since it was accepted. The negative and insignificant results showed that POJ did not moderate the relationship between the predictor and the outcome variable. The explanation could be that development I-deals are viewed by both employees and employers as given only to special and valued employees that contribute immensely to the organization as posited by *Liao et al.*, (2014) and *Rousseau et al.*, (2006). The co-workers within the organization do not impute

unfairness in their granting as they are given to their colleagues who are exceptional in their work performance. Therefore fairness in its granting is insignificant on IWB.

Objective 5 (b) was to examine the moderating effect of POJ on the relationship between flexibility I-deals and IWB among tied life insurance agents in Kenya. Hence, hypothesis 5 (b) stated that POJ does not moderate the relationship between flexibility I-deals and innovative work behaviour. The findings ($\beta = 0.150$, $p = 0.004$) did not support this hypothesis, hence it was rejected and the objective attained. It therefore meant that POJ moderated the relationship between flexibility I-deals and IWB. The coefficient 0.12 implies that one percent increase in the interaction between POJ and flexibility I-deals were likely to result in 0.12 percent increase in IWB which was also significant.

The explanation is drawn from Rousseau (2005) view that flexibility I-deals are granted by employers or their agents to trusted and lower performing employees. This is likely to evoke feelings of fairness or unfairness among the co-workers due to the fact that those benefitting from them are perceived by co-workers not to deserve them because they are not special. Hence POJ in their granting has a significant effect on how the employee reciprocates their granting. With low POJ the effect of these I-deals on IWB is low while the opposite is true with high POJ.

Objective 5 (c) intended to establish the moderating effect of POJ on the relationship between tasks I-deals and IWB among tied life insurance agents in Kenya. Equally, hypothesis 5 (c) stated that POJ does not moderate the relationship between task I-deals and IWB. The findings of the study ($\beta = -0.40$, $p = 0.319$) supported this hypothesis hence it was accepted while the objective was not achieved. The negative and insignificant

results showed that there was no moderation effect of POJ on the relationship between task I-deals and the dependent variables. The moderating effect of POJ on the relationship between task I-deals and IWB is also supported by the findings of the study.

Rousseau *et al.*, (2010) and Rosen *et al.*, (2013) aver that development and task I-deals are similar in their negotiation nature because they may arise due to the close relationship between the supervisor and the employee. Task I-deals are also granted on the basis of the skill and abilities of an employee which may not be uniform amongst the employees hence reducing the perception of unfairness amongst the co-workers. Hence it could be concluded that POJ does not significantly moderate their relationship with IWB.

Finally, objective 5 (d) was to assess the moderating role of POJ on the relationship between financial I-deals and IWB among tied life insurance agents in Kenya. Therefore, hypothesis 5 (d) posited that POJ does not moderate the relationship between financial I-deals and innovative work behaviour. However, the findings of this study ($\beta = 0.272$, $p = 0.002$) supported the objective but the null hypothesis was rejected. Therefore, POJ moderates the relationship between financial I-deals and the dependent variable. The nature of the findings is consistent to Adams (1965) argument that employees evaluate their exchange relationship with their employers or their agents through their investments (for e.g. experience, skill, seniority, time and efforts) and their rewards (e.g. money, status, esteem and social identity). Employees therefore perceive unfairness when they are under-rewarded relative to their investments in the organizations. The findings are also consistent to arguments by Demir *et al.*, (2015) that distributive justice affects important employee attitudes and behaviours as well as on their motivation because of

their grievances. Hence unfairness in the granting of these I-deals is likely to evoke strong feelings of dissent on new ideas that are likely to affect the organization's effective capacity. Since previously in other studies on I-deals-innovative work behavior (Spieglare *et al.*, 2014) there is no evidence of the moderating effect of POJ, the present study presents a new finding that contributes to the extension of knowledge and research in this area that is useful for further research.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.0. Introduction

This chapter contains summary of the findings, hypotheses tested and why they were supported or unsupported. It is followed by conclusions of the study, implications of the study in practice and theory, the conclusions drawn and the recommendations made thereof. It finally offers the suggestions for further research.

5.1. Summary of the Findings

The research postulated seven objectives out of which five were supported and two were not supported. These were as follows:

The first objective was to determine the relationship between development i-deals and IWB. The relationship was positive and statistically significant ($\beta = 0.151$, $t = 3.494$, $p < 0.05$). The objective was therefore attained because there was a significant effect of development I-deals on IWB. The second objective was to establish the effect of flexibility I-deals on IWB. This objective was therefore attained since flexibility idiosyncratic deals had a strong significant effect on innovative work behavior.

The third objective was to analyze the effect tasks and responsibilities idiosyncratic deals on IWB among tied life insurance agents in Kenya. The relationship was found to be positive and statistically highly significant ($\beta = 0.113$, $t = 2.471$, $p < 0.05$). Task

idiosyncratic deals with sig. ($p= 0.014$) had a strong significance on innovative work behavior. Hence the objective was attained.

The fourth objective was to examine the effect of financial idiosyncratic deals on IWB among tied life insurance agents in Kenya. The effect was found to be positive and highly statistically significant ($\beta= 0.476$, $t= 11.158$, $p< 0.05$). Financial idiosyncratic deals with a sig. ($p= 0.000$) had a strong effect on innovative work behavior. The objective was therefore attained.

Objective five (a) was to determine the moderating effect of perceived organizational justice on the relationship between development I-deals and innovative work behavior. The relationship was found to be negative and not significant ($\beta= -0.006$, $p= 0.866$). This revealed that perceived organizational justice does not significantly moderate the relationship between development I-deals and innovative work behavior. The object was thus not supported.

Hypothesis five (b) was to examine the moderating effect of perceived organizational justice on the relationship between flexibility I-deals and innovative work behavior. The results indicated that perceived organizational justice had a positive and statistically highly significant moderating effect on the relationship between flexibility I-deals and innovative work behavior ($\beta= 0.150$, $t= 2.858$, $p< 0.05$). This revealed that perceived organizational justice significantly moderated the relationship between flexibility I-deals and innovative work behavior, hence the objective was attained.

Hypothesis five (c) was to establish the moderating effect of perceived organizational justice on the relationship between tasks and responsibilities I-deals and innovative work behavior among tied life insurance agents in Kenya. The results showed that perceived organizational justice had a negative interaction and insignificant with tasks and responsibilities I-deals ($\beta = -0.040$, $t = -0.998$, $p > 0.05$). This then revealed that perceived organizational justice does not significantly moderate the relationship between tasks I-deals and innovative work behavior. Therefore the objective was not supported.

Finally, objective five (d) was to assess the moderating effect of perceived organizational justice on the relationship between financial I-deals and innovative work behavior. The findings showed that the interaction was positive and statistically highly significant ($\beta = 0.272$, $t = 3.047$, $p < 0.05$). This then revealed that perceived organizational justice significantly moderated the relationship between financial I-deals and innovative work behavior. Therefore the objective was attained.

5.2. Conclusions of the Study

Empirical findings of this study confirmed the significant relationship between idiosyncratic deals and innovative work behavior. The study also confirmed that there were significant moderating effects of perceived organizational justice on the relationship between both flexibility and financial I-deals. Based on the hypothesis of idiosyncratic deals, the findings agreed with reviewed literature.

One supportive study is by Rousseau and Kim (2006) who explained that idiosyncratic deals included flexibility in work hours, work load reductions and career opportunities

which respectively involved flexibility work plans and hours worked, reduced work roles and hours and skill improvement and career progression. Though the current study utilized the measures developed by Rosen *et al.*, (2013) that modeled I-deals by adding and merging some measures originally developed by Rousseau and Kim (2006), the current study findings are in tandem with the literature developed by both.

According to Liao *et al.*, (2014) employees with development I-deals were more committed to the organization. The current findings submitted to this study because development I-deals were found to be significantly related to innovative work behavior in organizations. Innovative work behavior is a stress inducing behavior in an organization due to its demanding nature as posited by Janssen (2004) which may manifest itself in burnout and psychological distress. Hence for innovative work behavior to be sustained there needs to be commitment of the employee that may be induced by development I-deals. It is the attributes of development I-deals to positively lead to organizational commitment that eventually predispose employees to innovative work behavior that have made it to concur with earlier findings that show that it is related to work-family conflict (Hornung *et al.*, 2008). It can therefore be concluded that development I-deals had significant effect on innovative work behavior.

The study also revealed that flexibility I-deals are significantly related to innovative work behavior. The findings were consistent with Rosen *et al.*'s,(2013) findings whereby 280 undergraduate business students participated in a research that showed that schedule flexibility I-deals were significantly related to employee outcomes like job satisfaction

and organizational commitment. Drawing from the findings, it can therefore be concluded that flexibility I-deals are significantly related to innovative work behavior.

From the study findings task and work responsibilities I-deals were also found to be significantly related. According to Liao *et al.*, (2014) these I-deals are significantly related to employee initiative, engagement and job satisfaction due to variation of the job activities. In the same breadth, task I-deals empower the employee to concentrate on those tasks that fit the interests of the employee hence endear them to new ideas that culminate in innovative ideas during the implementation stage. Therefore it can be concluded that task I-deals are significantly related to innovative work behavior.

The findings also indicated that financial I-deals are highly significantly related to innovative work behavior. Though little prior research has examined financial I-deals and employee outcomes, Rosen *et al's.*, (2013) study found out that there was a positive relationship between financial I-deals and continuance commitment. His findings also indicated that financial I-deals were related to job satisfaction. It is imperative therefore that when employees get motivated financially, they are likely to be satisfied with their job and committed to their job considering the high costs involved in leaving an organization. These costs may comprise unemployment costs of traveling, communication, retraining and costs of getting another job. According to Rosen *et al.* (2013) these I-deals are reflective of the economic conditions of employment that are basic to many employees. The granting of such I-deals by employers is likely to elicit innovative work behavior since financial incentives are basic to their family improvement and thus employees are likely to be innovative in order to receive more earnings for their

family's economic well-being. Therefore it can be concluded that financial I-deals are significantly related to innovative work behavior.

In many other past study findings, including the study by Rosen *et al.*, (2014), financial I-deals are believed to elicit less effect on employee attitudes and behaviours. This contention is supported by a recent study by Spieglare *et al.*, (2014) where they found out that financial incentives were not significantly related to innovative work behaviour. In the current study however, the results showed that these I-deals are more significantly contributing to innovative work behaviour more than the other I-deals, reflecting a different perspective on these I-deals. The explanation to this could arise from the attachment that employees place on economic incentives more than on social exchange relationships when reciprocating employee outcomes particularly in the developing countries such as in the Kenyan insurance industry. This finding therefore signifies an important contribution in I-deals-outcomes literature.

The study also revealed that perceived organization justice moderated the relationship between idiosyncratic deals and innovative work behavior. However, it failed to moderate some of the I-deals relationship with innovative work behaviour. For instance, the relationship between development and task I-deals on innovative work behavior was not significant. The explanation could be that development I-deals are viewed by both employee and employer as given only to special and valued employees that contribute immensely to the organization as posited by Liao *et al.*, (2014) and Rousseau *et al.*, (2006). In the Kenyan life insurance industry particularly, development opportunities are granted to very special employees who meet very high performance targets known to

most of the co-workers. Therefore fairness in its granting is insignificant on innovative work behavior. The moderating effect of perceived organizational justice on the relationship between task I-deals and innovative work behavior is also supported by the findings in the study. Rousseau *et al.*, (2010) and Rosen *et al.*, (2013) aver that development and task I-deals are similar in their negotiation nature. Hence it can be concluded that perceived organizational justice does not significantly moderate their relationship with innovative work behavior.

Finally, the findings showed that perceived organizational justice moderated the relationship between flexibility and flexibility I-deals. According to Rousseau (2005) flexibility I-deals are granted by employers or their agents to trusted and lower performing employees. This is likely to evoke feelings of fairness or unfairness among the co-workers due to the fact that those benefitting from them are perceived by co-workers not to deserve them because they are not special. Hence perceived organizational justice in their granting is has a significant effect on how the employee reciprocates. With low perceived organizational justice the effect of these I-deals on innovative work behavior is low while the opposite is true with high perceived organizational justice.

Perceived organizational justice also moderated the relationship between financial I-deals and innovative work behavior. According to Liao *et al.*, (2013) in their research involving employees working in retail and professional services, financial incentives I-deals contributed to the majority of the variance explained by I-deals in terms of affective organizational commitment and continuance organizational commitment which refers to

emotional attachment, identification and involvement in the organization and commitment based on the costs associated with leaving the organization respectively.

In the same study, findings showed a significant relationship between financial I-deals and job satisfaction. Consistent to Adams (1965) employees evaluate their exchange relationship through their investments (for e.g. experience, skill, seniority, time and efforts) and their rewards (e.g. money, status, esteem and social identity). Employees therefore may perceive unfairness when they are under-rewarded relative to their investments. This contention is supported by Janssen (2004) who postulates that innovative employee's feel stressed up when they are under-rewarded by the organization. This implies that the social exchange relationship will be curtailed by such unfairness thus undermining reciprocation of the beneficial employee outcome. Therefore from the foregoing explanation, the conclusion is that perceived organizational justice moderates the relationship between financial I-deals and innovative work behavior.

The significant moderating effect of perceived organizational justice on the relationships between I-deals (flexibility and financial) and innovative work behaviour presents a contribution on I-deals-outcomes literature since many other studies have investigated the direct relationship between I-deals and employee outcomes and few have studied the intermediate processes of the relationships. Specifically, the relationship between I-deals and innovative work behavior was scantily addressed by Spieglare *et al.*, (2014) study from a direct relationship perspective. This study therefore has extended literature by incorporating perceived organizational justice as one intermediate process on literature on the relationship between I-deals and with innovative work behaviour literature.

It is also important to mention that in comparison with other past studies on I-deals and employee outcomes literature, this study is unique in the sense that it studied the context of the insurance industry in Kenya. Many of the other studies have investigated employees in the health, manufacturing and information technology sectors. Therefore this study is valuable since it makes a contribution in the I-deals-innovative work behaviour literature as well as extending the idiosyncratic deals, social exchange and equity theories application in this important sector of the economy. Finally, the conceptual framework developed for this study was validated by the findings except for the moderating effects of perceived organizational justice on tasks and responsibilities, and development i-deals which did not have significant results.

5.3. Implications of the Study

This section covers the implications of the study in theory and practice.

5.3.1. Implications for Theory

First, the research findings supported the social exchange theory (Blau, 1964) as it showed that relationships between idiosyncratic deals and innovative work behaviour was present hence validating the beneficial relationships between employees and employers. Social exchange theory is one of the most influential theories for understanding attitudes and behaviour in organizations (Cropanzano & Mitchell, 2005). Although there are different views of social exchanges in existence (Coyle- Shapiro & Conway, 2004) there is an agreement that it engenders interactions that bring mutual reciprocation. According to this theory employees just like all the other human beings have exchange relationships

that have mutual benefits and costs (West & Turner, 2010). The employee reciprocates a favour that is given by an employer by working to the satisfaction of the latter. For instance with the granting of idiosyncratic deals employees become motivated and thus reciprocate through performing innovative work behaviour. This stand is supported by literature on social exchange theory.

For instance according to Hamid (2012) all human relationships are based on costs and rewards. It is from these costs and rewards that people evaluate the worth of their relationships. In the case of the findings of this research the significant relationship between idiosyncratic deals and innovative work behaviour testifies the nature of the social exchange relationship present among the life insurance employees and employers or their agents who include unit managers.

This view is also supported by West & Turner (2010) who contends that a social exchange relationship is based on the self-interest of each party which means that it has a motive to improve oneself through it. In the case of the current study, the employer improves self through innovative work behavior of the employee that eventually adds value to the overall performance and efficiency of the organization. The employee on his/her own part improves wellbeing through the benefits contained in the granted idiosyncratic deals. Therefore the findings of this study support the ideals that are upheld by the social exchange theory.

Secondly, the results of the study supported the idiosyncratic deals theory (Arthur & Rousseau, 2001). This is a theory that explains non-standardized work arrangement initiated by an employee and approved by an employer or his agent, associated to Arthur

& Rousseau (2001). I-deals can take two forms depending on the time they were arranged: “ex ante” during recruitment or “ex post” in an ongoing employment relationship (Rousseau *et al.*, 2006). A supervisor is a crucial negotiating party for i-deals as an agent of an employer. In the current study the focus was on life insurance unit managers who are agents of the insurer. The insurance unit managers are the immediate supervisors of the sales agents. This study therefore is in line with the idiosyncratic theory which posits that supervisors are crucial to the employer in granting and approving I-deals.

I-deals have four distinguishing features from other employment relationships: individually negotiated, heterogeneous, mutually beneficial, and vary in scope because they are individually considered, vary among employees doing same work, benefit both parties and vary in terms of job specific items respectively. The nature of the current research subscribes to these requirements of I-deals theory as each respondent in the survey including the unit managers gave their individual responses as per the questionnaire developed by the researcher. Past studies involving the application of I-deals theory have revealed that I-deals are significantly related to various employee outcomes including job satisfaction, organizational commitment, organizational commitment and innovative work behaviour (Rosen *et al.*, 2013; Anand *et al.*, 2010; Prajya *et al.*, 2014; Spieglare *et al.*, 2014). The current study responds to the same stream of research utilizing I-deals theory focusing on their effects on employee outcomes (innovative work behavior). The findings of this study therefore are supportive of this theory through the significance relationship of these I-deals on innovative work behaviour.

Finally, the current study findings are in support of equity theory associated with Adams (1965). According to this theory people compare the ratios of their own perceived work outcomes (e.g. pay and recognition) to their own perceived work inputs (i.e. contributions) to the corresponding ratios of comparison of others (e.g. co-workers). If the ratio is unequal, the party whose ratio is higher is theorized to be inequitably overpaid while the one whose amount is low is said to be inequitably underpaid (Greenberg, 1990).

The findings in this study also supported the moderating effect of perceived organizational justice on the relationship between flexibility and financial I-deals on innovative work behaviour. It thus reveals that if employees perceive unfairness in their rewards from the organization in comparison to what their colleagues get, they are likely to display low outcomes (e.g. innovative work behaviour). The results of the study also showed that there is no moderating effect of perceived organizational justice on the relationship between development and task I-deals on innovative behaviour.

These findings are consistent with previous research which associate the granting of development and task I-deals to special employees contributing enormously to the organization (Rosen *et al.*, 2013). In view of the aforementioned, the current study is in tandem to those studies because the two I-deals types (development and task) do not necessarily need perceived organizational justice (fairness) in their distribution, procedures and interaction among employees and employers or their agents for them to have significant effects on innovative work behaviour hence this study is thus in line with equity theory. The above explanations show the theoretical underpinnings of both the direct and the moderating relationships. In addition to the consistency of the findings to

the social exchange, idiosyncratic deals and equity theories, the current study findings also extended these theories.

To begin with, this study made contributions in I-deals to employee outcomes by being the first known study to investigate the relationship between development I-deals and innovative work behaviour. This is because the one by Spiegelare *et al.*, (2014) looked at the relationship between flexibility, tasks and financial I-deals. Hence there was a gap on a study focusing on development types of I-deals with employee outcomes. This therefore extended both the social exchange and idiosyncratic deals theory through the positive and significant relationship between these I-deals and IWB.

Secondly, this study was the first known study to show that financial I-deals explained the greatest variance on innovative work behaviour and other employee outcomes. Other studies have their findings showing that intrinsically motivating I-deals like tasks and responsibilities and flexibility to be explaining the largest variance on attitudinal and behavioral outcomes (Rosen *et al.*, 2013). Hence, this finding extends the social exchange and idiosyncratic theories from the basis of these types of findings.

Thirdly, the moderating effect of perceived organizational justice on the relationships between flexibility and financial I-deals were new to the I-deals to outcomes research. This therefore is an extension of social exchange, idiosyncratic and equity theories. This is part of the response for the call for more research on the intermediate mechanisms unto which idiosyncratic deals relate to employee outcomes (Satvir, 2014).

5.3.2. Implications for Practice

First, the findings of this study provides an insightful explanation to life insurance companies' management to initiate proactive and encourage their sales agents to initiate idiosyncratic deals that help them do their work according to their individual requirements, commitments and promotion of their individual welfare. In the same breadth the employers need to consider these individual arrangements of work by approving them. Such approval will make the employees to reciprocate through beneficial outcomes that eventually improve the overall effectiveness of the organization like innovative work behaviour. This is consistent with Gouldner (1960) position that upheld the universality of the norm of reciprocity guiding behaviour of individuals to reciprocate favours granted by others (e.g. idiosyncratic deals).

Specifically, employers need to appreciate the importance of the various I-deals in enhancing employees' reciprocation of outcomes in the organization. For instance, tasks and responsibilities I-deals provide an opportunity for an employee to perform task that may fit their programmes and those that they are talented as well as interested in doing them. This concurs with Hornung & Yipeng (2015) finding from their Chinese employees study in which they explained that task related features of a work role support psychological needs of employees hence comprise "internalized motivation". This thus will help in motivating employees to be self-involved in their work given that they are involved in activities that they are intrinsically interested and also talented. Therefore employers need to have keener commitment to approve tasks and responsibilities I-deals

initiated by their employees so as to enable reciprocate through innovative work behaviour.

Life insurance companies' management and other related employers should also see flexibility I-deals as crucial for employees' social exchange relationships. This is consistent with the findings of Vidyarthi *et al's.*, (2014) study at a large information technology company in India. They explained that flexible work arrangements were important ingredients in encouraging employees' attitudes and behaviour (e.g. innovative work behaviour). Although past study findings on the relationship between this type of i-deal and employee outcomes seems controversial (Vidyarthi *et al.*, 2014), the current study has support on their relationships with employee outcomes (e.g. innovative work behaviour). Therefore, given the complexity of the current employment environment, the need to motivate and the need to benefit from such motivated employees through reciprocation from them, life insurance companies' management as well as other employers should consider approving such I-deals negotiated by their employees.

Development I-deals too motivate employees to reciprocate through improved outcomes. The current study showed a significant support of the relationship between development I-deals and innovative work behaviour. This is consistent with other studies that associated these I-deals with other employee outcomes. For instance, Rousseau & Hornung (2008) in their study on the antecedents of idiosyncratic deals with employees of a German Government Agency found out that these I-deals were significantly related to the overtime worked, work-family conflict and increased performance expectations. It is imperative then that the management of life insurance companies and other employers

should encourage the negotiation and approval of these I-deals in order to benefit in employee outcomes and behaviour (e.g. innovative work behavior) for increased effectiveness.

Though there has been a scanty past research on the relationship between financial I-deals and employee outcomes, the current study findings has found a strong significant support for these I-deals with innovative work behaviour. The positive relationship between financial I-deals and innovative work behaviour in this study may be understood from the satisfaction of psychological needs from extrinsic motivation that is possible with economic functions of working (Hornung & Yipeng, 2015; Gagne & Deci, 2005). In their proposal, Hornung & Yipeng (2015) posit that flexibility I-deals enhance work family enrichment through improving the economic (e.g. financial) needs of a family and those employees primarily get motivated extrinsically by providing the daily needs of their families. These needs may include paying for food, housing, fare and medical expenses to name but a few.

In the same way, financial incentives represent the primary motivation for seeking employment in Africa just as in Chinese culture as postulated by Hornung & Yipeng (2015). The implication for management of life insurance companies' managements in Kenya is to encourage work plans where employees negotiate for financial incentives that reflect their contributions to the organization's effectiveness. Tied life insurance sales agents may contribute in terms of their peculiar negotiation talents, working overtime in their offices by meeting their clients and also from the number of clients attributed to their negotiation skills and the volumes of their sales.

Finally, the moderation of perceived organization justice on the relationship between flexibility and financial I-deals is of significant application by practitioners in the life insurance industry and other employers. From the current study findings the moderation of perceived organizational justice on both flexibility and financial I-deals on innovative work behavior had significant positive effects. These findings were consistent with the aforementioned Hornung & Yipeng (2015) study in which flexibility I-deals had positive extrinsic motivation for employees. It goes then that these extrinsic motivations include monetary benefits in terms of pay that recognizes overtime, contribution and unique skill in the organization. Of importance is that flexibility and financial I-deals need to be provided in an atmosphere where there is fairness among the employees so that there is a great perception of organizational justice in terms of their distribution, the procedures involved in the distribution and the nature of interaction witnessed by employees with their managers while the I-deals are distributed.

5.4. Recommendations for Further Research

The findings of this study form the basis for areas for further research. The moderating role of perceived organizational justice on the relationship between both development and flexibility I-deals need to be investigated further as they did not give significant results. Secondly, this study collected data using cross-sectional design which could not clearly identify effects attributed to time lags and their causal relationships. Therefore a future research avenue presents itself here in terms of a longitudinal design so as to check on these effects of time lags.

Thirdly, because I-deals is a relatively new construct, future researchers should investigate and replicate the findings in organizations dealing with non-life insurance products and across other employees operating in different levels within the organizations (e.g. I-deals negotiated by management level). Also, researchers need to examine the effect of other organizational factors that may impact on the relationship between I-deals and innovative work behaviour. For instance on leadership styles like transactional-transformational leadership effects on the granting of I-deals and their eventual effects on the relationship with innovative work behaviour. There is also need for other researchers to focus on the relationship between financial I-deals and other attitudinal and behavioral variables in different contexts in order to explore more these I-deals which has exhibited inconsistent results.

Finally, future researchers may examine the same constructs of I-deals as the dependent variable, perceived organizational justice which is the moderating variable and the dependent variable, innovative work behaviour using other analysis approaches like Structural Equation Modeling and other software apart from SPSS.

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APPENDICES

Appendix I: Introduction Letter

Andrew Kimutai Kimwolo,
Moi University,
P.O. Box 3900,
Eldoret.

Dear Respondent,

Re: Request to fill the Attached Questionnaire

I am a Doctor of Philosophy student of Moi University, School of Business and Economics. I am currently on research work and would like to request your assistance in filling the attached questionnaire.

The questionnaire has been designed to gather information on “*idiosyncratic deals, organization justice and innovative work behavior among tied life insurance agents in Kenya*”.

The information you will present will be entirely for academic and learning purposes and will be treated with utmost confidentiality. I would be grateful to share the results if you will require them.

Thank you.

Yours faithfully,

Andrew Kimutai Kimwolo.

Appendix II: Questionnaire

SECTION A: EMPLOYEE SECTION

1. Personal Information.

The following section asks you questions about yourself. Please tick or describe it appropriately.

a. What is your gender?

A. Female B. Male

b. What is your age bracket?

Below 30 31-40 41-50
51.60 Above 60

c. Indicate your highest education level.

Doctorate/Masters Bachelor Diploma
High school

d. How long have you worked as an agent in this company?

Less than 5 years 5-10 years 11-15 years
16-20years above 20 years

2. Idiosyncratic Deals.

The following statements ask about idiosyncratic deals in your institution. Read each of the statements and answer by ticking in the appropriate category that best fits your opinion. The categories are: 1= Strongly disagree, 2= moderately disagree, 3= slightly disagree, 4= Neutral, 5= slightly agree, 6= Moderately agree, 7= Strongly agree.

		1	2	3	4	5	6	7
1	My manager and I negotiate how I do my job. (T)							
2	I have negotiated with my manager for extra responsibilities that take advantage of the skills that I bring to the job. (T)							
3	My manager and I have negotiated tasks for me that better develop my skills. (T)							
4	I have negotiated with my manager for tasks that better fit my personality, skills, and abilities. (T)							
5	Considering my distinctive contributions, I have negotiated with my manager for more flexibility in how I complete my job. (T)							
6	I have negotiated with my manager for a desirable position that makes use of my unique abilities. (T)							
7	My manager and I have considered my personal needs when negotiating my work schedule. (F)							

8	My manager and I have negotiated accommodations for my off-the-job demands when considering my work hours. (F)								
9.	Outside of formal leave and sick time, my supervisor and I have negotiated additional time off to attend to non-work related. (F)								
10.	Because of my individual needs, I have negotiated a unique arrangement with my supervisor that allows me to complete a portion of my work outside of the office. (F)								
11.	Because of my particular circumstances, I have negotiated a unique arrangement with my supervisor that allows me to do work from somewhere other than the main office. (F)								
12.	My manager and I have successfully negotiated a unique arrangement that allows me training opportunities. (D)								
13.	My manager and I have successfully negotiated a unique arrangement that allows me on-the-job training activities. (D)								
14.	My manager and I have successfully negotiated a unique arrangement that allows me special opportunities for skill development. (D)								
15.	My manager and I have successfully negotiated a unique arrangement that allows me career development opportunities. (D)								
16.	My supervisor has ensured that my compensation arrangement meets my individual needs (FIN)								
17.	Because of my personal circumstances, my supervisor has created a compensation arrangement that is tailored to fit me (FIN).								
18.	Because of my unique skills and contributions, my supervisor has been willing to negotiate my compensation (FIN).								
19.	Beyond formal policies, my supervisor has raised my pay because of the exceptional contributions that I make to the organization (FIN).								
20.	After my initial appointment, I negotiated with my supervisor to develop a compensation plan that rewards my unique contributions (FIN).								

3. Perceived Organizational Justice

The following statements ask about perceived organizational justice in your institution. Read each of the statements and answer by ticking in the appropriate category that best fits your opinion. The categories are: 1= Strongly disagree, 2= moderately disagree, 3= slightly disagree, 4= Neutral, 5= slightly agree, 6= Moderately agree, 7= Strongly agree.

		1	2	3	4	5	6	7
1.	My work schedule is fair (D).							
2.	I think that my level of pay is fair (D).							
3.	I feel that my job responsibilities are fair (D).							
4.	All decisions are based on accurate information (P).							
5.	When decisions are made, all agents are allowed to contribute (P).							
6.	My manager shares relevant work information with all agents (P).							
7.	My manager handles all issues ethically and professionally (P).							
8.	My manager treats me with respect, courtesy and dignity (I).							
9.	When decisions are made about my job, the manager treats me with kindness and consideration (I).							

10.	When decisions are made about my job, the manager treats me with respect and dignity (I).							
11.	When decisions are made about my job, the manager is sensitive to my personal needs (I).							
12.	When decisions are made about my job, the manager deals with me in a truthful manner (I).							
13.	When decisions are made about my job, the manager shows concern for my right as employee (I).							
14.	Concerning decisions made about my job, the manager discusses with me the implications of the decisions (I).							
15.	The manager offers adequate justification for decisions made about my job (I).							
16.	When making decisions about my job, the manager offers explanations that make sense to me (I).							
17.	My manager explains very clearly any decisions made about my job (I).							

SECTION B: MANAGER'S SECTION

Demographic Information

The following section asks you questions about yourself. Please tick or describe it appropriately.

- a) What is your gender?
 Female Male
- b) What is your age bracket?
 Below 30 31-40 41-50 51-60
- c) Indicate your highest education level.
 Doctorate/Masters Bachelor Diploma High School
- d) How long have you worked in your current position?
 Less than 5 years 5-10 years 11-15 years
 16-20years Above 20years
- e) How long have you worked in this company?
 Less than 5 year 5-10 years 11-15 years
 16-20years Above 20years
- f) How many employees report to you?
 Less than 5 years 6-10 years 11-15 years 16-20 years
 21-25 years 26-30 years

Innovative Work Behaviour

In this section the study is interested in your view of your employees innovative work behaviour. Read each of the statements and answer by ticking in the appropriate category that best fits your opinion. The categories are: 1=Never, 2= Very Rarely, 3= Rarely, 4= Neutral, 5= Occasionally, 6= Frequently, 7= Always.

		1	2	3	4	5	6	7
1.	How often does this sales agent pay attention to issues that are not part of his daily work? (IX).							
2.	How often does this sales agent wonder how things can be improved? (IX).							
3.	How often does this sales agent search out new working methods, techniques or instruments? (IG).							
4.	How often does this sales agent generate original solutions for problems? (IG).							
5.	How often does this sales agent find new approaches to execute tasks? (IG).							
6.	How often does this agent attempt to convince people to support an innovative idea? (IC).							
7.	How often does this sales agent make important organizational members enthusiastic for innovative ideas? (IC).							

8.	How often does this sales agent systematically introduce innovative ideas into work practices? (IMP).							
9.	How often does this sales agent contribute to the implementation of new ideas? (IMP).							

Appendix III: Distribution of Life Insurance Agents among Nairobi Company

Branches

S/N.	Company	Nairobi Branch	Population of life Agents
1.	Britam	Hurlingham	28
		Westlands	44
		Head office	73
		Timau Plaza (Argwings Khodek)	63
		Barclays Plaza	63
		Phoenix Plaza (Kenyatta Avenue)	61
		Ambank House	54
		Koinange	64
2.	ICEA Lion	Williamson House	28
		Unga House Branch	34
		Tulip House	27
		Ambank House	33
		Kenyatta Avenue	62
		ICEA Lion Centre	38
3.	Jubilee insurance	Jubilee 1-Wabera	83
		Jubilee 2-Mombasa Road	87
		Vanguard House- Westlands.	65
4.	Pan African Life	City Centre	84
		Uniafric House.	68
		Westlands Branch	68
5.	Kenindia Insurance	Head Office	74
		Westlands	68
		Industrial Area	73
6.	Madison Insurance	Westlands	36
		Buruburu	47
		City Centre	78
		Industrial Area	43
		Ngong Road	22
7.	Old Mutual	Upper Hill	48
		Kimathi	67
		Shelter Afrique	65
8.	Pioneer Insurance	Pioneer House	206
	Total		1954

Appendix IV: Proportionate Sample Size for each Life Insurance Company Branch

Agents in Nairobi

S/N.	Company	Nairobi Branch	Population of life Agents	Sample size
1.	Britam	Hurlingham	28	$28/1954 * 498 = 07$
		Westlands	44	$44/1954 * 498 = 11$
		Head office	73	$73/1954 * 498 = 19$
		Timau Plaza (Argwings Khodek)	63	$63/1954 * 498 = 16$
		Barclays Plaza	63	$63/1954 * 498 = 16$
		Phoenix Plaza (Kenyatta Avenue)	61	$61/1954 * 498 = 15$
		Ambank House	54	$54/1954 * 498 = 14$
		Koinange	64	$64/1954 * 498 = 17$
2.	ICEA Lion	Williamson House	28	$28/1954 * 498 = 07$
		Unga House Branch	34	$34/1954 * 498 = 09$
		Tulip House	27	$27/1954 * 498 = 07$
		Ambank House	33	$33/1954 * 498 = 08$
		Kenyatta Avenue	62	$62/1954 * 498 = 16$
		ICEA Lion Centre	38	$38/1954 * 498 = 10$
3.	Jubilee insurance	Jubilee 1-Wabera	83	$83/1954 * 498 = 21$
		Jubilee 2-Mombasa Road	87	$87/1954 * 498 = 22$
		Vanguard House-Westlands.	65	$65/1954 * 498 = 17$
4.	Pan African Life	City Centre	84	$84/1954 * 498 = 21$
		Uniafric House.	68	$68/1954 * 498 = 17$
		Westlands Branch	68	$68/1954 * 498 = 17$
5.	Kenindia Insurance	Head Office	74	$74/1954 * 498 = 19$
		Westlands	68	$68/1954 * 498 = 17$
		Industrial Area	73	$73/1954 * 498 = 19$
6.	Madison Insurance	Westlands	36	$36/1954 * 498 = 09$
		Buruburu	47	$47/1954 * 498 = 12$
		City Centre	78	$78/1954 * 498 = 20$
		Industrial Area	43	$43/1954 * 498 = 11$
		Ngong Road	22	$22/1954 * 498 = 06$
7.	Old Mutual	Upper Hill	48	$48/1954 * 498 = 12$
		Kimathi	67	$67/1954 * 498 = 17$
		Shelter Afrique	65	$65/1954 * 498 = 16$
8.	Pioneer Insurance	Pioneer House	206	$206/1954 * 498 = 53$
	Total		1954	498

Appendix V: Correlations of the Study Variables Items

Correlations Development I-deals with variable (DIDEALS)

Correlations with Development I-deals variable (DIDEALS)	Q1	Q2	Q3	Q4	DIDEAL
My manager and I have successfully negotiated a unique arrangement that allows me training activities (Q1).	1				
My manager and I have successfully negotiated a unique arrangement that allows me on-the-job training activities (Q2).	.589**	1			
My manager and I have successfully negotiated a unique arrangement that allows me special opportunities for skill development (Q3).	.228**	.458**	1		
My manager and I have successfully negotiated a unique arrangement that allows me career development opportunities (Q4).	.285**	.472**	.679**	1	
DIDEAL	.585**	.751**	.748**	.774**	1

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

Correlations Flexibility I-deals with variable (F-ideals)

Correlations with Flexibility I-deals variables (F-Ideals)	Q1	Q2	Q3	Q4	Q5	FIDEAL
My manager and I have considered my personal needs when negotiating my work schedule (Q1).	1					
My manager and I have negotiated accommodations for my off-the-job demands when considering my work hours (Q2).	.253**	1				
Outside of formal leave and sick time, my supervisor and I have negotiated additional	.275**	.499**	1			

time off to attend to non-work related activities (Q3).

Because of my individual needs, I have negotiated with my supervisor a unique arrangement that allows me to complete a portion of my work outside of the office (Q4).

.184** .625** .501** 1

Because of my particular circumstances, I have negotiated with my supervisor a unique arrangement that allows me to do work from somewhere other than the main office (Q5).

.160** .294** .146** .298** 1

FIDEAL

.535** .779** .715** .766** .502** 1

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

Correlations Task I-deals with Variable (Task I-deals)

Correlations with Task I-deals

Variables (TIDEALS) Q1 Q2 Q3 Q4 Q5 Q6 TIDEAL

My manager and I negotiate how I do my job (Q1)

1

I have negotiated with my manager for extra responsibilities that take advantage of the skills that I bring to the job (Q2).

.268** 1

My manager and I have negotiated tasks for me that better develop my skills (Q3).

.216** .530** 1

I have negotiated with my manager for tasks that better fit my personality, skills and abilities (Q4).

.163** .534** .834** 1

Considering my distinctive contributions, I have negotiated with my manager for more flexibility in how i complete my job (Q5).

.347** .334** .302** .422** 1

I have negotiated with my manager for a desirable position that makes use of my unique abilities (Q6).	.188**	.367**	.334**	.451**	.314**	1	
TIDEAL	.436**	.728**	.798**	.849**	.649**	.615**	1

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

Correlations with Variable Financial I-deals with Variable (FNIDEALS)

Correlations with Financial I-deals Variable (FNIDEALS)	Q1	Q2	Q3	Q4	Q5	FNIDEAL
My supervisor has ensured that my compensation arrangement meets my individual needs (Q1).	1					
Because of my personal circumstances, my supervisor has created a compensation arrangement that is tailored to fit me (Q2).	.641**	1				
Because of my unique skills and contributions, my supervisor has been willing to negotiate my compensation (Q3).	.532**	.630**	1			
Beyond formal policies, my supervisor has raised my pay because of the exceptional contributions that I make to the organization (Q4).	.605**	.600**	.604**	1		
After my initial appointment, I negotiated with my supervisor to develop a compensation arrangement that rewards my unique contributions (Q5).	.396**	.616**	.510**	.523**	1	
FNIDEAL	.715**	.755**	.743**	.742**	.755**	1

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

Correlations with the Variable Innovative Work Behaviour (IWB)

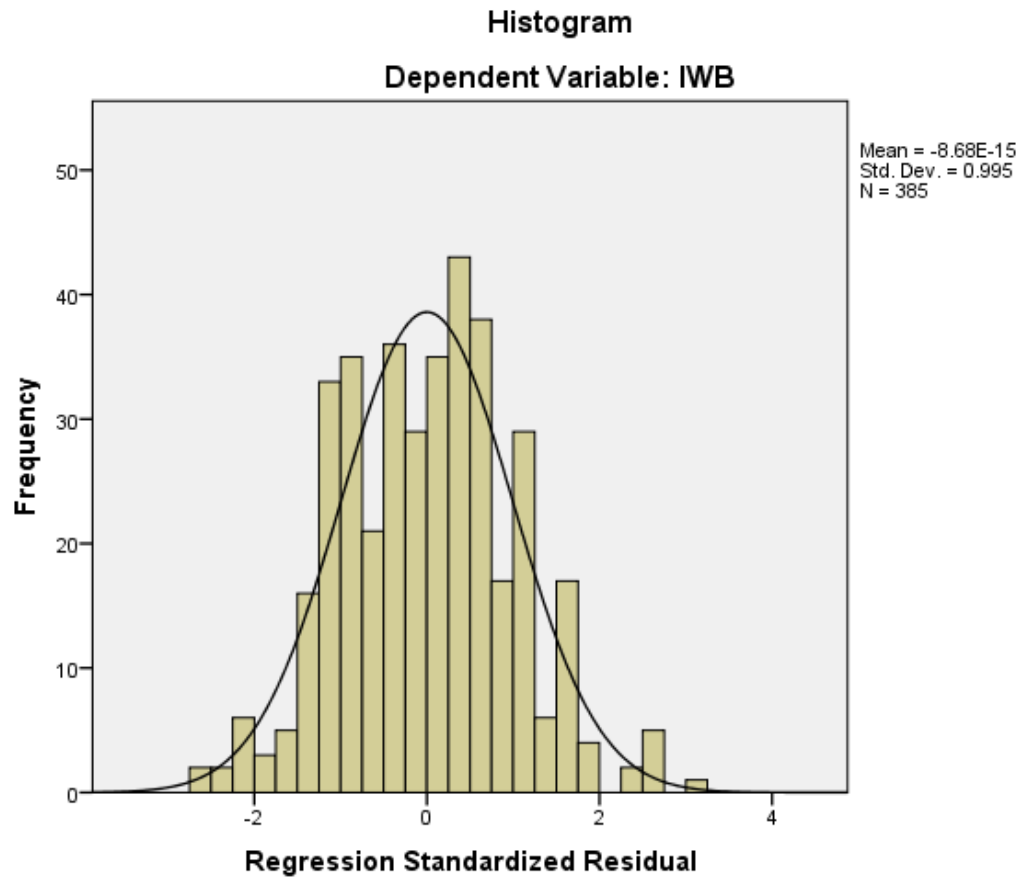
**Correlations with
Innovative**
**Work Behaviour
(IWB)**

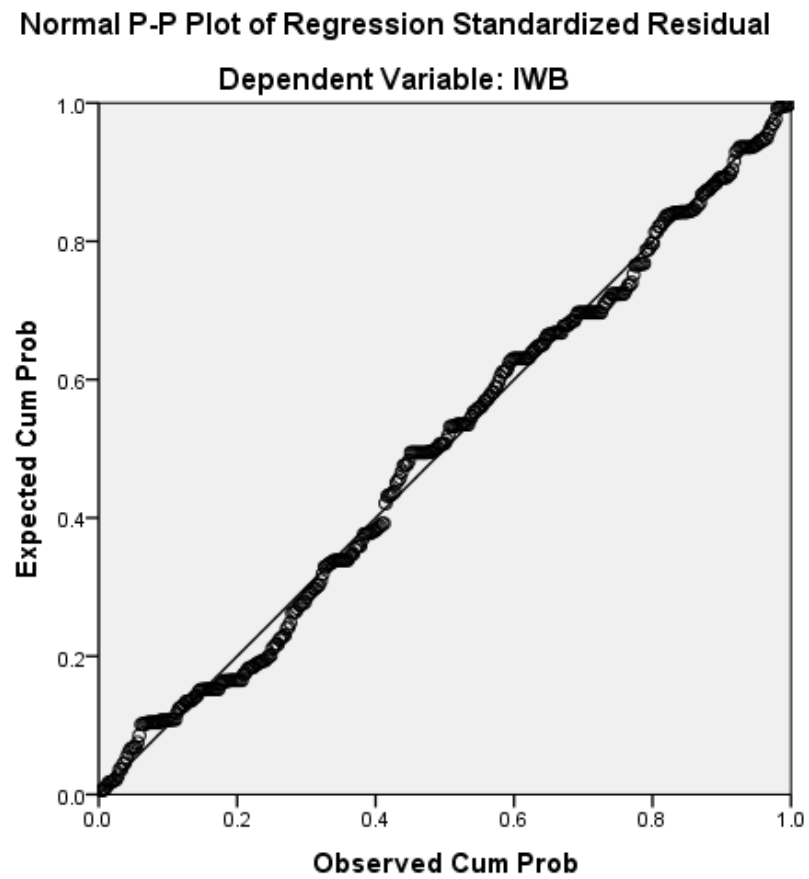
	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9	IWB
.. .daily work?(Q1)	1									
...be improved? (Q2)	.440**	1								
...instruments?(Q3)	.359**	.109*	1							
... problems?(Q4)	.743**	.540**	.323**	1						
.... tasks?(Q5)	.479**	.699**	0.099	.592**	1					
...innovative idea? (Q6)	.512**	.209**	.503**	.368**	.147**	1				
...innovative ideas? (Q7)	.625**	.590**	.101*	.792**	.576**	.126*	1			
... Practices?(Q8)	.517**	.465**	.124*	.530**	.590**	.209**	.496**	1		
...new ideas?(Q9)	.553**	.754**	-0.045	.602**	.732**	0.06	.667**	.792**	1	
IWB	.813**	.732**	.346**	.855**	.745**	.457**	.786**	.729**	.801**	1

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

* Correlation is significant at the 0.05 level (2-tailed).

Appendix VI: Histogram of the Dependent Variable against the Regression Standardized Residuals



Appendix 7: The Normal P-P Plot of Regression Standardized Residuals



**NATIONAL COMMISSION FOR SCIENCE,
TECHNOLOGY AND INNOVATION**

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Ref. No. **NACOSTI/P/16/68611/13612**

Date:
22nd September, 2016


Andrew Kimutai Kimwolo
Moi University
P.O. Box 3900-30100
ELDORET.

RE: RESEARCH AUTHORIZATION

Following your application for authority to carry out research on *“Idiosyncratic deals, organizational justice and innovative work behaviour among tied life insurance agents in Kenya,”* I am pleased to inform you that you have been authorized to undertake research in **Nairobi County** for the period ending **22nd September, 2017.**

You are advised to report to **the Chief Executive Officers of selected Insurance Companies, the County Commissioner and the County Director of Education, Nairobi County** before embarking on the research project.

On completion of the research, you are expected to submit **two hard copies and one soft copy in pdf** of the research report/thesis to our office.


BONIFACE WANYAMA
FOR: DIRECTOR-GENERAL/CEO

Copy to:

The Chief Executive Officers
Selected Insurance Companies.

The County Commissioner
Nairobi County.