



Do Financial Idiosyncratic Deals Make Good Organizational Citizens? A Moderated Model of Perceived Organizational Justice

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Abstract

This paper aims to determine the effect of financial idiosyncratic deals on organizational citizenship behaviour (OCB) among tied life insurance agents in Kenya. It aims to address the gap in literature on i-deals OCB through the intermediate mechanism of perceived organizational justice. The objectives of the study were to find out the effect of financial i-deals on OCB and to analyze the moderating effect of perceived organizational justice on the relationship between i-deals and OCB among tied life insurance agents. Standard multiple regression analysis was used to test the hypotheses from data collected from a study from 498 employees and 48 managers of tied life insurance agents in Kenya. The study findings showed a positive interaction between financial i-deals and perceived organizational justice. Hence there was a moderating effect of Perceived Organizational Justice (POJ) on OCB. The cross-sectional collection of data weakens the author's claim of causality between the variables in focus. The study used both stratified and simple random sampling strategies. The main finding from the study was that POJ moderates the relationship between i-deals and OCB. The study extends literature on the moderating effect of POJ on the relationship between financial i-deals and OCB. It concludes that POJ moderates the relationship between financial i-deals and OCB. It recommends that organizations, particularly tied life insurance firms should grant their employees financial i-deals fairly in order for co-workers to reciprocate OCB. Financial i-deals granted fairly to all co-workers enhance reciprocation of OCB in the work place hence create beneficial social exchange relationships at work place. This is the first study to investigate a moderating effect on the relationship between financial idiosyncratic deals and OCB.

Keywords: Organizational Citizenship Behaviour, Perceived organizational justice, Financial I-deals, Life Insurance Agents, Fairness.

INTRODUCTION

Organizational citizenship behaviour (OCB) has received increased interest in research recently. This is because of its role in enhancing organizational performance (Piacun, 2018). Several empirical studies have associated several factors that positively affect OCB in organizations. Karabatak (2018) in a study of teachers' effectiveness found that school effectiveness was significantly and positively correlated with all the dimensions of teachers OCB. This effectiveness could be a result of several players in firms that include leadership. One type of leadership is the "authentic" leadership (Braga, 2018)). The role of authentic leadership in motivating the display of OCB in organizations has been found to be significant in organizational studies. Braga (2018) in a study on how such leadership promotes individual performance found out that OCB and creativity was a strong motivator of individual performance in organizations. Intrinsic motivation of employees has also been linked to OCB by studies (Liao *et al.*, 2014; Bibi & Afsar, 2018). This is also testified in a study by Love & Seungmo (2018) who found a strong correlation between voluntary

activities and sport. In this study it was also believed that intrinsic motivation in the context of work organization may be evoked by idiosyncratic deals (Kimwolo & Cheruiyot, 2019).

Idiosyncratic deals (i-deals) are own employee initiated plans which are approved by employers or their agents (Rousseau, 2006; Rousseau and Kim, 2001). It is motivating because they are arrangements that may make employees do their work at home, choose tasks they are talented in, career prospects that they like and financial incentives for unique contributions in performance (Rosen *et al.*, 2013). I-deals have been associated with employee outcomes like OCB, innovative work behaviour, job performance and engagement (Vidyarthi *et al.*, 2014). However, much as these i-deals have been associated with positive employee outcomes, they strongly depend on how employers or their agents fairly grant them to all co-workers for equity (Colquit, 2001). Hence, co-workers need to perceive organisational justice when granting them. Organisational justice may take the form of fairness in procedures, distribution of outcomes and interactions (Bagis *et al.*, 2018).

Although all the dimensions of justice are important predictors of employee outcomes, some studies have mixed findings. The arguments in literature show unidirectional effects which differ among the various components of organizational justice. For instance, a study by Gupta & Sing (2014) found that perceived fairness in interpersonal treatment affected employees intention to stay in organizations more than the distribution of organizational rewards and fairness of organizational procedures. Unfairness in organizations may make employees to have counterproductive behaviours that may not be aggressively displayed by employees who may choose to be silent and perform to the required levels of protecting their employment. A study by Sardare & Mispur (2018) confirmed this by establishing a significant negative correlation between organizational silence, social silence and individual silence with OCB. Therefore this study attempted to address the gap in literature on the effect of idiosyncratic deals and OCB based on previous studies by integrating the moderating effect of POJ on the relationship. It was carried out in tied life insurance agents in Kenya which selected since life insurance companies that operate and have flexible working and payments.

Theory and hypotheses

Financial idiosyncratic Deals and Organizational Citizenship Behaviour

Financial I-deals have been associated with important employee outcomes like organizational citizenship behaviour (Anand *et al.*, 2011). With financial i-deals employees are likely to be motivated for such extra role behaviour given their financial boost through the incentives given. Workers would also endeavor to go “the extra mile” so as to receive similar benefits as those of their co-workers. Studies have previously established that financial i-deals predict employee outcomes positively significantly (Kimwolo & Kimosop, 2017). In a study on the moderating role of perceived organizational justice on the relationship between the four components of idiosyncratic deals and Innovative work behaviour (IWB) it was found that financial incentives i-deals was the most significant predictor of innovative work behaviour (Kimwolo & Kimosop, 2017). Since OCB is an extra role behaviour that is not traditionally remunerated (Janssen, 2004) just like innovated work behaviour, the current study proposed that financial idiosyncratic deals also predict OCB.

Other studies have found contradicting results on the predictive nature of financial i-deals on employee outcomes like innovative work behaviour. One such study is by Spieglare *et al.*, (2014) where they found that financial incentives did have a positive prediction on employee outcomes collectively and not individually. Other scholars have also found that i-deals predict employee's outcomes like OCB with interaction with intermediate variables like social exchange relationships, leader member exchange and perceived organizational support (Sing, 2014; Vidyarthi *et al.*, 2014). This study proposed that financial i-deals predict organizational citizenship behaviour since it motivates employees. Thus hypothesis one was stated as follows:

Hypothesis 1: *Financial idiosyncratic deals are not positively related to organizational citizenship behaviour.*

The Moderating Role of Perceived Organizational Justice

Organizational citizenship behaviour is an extra role behaviour that is displayed by motivated employees. Most often such employees are motivated when leaders are fair in their relationships among all co-workers in the organization. Leaders play a critical role in promotion of extra role behaviour (Piacun, 2018). In a study on the benefit of OCB in schools, Piacun, (2018) found that schools depended on teachers who did things outside their core duties. Hence, he recommends that OCB behaviour needs to be fostered more in schools. One way to foster it is to enhance extrinsic motivation through financial i-deals (Mrwebi *et al.*, 2017; Kimwolo & Cheruiyot, 2019). However, even with such incentives there must be fairness in the way they have to be processed within the organizations (Mrwebi *et al.*, 2018). Mullen (2018) found that a leaders' inclusiveness of all workers in the organizational processes have a direct influence on organizational citizenship voice. He further found out that psychological safety directly mediates the relationship between organizational citizenship behaviour and organizational commitment. Psychological safety of employees therefore is a critical element that may be boosted when all workers perceive that they are equally treated in an organization (Blau, 1964). This also implies that employees' citizenship voice from an employee may arise due to the fairness with which employees are treated by the leaders in the organization. Leader Member Exchange (LMX) has also been associated to employee outcomes. Bibi & Afsar (2018) in their study found out that LMX had the strongest positive relationship with IWB when subordinates had high intrinsic motivation and psychological empowerment. The current study proposed that such leadership and motivation needs to be accompanied by fairness so as such employee outcomes may be realized.

Some studies have also associated fairness among workers in organizations to the kind of management that is present in organizations. In a study in a South African financial services industry, Mrwebi *et al.*, (2018) found out that the trustworthiness of the management, intrinsic and extrinsic rewards, organizational transparency and organizational climate have a positive influence on both procedural and interactional justice. It therefore implies that it is not only the availability of rewards that matters in employee outcomes like OCB, but also the fairness, transparency and the organizational climate prevailing. The extrinsic rewards like financial i-deals also play a critical role in explaining the display of employee outcomes in organizations (Mrwebi *et al.*, 2018). In addition, OCB like other employee outcomes are also explained by the extent of employee motivation and job satisfaction. This is justified by a study done by Bagis & Purwokerto, (2018) who found out that distributive and procedural justice had significant effect on job satisfaction among employees. This study therefore proposes that perceived organizational justice moderates the relationship between financial

idiosyncratic deals and organizational citizenship behaviour. Hence hypothesis was stated as follows:

Hypothesis 2: *Perceived organizational justice does not positively moderate the relationship between financial idiosyncratic deals and organizational citizenship behaviour.*

Conceptual Framework

The conceptual framework of the study depicts the dependent variable organizational citizenship behaviour, the independent variable financial idiosyncratic deals and the moderating variable perceived organizational justice. The control variables depicted by gender, age, level of education and tenure of employees are also included. The variables are shown in figure 1 below.

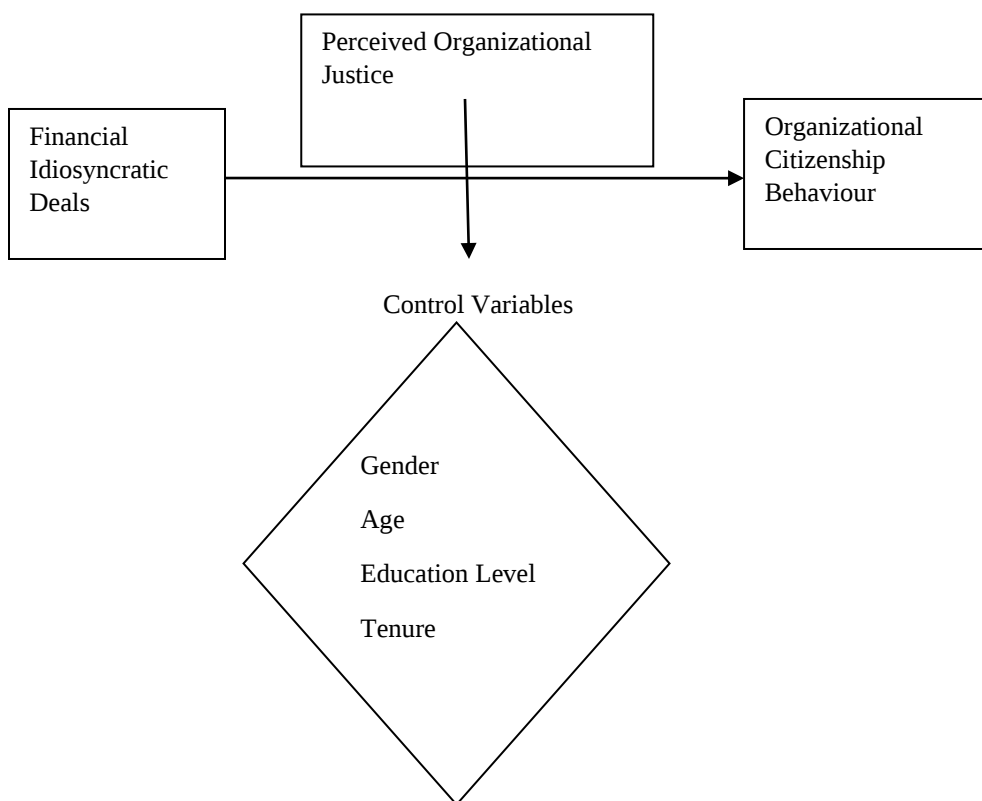


Figure 1: Conceptual Framework

Source: Research Data, 2018

METHODOLOGY

Participants

Data for this study was collected from life insurance agents from companies that commanded the market share in Kenya whose agents gave responses pertaining to the financial idiosyncratic deals and perceived organizational justice and organizational citizenship behaviour. The data was collected through surveys that were administered to the

respondents and picked after they were filled. The data collection was done at one moment in time by the researcher with one research assistant who was duly trained to help in the survey administration. From a sample of 498 agents 385 responses were returned which translated to 77% rate. Among the life insurance agents, majorities were males and had diploma level of education implying that life insurance job didn't require a very high level of education. Majority of them were less than 30 years of age while many had an experience of less than 10 years working for their companies. This implied that the majority of these employees were of youthful age.

Measures

Organizational citizenship behaviour

In measuring this construct the study used the 15- item scale developed and validated by Moorman and Blakey (1995). Participants were asked to rate the extent to which their OCB was like on a seven point likert scale (1= strongly disagree, 7= strongly agree). An item sample is "I often go out of my way to make my new colleagues feel welcome in the in the organization". The Cronbach's alpha for the sample was 0.851.

Financial Idiosyncratic Deals

Financial Idiosyncratic deals were measured by adapting Rosen *et al*'s. (2013) 5-item in the multi-dimensional scale titled ex-post I-deals scale. A seven point likert scale was used with scores ranging from 1(strongly disagree) to 7 (strongly agree) for each item. The Cronbach alpha for the sample was 0.865.

Perceived Organizational Justice

Perceived organizational justice was measured using the seven point likert scale developed and validated by Neihoff & Moorman (1993). Participants were asked to rate their managers based on their perception of organizational justice on a seven point likert scale (1= strongly disagree, 7= strongly agree). An item sample is "Concerning decisions made about my job, the manager discusses with me the implications of the decisions." The Cronbach's alpha for the sample was 0.852.

Control Variables

We controlled for the effects of employee gender, age, level of education and tenure since other researches suggest that they may have significant effects on idiosyncratic deals and IWB (Spieglare *et al.*, 2014; Hornung *et al.*, 2014; Rosen *et al.*, 2013, Rousseau, 2006; Hornung *et al.*, 2014).

Sampling and Analysis

Explanatory research design was used as it showed causal effects among the study variables. The sample of 498 agents was derived from a population of 1954 life agents of the major life insurance in Kenya. Stratified and simple random sampling techniques were utilized for the study. Questionnaires were administered among the respondents. The unit of analysis utilized for the study was tied life insurance agents who negotiated i-deals with the unit managers. Descriptive statistics like mean, standard deviation, skewness and kurtosis were analyzed. Inferential statistics included correlation and standard multiple regression analyses while hierarchical multiple regression analysis was used to test the hypotheses. Descriptive and inferential results are presented in tables 1, 2 and three below.

RESULTS

Descriptive Statistics

Both control and the main variables were analyzed in the study. However, results indicated that the controls explained an insignificant amount of variation in the study. Table 1 below discusses the key variables. The results reveal that POJ had a mean of 6.18, standard deviation of 0.68, skewness of -0.18 and kurtosis of -0.19. The implication is that many respondents indicated that there were many incidents of POJ in their organizations and the data was negatively skewed. As for OCB, the mean was 5.66 meaning that respondents had mostly neutral responses across the tied life insurance firms. It also had standard deviation of 0.66, skewness of -0.28 and kurtosis of -0.76. This meant that the data was fairly negatively skewed as compared to POJ. Finally, financial i-deals had a mean of 5.08, standard deviation of 1.14, skewness of -0.67 and kurtosis of 1.24.

Table 1: Descriptive Statistics of Perceived Organizational Justice, Organizational Citizenship Behaviour and Financial Idiosyncratic Deals

Variable	N	Min.	Max.	Mean	Std. Deviation	Skewness	Kurtosis
Perceived Organizational Justice	385	4.15	7.00	6.18	0.68	-0.88	-0.19
Organizational Citizenship Behaviour	385	3.65	6.79	5.66	0.66	-0.28	-0.76
Financial Idiosyncratic Deals	385	2.60	7.00	5.08	1.14	-0.67	1.24

Source: Research Data, 2019

Correlation Results

Pearson Product Moment Correlation was done for all the main predictor and outcome variables. The findings indicated that POJ was positive and significantly correlated with financial i-deals ($r = 0.307$, $p = 0.01$), while OCB was also positive and significantly correlated with financial i-deals ($r = 0.330$, $p = 0.01$). Finally, OCB was positive and significantly correlated with POJ ($r = 0.270$, $p = 0.01$). The results are depicted in table 2 below.

Table 2: Correlation Results

Correlations			
Variables			
Financial Idiosyncratic deals (FIDEALS)	1		
Perceived organizational justice (POJ)	0.307	1	
Organizational citizenship behaviour (OCB)	0.330	0.270	1

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

Source: Research Data, 2019.

Tests of Hypotheses

The hypothesis tests were done using hierarchical moderated regression. The results indicated that the control variables insignificantly contributed to the variation in the outcome variable ($R^2 = 0.009$). Employee gender and employee age were the only significant variables among the controls. The findings further showed that financial positively significant prediction ($\beta = 0.414$, $p = 0.01$) which meant that financial i-deals predicted 41.4 % of OCB. The R^2 with its addition was 17.4%. The findings also indicated that POJ was positive and significant ($\beta = 0.125$, $p = 0.01$) meaning that it contributed 12% of the variation in OCB. POJ contributed to an R^2 of 21.6%. The overall model was further improved by the interaction of POJ and financial i-deals ($\beta = 0.273$, $p = 0.01$) with an R^2 of 22.9%. The results are shown on Table 3 below

Table 3: The moderated regression analyses predicting financial idiosyncratic deals and perceived organizational justice as a moderator

	Model 1	Model 2	Model 3	Model 4
Variable	B (Std. Error)	B (Std. Error)	B (Std. Error)	B (Std. Error)
(Constant)	5.580 (.033)	5.580 (.030)	5.580 (.029)	5.576 (.029)
Zscore: Employee gender	-.024 (.035)	.000 (.032)**	-.002 (.029)**	.000 (.031)
Zscore: Employee's age	-.061 (.038)	-.106 (.035)**	-.086 (.034)	-.083 (.034)
Zscore: Employee education level	.059 (.033)	-.048 (.031)	.036 (.030)	.038 (.030)
Zscore: Employee length of service	.003 (.038)	-.037 (.035)	-.045 (.034)	-.053 (.034)
Zscore (FNDEALS)		.414 (.034)**	.350 (.031)**	.153 (.059)
Zscore (POJ)			.215 (.031)**	.153 (.059)
Zscore (FNDEALS_POJ)				.273 (.070)**
R	.097 ^a	.418 ^b	.465 ^c	.478 ^d
R square	.009	.174	.216	.229
Adjusted R square	.061	.164	.204	.214
Std Error of the Estimate	.63860	.58373	.56956	.56572
R square change				
F	.902	16.023	17.374	15.974
F change				
Significant	.463 ^b	.000 ^c	.000 ^d	.000 ^e
Significant F change				

Source: Research Data, 2019

DISCUSSION

The findings of this study confirm the hypothesis that financial idiosyncratic deals predict OCB. This is in line with past studies that have associated these incentives with voluntary employee outcomes (Spieglare *et al.*, 2014; Vidyarthi *et al.*, 2014; Hornung *et al.*, 2014). Financial i-deals evoke these outcomes due to the extrinsic motivation that it fosters on employees (Bibi & Afsar, 2018). The motivation could also be as a result of the kind of leadership that fosters an environment that evokes OCB behaviour from them. The finding is consistent with the study by Ribeiro (2018) who cited the importance of authentic leadership interacts with OCB to enhance individual performance and creativity in organizations. The fact that the context of the current study is in insurance firms, it implies that extra role behaviours are motivated in diverse contexts given that scholars like Love & Seungmo (2018) did find the importance of OCB in a sporting environment.

The positive interaction of financial i-deals with perceived organizational justice also indicates that it is not only the motivation that evokes voluntary activities but the fairness that such motivating practices are done. This is in line with past literature that agrees that fairness, particularly the interactional organizational justices which strongly and positively predict employee voluntary activities despite the nature of motivation provided in the organization (Mullen, 2018). Though previously, research has dealt with both the direct and intermediate mechanisms under which ideals predict OCB, the current study is unique as it introduces the mechanism of perceived organizational justice as an intermediate mechanism. Similarly, previous ideals researches have focused on the entire ideals component as one. The current study uses one component of idiosyncratic deals. The moderating role of perceived organizational justice also extends the stream of literature that opine that intermediate variables (Satvir, 2014) help to explain the way idiosyncratic deals help to predict a variety of employee outcomes like OCB. Therefore, perceived organizational justice presents a significant way in which financial i-deals help to explain the variation in OCB in the current study.

Theoretical Implications

The findings from the study present an opportunity for scholars and researchers to extend studies on i-deals-innovative work behaviour by incorporating the intermediate mechanism of perceived organizational justice. The significant findings of positive moderation of perceived organizational justice with financial i-deals shows that there is need to for scholars to interrogate further the theoretical underpinnings of the role that justice plays in organizational outcomes like innovative work behave. Most studies that have focused on extra role outcomes like organizational citizenship behaviours have mostly utilized social exchange theories to explain the interrelationships. The current study thus provides insights on the utilization of equity and organization justice theories (Colquit, 2001; Blau, 1964; Adams, 1965).

Practical Implications

The findings of this study are of significant practical and policy implications, particularly in the insurance industry. Insurance industry practitioners comprising of employers and employees, should initiate proactive policies and practices that enhance justice when granting financial i-deals. Such practioners should appreciate the fact that it is not only important to grant them, but to be fair in the way they are granted, the procedures involved when granting as well the interactions involved when granting them.

The importance of such fair granting of the i-deals is the reciprocity that's involved by the co-workers whenever unfairness is perceived. Such workers will not be obliged to reciprocate fully given the fact that extra role behaviours like organizational citizenship behaviour is not actually rewarded and may not feature in a job description. It is even further complicated when it comes to an industry that mostly depends on employees working extra hard to earn like in the insurance sector that is very competitive. Hardworking employees who perceive unfairness may experience turnover intentions or completely leave the company and work for their competitors. Moreover, financial i-deals are the key motivators for employee reciprocation for outcomes. Hence, when not given the due considerations, employees are likely to be demotivated when they feel any kind of unfairness in their granting.

Limitations and Future Research

One of the limitations of this study arises from the self-reported data from the respondents. Such kinds of data may contain the common bias that may be eliminated through evaluation by a second source of data, say from the managers. Hence the findings from such data may not be entirely generalized although it was mitigated through transformation by computing average values for the data. The second limitation is the cross-sectional nature of the study. The data was collected at one point in time hence the differences that could arise on the outcome variable across the periods of time may not be determined. Future research should therefore take keen interest to consider undertaking the study within a specific period of time to get the variance achieved within such period for the independent variable.

Thirdly, data for this research was done through surveys. Surveys have been known to experience some limitations, the main being random sampling errors that may be caused by non-response, deliberate falsehood, non-availability, false reporting, wrong questions wordings, and wrong word order. Although they could have been reduced through the high sample size and the use of an average score, they would still undermine the reliability and validity of the data for purposes of generalization of the study findings. Future research should therefore focus on increasing efficiency during the collection of data and increasing the sample size further.

The fourth limitation for this study emanates from the context of the study particularly the fact that data was obtained from one sector, the life insurance companies. This has the implication that the data may not reflect much on the other sectors. The data should have been collected from more than one sector to achieve a greater generalization. Future research should therefore attempt to collect data from other industries so as a better generalization may be done.

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