

**PROACTIVE WORK BEHAVIOR AND PERFORMANCE OF SELECTED
INSURANCE COMPANIES IN NAIROBI CITY COUNTY KENYA**

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**A RESEARCH PROJECT SUBMITTED TO THE SCHOOL OF BUSINESS,
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DECLARATION

This is my personal endeavour, and it has not been forwarded for an award at any other institution.

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I affirm that this research was conducted by the student under my supervision.

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DEDICATION

All gratitude goes to God for his endless provision and strength to complete this project. I wish to convey thankfulness to all of my loved ones for their unwavering love and support.

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I wish to appreciate by supervisor Dr David Kiiru for his counsel and time. I would want to offer my heartfelt thanks to both my partner and my friends for their resolute support and ongoing inspiration.

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OPERATIONAL DEFINITION OF TERMS

Engaging Innovative Work Behaviour	Is the process of actively seeking and applying innovative ideas and methods to develop valuable products and procedures. This process is driven by self-leadership, which involves guiding one's own thoughts and actions.
Employee Orientation	A person's fundamental attitude, tendency, belief, or feelings regarding a specific subject or issue, specifically in the context of work.
Employee Voice	The intentional and transparent communication of an individual aimed at affecting the work environment within a business. Employee voice refers to a situation in which staff's views are not only heard but also acted upon, demonstrating that their views are valued and have a meaningful impact.
Organization Performance	Is the overall results achieved by a company, which include factors such as market share, efficiency in completing tasks, enhancing processes, reducing response time, and ensuring the quality of products.
Proactive Work Behaviour	It is defined by the act of assuming responsibility to accomplish a task without being prompted, or by being assertive and taking charge of a situation to address an issue.
Taking charge	Is the spontaneous and proactive efforts made by staff members to bring about functional changes within their specific work area, aiming to improve the way work is performed inside the organization.

ABBREVIATIONS AND ACRONYMS

AKI	Association of Kenya Insurers
AL	Authentic Leadership
AMO	Ability, Motivation and Opportunity
CBK	Central Bank of Kenya
IRA	Insurance Regulatory Authority
IWB	Innovative Work Behaviour
KNBS	Kenya National Bureau of Statistics
SDT	Self-Determination Theory

ABSTRACT

In today's business environment, organizations must create a compensation strategy that attracts and motivates talent to reduce turnover. Developing a performance-driven program is essential for effective workforce management and enhancing competitive edge. This underscores the important link between HRM and organizational performance, making it a key focus in HR practices. Insurance firms are crucial in the financial ecosystem, providing security, promoting investments, and facilitating savings accumulation. Thus, they contribute to the long-term stability and expansion of national economies. This research intended to ascertain the influence of proactive work behavior on the success of selected insurance firms in Nairobi City County, Kenya. The precise aims were to evaluate the impact of Employees Taking Charge on the performance of insurance corporations in Nairobi City County, to ascertain the influence of Staff Voice Expression on the success of insurance corporations in Nairobi City County, Kenya, to ascertain the effect of employees engaging in innovative work behavior on the success of insurance firms in Nairobi City County, and to assess the impact of Employee Orientation on the performance of insurance entities in Nairobi City County, Kenya. The research was underpinned by the expectation theory, attribution theory, self-determination theory, and the ability, motivation, and opportunity theory. The research utilized a descriptive research design. The research included a population of 59 insurance firms that are based in Nairobi City County. The insurance firm's selection process utilized simple random sampling until a sample size of 170 responders was reached. The research utilized primary data collected through the questionnaire. The data gathering instrument was rigorously validated and tested for reliability. The quantitative data was studied utilizing both descriptive statistics and inferential statistics. Descriptive statistics included measures such as the mean, mode, median, and standard deviation. Regression and correlation analysis, which were inferential statistical methods, was employed to demonstrate the level of association between the independent factors and the dependent variable. The data was displayed via graphical representations such as graphs, charts, tables, and figures. The research found there was a positive significant of employee taking charge, staff voice expression, staff innovation and employee orientation on performance of selected insurance firms in Nairobi City County Kenya. The research concluded that when employees are given responsibility for the performance of their designated insurance firms, they are predisposed to experience an enhanced sense of ownership to their work. Employees who interact directly with clients can provide valuable feedback on customer preferences and pain points, enabling the company to tailor its products and services accordingly. Staffs who are encouraged to innovate can develop customized insurance products that meet the specific needs of local customers which lead to higher customer satisfaction and loyalty. A well-structured orientation program helps new staff understand the firm's values and culture, resulting to a stronger emotional connection and commitment to the organization. The research recommends that organizations adopt a formal performance review procedure that evaluates staff on customer service, claims handling, and policy sales. Companies should use questionnaires, suggestion boxes, and digital platforms to allow employees to anonymously rate company performance. Companies should create ways for employees to express ideas without fear of criticism to stimulate creativity. New hires should attend courses on the insurance sector, company performance measures, and Kenyan regulation.

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

For years, entrepreneurs and scholars have long been struggling with volatile, dynamic, and ever-evolving settings (Sherehiy, Waldemar, &Layer, 2017). The economic turmoil caused by the current financial crisis exacerbated these difficulties, leaving managers grappling with unforeseeable fluctuations in their organizational surroundings (Nijssen&Paauwe, 2012). Organizational leaders are progressively integrating proactivity into their overall strategy to effectively adapt to their competitive and dynamic corporate environment.

Kami and Shakiba (2013) aver that firms are actively pursuing strategies to increase competitiveness in order to capture a larger share of the market, attract more customers, and generate more revenues. Multiple theoretical frameworks exist that aim to elucidate the factors that influence organizational performance and how to effectively oversee them. According to Münstermann, Eckhardt, and Weitzel (2010), enterprises should aim to achieve significant cost savings in order to effectively service their customers. Another factor contributing to organizational success is the assessment of the firm's competitiveness by comparing its real performance to the normative performance. This can be accomplished by examining the benchmark performance within the industry (Zaheer, Rehman, & Khan, 2010).

The insurance sector worldwide is grappling with economic instability due to the subsequent minimal interest rate, tough equity market, and stricter regulatory frameworks (Binder &Mußhoff, 2017). The transition of clients towards hybrid behavior has been largely accomplished in nearly all advanced countries and is experiencing a swift increase in emerging economies, mostly due to the growing

adoption and utilization of mobile phones. Sibindi (2015) states that the insurance industry in Europe had the largest market share with regard of total premiums volume in 2014, accounting for 35.5% of the global market.

Bakker and Leiter (2010) define proactive work behavior as the state in which workers independently take initiative and engage in self-initiated behaviors that are future-oriented, while preserving high standards of quality. It encompasses the process of predicting, strategizing, and taking action to facilitate transformation (Grant and Ashford, 2018). Parker and Collins (2010) argue that fostering a nation of Proactive Work Behavior amongst staff is crucial. This culture encourages staff to take personal initiative, assume responsibility, demonstrate innovation, and communicate with the intention of enhancing work processes and ultimately improving service delivery.

Globally the concept of proactivity is being embraced by various nations. A survey was done in Canada among staff members, executives, accountants, sales representatives in both the public and private sectors to investigate the impact of proactive work behavior on job integration and success. The analysis findings suggest that individuals with proactive personalities effectively utilize their surroundings in order to achieve their objectives, resulting in favorable outcomes (Parker & Collins, 2010).

In Australia, Institutions and corporate firms primarily employ proactivity to ensure work is performed to the expected standards by proactively anticipating and mitigating challenges, while also capitalizing on opportunities to complete given duties. Proactivity is crucial at the most senior levels of leadership in the USA. US Presidents display different levels of proactivity, and historians regularly evaluate proactive presidents as more successful in guiding the nation as opposed to passive presidents. This aligns with broader data indicating that proactivity can improve workplace

performance and yield good benefits that extend past work performance (Fuller &Marler, 2010).

1.1.1 Organization Performance

Performance, as defined by Barasa, Simiyu, &Iravo (2015), is an organization's ability to efficiently and effectively utilize its resources to accomplish its aims. Organizational goals differ based on the specific purpose for which they are formed. When precise objective performance metrics are not accessible, subjective performance metrics should be utilized as a substitute. The organizational performance can be estimated based on the tangible product it generates or by comparing its achieved outcomes to the preset goals and objectives set by the management (Delaney and Huselid, 2016).

The performance of organizations in trade is vital to the government as it reflects the amount of achievement by individuals or groups within a company (Austin, 2013). Performance is a significant concept in management, since numerous academics and scholars have made efforts to establish connections between their theories and business performance. In order to achieve specific objectives and goals, companies develop, plan, and implement various strategies (Melchar&Bosco, 2010). An entity must determine the key performance indicators and how they relate to the organization's goals and their dependence on the activities carried out (Timothy, 2012). Success is primarily evaluated based on financial and non-financial criteria, including financial success, customer satisfaction, staff performance, market performance, and shareholder returns (Austin, 2013).

Novak (2017) states that the assessment of a company's success has conventionally concentrated on financial metrics such revenue, profit, ROA, net operating earnings, return on sales, ROE, and other indicators pertaining to profitability and revenue.

However, certain researchers have advocated for the incorporation of non-financial indicators as a crucial element in assessing and appraising the performance of a company. The balanced scorecard concept was developed to mitigate the limitations of relying solely on financial metrics as the sole determinants of organizational performance. The BSC methodology, as described by Kotane and Kuzmina-Merlino (2015), presents four primary views that can be employed to assess organizational performance: customer viewpoint, financial aspect, innovation and learning aspect, and internal processes aspect. The research will employ market share, timeliness, process improvement, turnaround time, and product quality as the metrics to assess the performance of insurance firms.

1.1.2 Proactive Work Behaviour

Grant and Ashford (2018) define proactive behavior as the proactive measures staff take to modify their environment. When distinguishing between proactive, motivated, and reactive behaviors, two key factors are considered: acting in advance and having a deliberate intention. According to Crant (2020), proactive conduct refers to the act of taking initiative to improve the current situation by questioning the prevailing state of affairs, rather than just adapting to the current situations passively. Workers can engage in proactive activities that have an impact on their in-role and extra-role behaviors. Being proactive, a worker takes action in advance with a greater sense of anticipation, agency, and attentiveness. However, while the corporation remains committed to changing the environment, employees strive to achieve more tangible outcomes. Personnel actively seek proactive actions to initiate change within themselves, their peers, or the environment (Grant & Ashford, 2018).

Proactive work behavior is to the act of independently taking initiative to improve current conditions by making changes to the way tasks are performed, rather than being

content with the existing state of affairs (Sturge et al., 2010). Self-initiated development involves proactive efforts aimed at either altering or enhancing a person or the current circumstances (Den Hartog&Belschak, 2012). Proactive Work Behavior is a recommended behavioral trait for jobs that require work flexibility demands, according to Parker and Collins (2010). Proactive employees are crucial in addressing inefficiencies resulting from ongoing changes in work processes. Fay and Kamps (2016) state that proactive employees have a comparable desire to actively study and gain new skills and information in order to secure future employment opportunities. They independently engage in self-directed activity to promote or implement adjustments in workplace procedures or duties (Parker, Bindl, & Strauss, 2010). Studies on proactive behavior have experienced a significant increase in recent years. This research will utilize the following components as indications of Proactive Work Behavior: Taking Charge, Staff Orientation, Employee Voice Expression, and Innovative Work Behavior.

Proactive work behavior alludes to the act of autonomously taking responsibility to enhance the current situation by implementing modifications to the methods of task execution, instead of being satisfied with current state of affairs (Sturge et al., 2010). Self-initiated development refers to proactive endeavors undertaken to modify or improve oneself or one's existing situation (Den Hartog&Belschak, 2012). Parker and Collins (2010) suggest that Proactive Work Behavior is a desirable behavioral characteristic for occupations that involve flexible work needs. Proactive personnel play a vital role in eliminating inefficiencies that arise from continuous changes in work processes. Fay and Kamps (2016) aver that proactive employees have a similar inclination to actively engage in learning and acquiring new skills and knowledge with the aim of ensuring future employment prospects. They engage in autonomous behavior

to actively drive or commence transformation in work systems or duties (Parker, Bindl,&Strauss, 2010). Lately, there has been a substantial rise in studies focused on proactive behavior. This study will utilize the following elements as indicators of Proactive Work Behavior: Taking Charge, Employee Orientation, Employee Voice Expression, and Innovative Work Behavior.

Employee Voice pertains to the process of workers expressing their opinions and having them acknowledged and addressed (Emmott, 2012). Macleod and Clarke (2010) propose that it is important to attentively consider and value the perspectives of staff, as this can often lead to meaningful outcomes. Voice entails a deliberate effort to distinguish oneself, rather than avoiding or escaping from an undesirable situation. When staff are given the opportunity to voice their concerns and have them resolved, it is probable that they will be motivated to take more initiative in their work and thus improve their success. Tower Watson (2012) emphasizes that effectively utilizing staff Voice is of utmost importance. However, they urge organizations against making empty promises of giving employees a voice given that they are truly prepared to actively listen, take appropriate actions based on the feedback received, and give feedback on the subsequent measures taken.

Employee Orientation, as defined by Crant and Frase (2010), is the procedures by which an individual gains information and adjusts to a new position within a particular work environment. The method entails employees adopting and implementing the company's culture, roles, beliefs, expectations, talents and other key themes that promote socializing. The socialization stage is often comprehensive and ongoing, allowing personnel the opportunity to adapt quickly and create an environment where they may make meaningful contributions to performance.

Innovative Work Behaviour (IWB) alludes to the proactive actions taken by individuals and groups in organizations to provide novel services/products, tasks, or job-related concepts that foster innovation and result in beneficial outcomes (Farrukh et al., 2021). Implementing an IWB system is crucial for achieving a competitive edge in the midst of the swiftly evolving and unpredictable business landscape. The purpose of IWB is to optimize the entire efficacy, efficiency, and methodologies of the organization (Pukienė, 2016). IWB is crucial because employees serve as the major catalyst for innovation within an organization. Their ability to generate new ideas and approaches directly contributes to the overall performance of the organization (Abstein & Spieth, 2014). In order to thrive and endure in today's competitive market, organizations must cultivate innovative behavior among their employees, recognizing the significance of a IWB.

1.1.3 Insurance Companies in Nairobi City County

Insurance firms provide a variety of services to its customers, including underwriting. Underwriting involves assessing the acceptability of risk, deciding the conditions of coverage, and setting the premiums. In addition, they also handle the tasks of assessing and managing the financial risks associated with billing, collecting premiums, and reviewing insurance claims (IRA 2019).

The Kenyan Insurance Industry has experienced substantial expansion in recent times, particularly since 2005. Its economic significance has been acknowledged on an international scale. Presently, the sector is at the forefront in terms of its appeal and expansion potential. This has prompted both domestic and international investors to enter the market to acquire ownership shares in current local insurance businesses and also engage in new business endeavors. The business is a significant contributor to the

GDP, with a gross written premium of over Ksh.160 billion in 2014, which represents a 23% growth from Ksh. 130 billion in 2013 (AKI, 2019).

According to the 2019 report by the Association of Kenya Insurers (AKI), the total amount of money collected from insurance premiums increased by 6.5% to reach \$2 billion. This is an increase from \$1.9 billion in 2016 (AKI, 2017). The industry's asset base experienced a 12 percent growth, increasing from \$5 billion in 2016 to \$5.6 billion. Nevertheless, even though there was a slight gain in premiums, the business had to deal with a 2.5 % rise in net claims, amounting to \$553.6 million, compared to \$539.8 million in 2016. Based on the AKI research, the insurance industry in Kenya intends to leverage technology and the digital revolution to drive growth and enhance market penetration. Furthermore, according to the AKI report (2009), the insurance sector in Kenya experienced a growth rate of 2.84% in 2009, which was higher than the growth rate of 2.63% in the prior year. In comparison, South Africa's insurance sector had a growth rate of 12.9% during the same period. Furthermore, the study revealed that just a meager 6.8% of the overall population of Kenya has obtained any form of insurance coverage. Excluding a significant majority of 91% of the population, they have never acquired insurance coverage (Muchira, 2019).

In Kenya, insurance is commonly categorized into two main types: general (non-life) insurance and life insurance. General insurance encompasses several categories such as motor-commercial, motor-private, fire-domestic, aircraft, fire-industrial and engineering, theft, workmen's compensation, and marine insurance. Non-life insurance, often known as general insurance, refers to any insurance policy that excludes coverage for an individual's life. Nairobi has a dominant market share of 79.77% in terms of premiums. Nairobi is home to 50 insurance firms, 3 reinsurance firms, 198 insurance brokers, 4 reinsurance brokers, and 5,155 insurance agents. As of

December 31, 2014, Kenya's insurance penetration rate was 3.0%, which is lower than that of other nations in the Sub-Saharan Africa area. The insurance sector in the country has not been fully utilized, especially among individuals with intermediate to low incomes, who are still predominantly part of the informal economy. The Kenyan insurance sector is governed by the IRA, which was established by the Insurance Act Cap 487 of the Laws of Kenya. The AKI was started in 1987 as a consultative and advisory body for insurance businesses. It has received official recognition under the Society Act, Cap 108. The Insurance Institute of Kenya (IIK) is tasked with the responsibility of providing training and career development in the insurance sector in the country (IRA, 2014).

1.2 Statement of the Problem

The external environment in which enterprises operate is characterized by constant change and a wide range of factors that have an impact on the firms. The general corporate climate has experienced a continuous increase in volatility, unpredictability, and competitiveness (Pearce & Robinson, 2017). Multiple renowned insurance businesses in Kenya, such as Invesco Assurance, CIC Insurance, and Blue Shield and Assurance Company, have experienced financial failure as a result of various circumstances (Mumo, 2017). The remainder of enterprises has been compelled to reconsider their human resource strategy in order to achieve a greater market share and maintain their competitiveness and sustainability.

According to the 2019 report by the KNBS, there has been a noticeable decrease in the rate of growth in insurance operations. The growth rate dropped from 6.5% in 2017 to 5.2% in 2018. This reduction is significant, considering the important role that insurance activities serve in boosting the national economy (KNBS, 2019). The

worsening situation has been worsened by the declining trend in insurance penetration, which dropped from 2.88% in 2014 to 2.4% in 2018. This signifies a significant deviation from the worldwide average level of insurance coverage of 6.1% (IRA, 2019; KNBS,2019).

Several local research have been conducted inside the insurance business. In a study conducted by Mwangi (2010) on the factors contributing to the growth of Kenyan bancassurance, it was found that the expansion of market share, the provision of integrated services to clients, and the effectiveness and efficiency of bank-insurance operations are key drivers of bancassurance. In 2010, the Association of Kenya Insurance (AKI) conducted a study on possible distribution networks for insurance company. The study identified significant opportunities in bancassurance, web-based platforms, worksite marketing, telephone marketing, and partnerships with non-governmental organizations. Mwiti (2013) studied the influence of Bancassurance on the fiscal health of Kenyan banks. Kinyua, Kiiru, and Makhamara (2022) conducted a study to ascertain the impact of absorptive capacity on the success of insurance businesses in Nairobi City County, Kenya.

Based on the analysis provided, it is evident that there has been limited research conducted on proactive work behavior, particularly within the insurance industry. Therefore, this study aimed to explore the impact of proactive work behavior on the performance of insurance firms in Nairobi City County, Kenya.

1.3 Objectives of the Study

1.3.1 General Objective

The research sought to ascertain the impact of proactive work behavior on performance of insurance corporations in Nairobi City County Kenya.

1.3.2 Specific Objectives

- i). To assess the influence of Employees Taking Charge on performance of selected insurance firms in Nairobi City County Kenya.
- ii). To determine the influence of Employee Voice Expression on performance of selected insurance firms in Nairobi City County Kenya.
- iii). To ascertain the influence of employees engaging innovative work behaviour on performance of selected insurance firms in Nairobi City County Kenya.
- iv). To assess the influence of Employee Orientation on performance of selected insurance firms in Nairobi City County Kenya.

1.4 Research Questions

- i) Does Employees Taking Charge influence the performance of selected insurance firms in Nairobi City County Kenya?
- ii) Does staff Voice Expression influence the performance of selected insurance firms in Nairobi City County Kenya?
- iii) Does Employee Innovation work behaviour influence the performance of selected insurance firms in Nairobi City County Kenya?
- iv) Does Employee Orientation influence the performance of selected insurance firms in Nairobi City County Kenya?

1.5 Significance of the Study

The research study would augment new knowledge on how proactive work behavior influences the performance of employees; this would also be the basis of identifying gaps in the future. The study would also add insights to the academia, on proactive work behavior and its implications to the organization while also forming a foundation of further research.

The research findings are also expected to be helpful to the government in policy making regarding the enhancing of proactive work behavior by creating regulatory frame work on the same. The two government authorities whose portfolios fall within the purview of macro policy makers are IRA and CBK.

The findings of the research could be utilized by decision makers in the insurance business in Kenya to investigate alternate routes for increasing market penetration. Additionally, these findings were likely to assist insurance firms in developing operational strategies.

1.6 Scope of the Study

This research aimed to look at the impact of proactive work behavior on the performance of insurance firms in Nairobi City County, Kenya. The independent variable were proactive work behavior while the dependent variable was performance of insurance corporations in Nairobi City County, the county is selected because that was where most of the insurance companies have their head offices. Proactive work behavior indicators were staff taking charge, staff voice expression, staff innovation work behaviour and staff orientation. The research populace was drawn from insurance firms in Nairobi County Kenya.

1.7 Limitations of the Study

The research could encounter numerous challenges, such as potential respondent reticence in disclosing accurate information to the researcher. Nevertheless, so as to overcome this constraint, the researcher alleviated the concerns of the participants by assuring them that a stringent level of confidentiality was maintained to safeguard their anonymity. The institution provided a consent letter authorizing authority to do

research, ensuring that the research is conducted properly as a requirement for an academic degree.

Another barrier may stem from the participant's reluctance to promptly complete the questionnaire due to their demanding schedules. There were challenges in accessing healthcare facilities and the individuals being surveyed. The researcher resolved the issue by employing research assistants, who aided in administering the surveys to the interviewees. The research assistant underwent extensive training on the research tool and was expected to possess a thorough awareness of the research area and the locations of the participating universities to effectively communicate with participants. Moreover, certain participants may deliberately defer or refuse to finish the surveys, thereby disrupting the research's timeline. The researcher did follow-ups of the respondents by telephone calls, electronic mails, and in-person visits.

1.8 Organization of the Study

The research project is structured as follows; Chapter 1 covers the introductory elements of the research, such as the backdrop, problem statement, research objectives, research questions, significance of the research, scope, barriers, and organization. Chapter 2 encompasses a theoretical review, empirical review, and conceptual framework. Chapter 3 examines various facets of the research, including research design, sampling methodology, sample size determination, selection of data collection instruments, evaluation of validity and reliability, data processing and presentation techniques, and ethical issues. Chapter 4 articulates the research outcomes and discussions. Chapter 5 summarizes the findings, draws conclusions, offers recommendations, and proposes suggestions for future research.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

The chapter comprises of the theoretical review, the empirical review, a summary of the research gaps and the conceptual framework

2.2 Theoretical Review

Theories usually consist of analytical tools that can be used for comprehending, explaining, and generating forecasts on a specific topic. The research will be supported by the following theories, expectancy theory, attribution, theory, self-determination theory and the ability, motivation and opportunity theory.

2.2.1 Expectancy Theory

This theory was postulated by Victor H. Vroom in the year 1964 and it assumes that conduct arises from the deliberate selection of alternatives aimed at maximizing pleasure and minimizing pain. The theory was proposed based on the premise that a worker's attempts towards contributing to good performance will result in incentives. Parker, Bindl, and Strauss (2010) define taking control as a conscious decision-making process in which individuals assess their likelihood of success and the potential outcomes of their actions. This includes considering whether the dangers of taking charge outweigh the rewards.

Expectation alludes to the strong idea that the effort put into work will lead to greater competitive edge for a business. It sets forth a correlation between the amount of effort put in and the resulting consequences. If the organization is extremely certain that pushing employees to take initiative would improve the performance of the firm, then the expectancy value in this scenario is 1. Conversely, if there is no possibility that these

strategies would achieve the desired outcome, then the expectancy is zero. Instrumentality relates to the idea held by management that implementing specific strategies will result in an improved competitive edge. Organizations demonstrate their dedication to enhancing operational performance through staff training and development and by forming strategic alliances. These efforts are anticipated to lead to improved organizational performance (Porter and Lawler 1983).

According to the theory, staff members are inspired to assume control of the condition and enhance their own self-efficacy. The theory distinguishes between effort and performance, as well as their respective outcomes. This theory is based on perceptions and claims that conduct is the consequence of conscious decision-making, where individuals choose from different options in order to maximize their desired outcomes. Thus, this can be associated with the research study as it explores the psychological connection that influences an individual's activities in regard to proactive work behavior (Morgeson, DeRue&Karam, 2010).

Vroom's Expectancy Theory is considered suitable for this study, particularly in the insurance industry. This is because it instills a sense of empowerment in employees, leading them to believe that they possess authority over the results of their activities. Consequently, they are inclined to act responsibly even in the absence of direct supervision from their superiors. This allows students to cultivate a proactive work attitude. Vroom's Expectancy Theory is consequently associated with the independent variable of assuming control. According to Vrooms (1964), employees' anticipation attitudes are strongly linked to their expectations of effort and performance, consequently, this results in a proactive work style. The study investigates the relationship between Vroom's Expectancy Theory and the independent variable of Taking Charge.

2.2.2 Attribution Theory.

This theory was postulated by Haider in 1958 and it highlights the cognitive processes by which individuals perceive and make sense of events, and how these processes influence their thoughts and actions. Haider hypothesized that individuals engage in the process of attributing causes to their behavior in order to understand why they do what they do. Additionally, he proposed that there is a substantial correlation between one's self-concept and their level of achievement. The theory is centered on the assumption that individuals possess an inherent inclination to actively engage in experience activity, whether it is for their own benefit or for the benefit of others, as proposed by Emmott (2012). The theory highlights the active role that viewers play in making inferences, transmitting interpretations, and deducing the underlying intentions behind observed behavior (Budd et al., 2010).

Attributions are the causal explanations that individuals employ to comprehend and adjust to their surroundings, particularly when responding to events perceived as significant, new, unforeseen, and unfavorable. The idea also elucidates the importance of motives in influencing worker's proactive activities, based on the response they receive after expressing their concerns about a certain issue. For instance, when the supervisor and other workers of the organization aspect another staff intention to provide support, their evaluation is likely to be unbiased and therefore encourage the worker to be more dedicated and exhibit proactive work behavior. The staff engagements can serve as a means to express or communicate their intentions (Martinko, Harvey, & Douglas, 2007; Weiner, 1990).

This theory will be utilized in this research since it emphasizes the concept that each person possesses contingent ascriptions. When these attributions are acknowledged and valued, individuals are motivated to act upon their inherent qualities, resulting in

proactive work behavior. This is due to employees' inclination to venture into uncharted territory, which serves as a motivating factor for them to actively participate in proactive behavior, resulting in improved performance. The study cited this hypothesis, as it posits that a supervisor's encouraging voice might foster Proactive Work Behavior among employees.

2.2.3 Self-Determination Theory.

The theory was postulated by Deci and Ryan in 1985. The hypothesis highlights the behaviors that are seen as relatively independent and regulated. The SDT, or Self-Determination Theory, focuses on the intrinsic motive behind individuals' decision-making process, independent of any external factors. The notion posits that adopting internal or autonomous methods, rather than a limited form of boosting employee morale, is significant in promoting proactive work behavior amongst staff (Parker *et al.* 2010).

The theory emphasizes the degree to which behaviors are self-generated against the degree to which they are influenced or forced by internal or interpersonal factors (Patrick & Williams, 2012). The self-determination hypothesis suggests that individuals engage in positive behaviors when their three inherent psychological needs - independence, proficiency, and relatedness - are fulfilled (Deci & Ryan, 1985). The necessity for autonomy pertains to the desire to have the freedom to make choices and take actions based on one's own volition. The need for competence refers to the belief in one's own capacity and aptitude to accomplish desired results. The need for empathy involves the longing to be close to and understood by significant individuals in one's life (Deci & Ryan, 1985).

SD Theory, has been utilized by scholars in literature as a significant theoretical framework for comprehending how motivation affects attitudes and behaviors. Self-determination theory in the area of HRM literature provides a theoretical framework to comprehend how interventions that augment ability, motivation, and enlightenment might influence employee attitudes, specifically organizational commitment (Gardner et al., 2012). The prevailing viewpoint in HRM literature is that the implementation of Self-Determination Theory (SDT) is beneficial. Organizational practices that satisfy the intrinsic psychological demands of autonomy, competence, and relatedness are thought to foster good attitudes and actions (Marescaux et al. in 2013).

Vinodkumar and Bhasi (2010) established a connection between Employee Orientation and the inclination towards exerting control. The act of requesting a response is typically driven by the desire for crucial information. Pro-social reasons, as identified by Grant and Mayer (2010), are the driving force behind the expression of significant information, taking initiative, and speaking up in the workplace. As per to the theory, an individual's belief in their individual obligation in contributing to environmental change is associated with their personal drive to take action (Bledow & Frese, 2010). Strauss, Griffin, and Parker (2012) aver that future assignments provide a compelling intrinsic motivation for individuals to engage in proactive work behavior in their careers. Research has revealed that persons who possess an in-depth comprehension of their prospective occupation and have a long-term outlook on their potential work are more inclined to exhibit proactive work behavior, resulting in finally achieving high performance.

Parker (2007) suggests that good emotions can influence the choice of proactive goals by improving cognitive processes, so enabling individuals to focus on the future while engaging in proactive work behavior. The research will utilize the self-determination

theory, which is strongly linked to individuals displaying personal initiative and Employee Orientation. This theory suggests that individuals believe they are individually obligated or expected to participate to change (Bledow & Frese, 2010). In this study, the notion of self-determination is associated with the Employee Orientation.

2.2.4 Ability, Motivation and Opportunity (AMO) Theory

Bailey (1993) was the primary advocate of this theory, asserting that an employee needs three essential elements of agility: firstly, aptitudes and competencies; secondly, the drive to mold their own attributes; and thirdly, the opportunity for active involvement. The AMO hypothesis classifies individual performance based on their aptitude for the assigned task, their level of motivation, and the opportunities available to them for completing the tasks. Hutchinson (2013) argues that the AMO hypothesis explains the utilization of employees' talents and incentive to display adaptive behavior, such as multitasking, possessing various aptitudes, and demonstrating professional flexibilities.

There are two main groups of psychological theorists that establish the basis for the AMO theory. Initially, industrial psychologists have conventionally perceived worker productivity as an outcome of the selection process and the training provided to them. Bos-nehleset et al. (2017) and Agarwal (2014) are two groups of social psychologists who emphasize the significance of motivation in influencing performance. Bos-nehleset et al. (2017) defined "selection and training" as a combination of several undertakings that seek to augment proficiency and expertise within enterprises. Training involves the acquisition and enhancement of abilities, as well as the advancement of one's career opportunities. Over time, employees develop an awareness of the importance of making a personal dedication to themselves and demonstrating positive attitudes and behaviors towards the company (Agarwal, 2014). The concept of AMO has frequently been employed to elucidate staff behavior and evaluate staff

performance. Furthermore, this study has significance as it endeavors to forecast the behavioral patterns of individuals inside a professional environment (Tran, Phong T., et al., 2020). Employee behavior and effective job performance can be attributed to their abilities, incentives, and possibilities (Leijdekkers, 2017). Put simply, an employee's motivation and performance can be assessed by the aims they aim to achieve through their acquired behaviors. According to a research by Bos-Nehles et al. (2013), which assessed the link between the AMO theory and employee engagement and motivation, several factors that contribute to motivated personnel include accountability, personal and institutional incentives, and performance appraisal.

The aforementioned perspective has also been employed by those who perceive employee engagement as a means to fulfill their personal needs while simultaneously enhancing their individual performance (Meijerink, Bondarouk, & Lepak, 2016). Marin-Garcia & Tomas (2016) define AMO theory as a collection of distinct yet interconnected human resource activities that may be categorized into three fundamental components. The possibility lies in gathering courses that encompass active participation, information exchange, and the promotion of autonomy, all of which foster enhanced employee performance in company endeavors. Consequently, this resulted in enhancing employee competence by attracting and cultivating high-performing individuals, increasing employee motivation and dedication through offering rewards based on certain conditions, implementing effective performance management, lastly, offering staff the chance to participate in information exchange and collaborative solving issues (Aryee et al., 2013).

Every person possesses distinct qualities and abilities that are shaped by their own experiences and skill set. These attributes directly influence an individual's ability to carry out activities effectively (Wood, 2006). The AMO hypothesis, as expanded by

Fu, *et al* (2013), focuses on strengthening staff capabilities by improving their expertise, abilities, and skills through interventions like employee performance. When the appropriate match is made, it will generate a positive synergy and yield favorable outcomes. On the contrary, motivation guarantees that personnel are stimulated either externally or internally. Extrinsic refers to factors that are associated with financial aspects, such as incentives, commissions, or performance bonuses. Conversely, intrinsic factors are not related to money and instead focus on an employee's personal mental development, as well as rewards and recognition. Opportunity provides an employee with the prospect of participating in the decision-making process and having their voice heard (Munteanu, 2014).

Multiple academics, such as Kellner, Cafferkey, and Townsend (2019), as well as Aryee *et al.* (2013) and Messersmith *et al.* (2011), have successfully utilized the AMO theory as a basis for their research, yielding noteworthy outcomes. However, studies that have linked the AMO hypothesis to employee performance have critiqued the idea for only showing a relationship and not establishing causation due to a lack of adequate empirical data. Despite the strong theoretical development and widespread use of AMO in empirical investigations throughout the years, the model has never undergone a comprehensive empirical test (Bos-nehleset *al.*, 2017). Nevertheless, the idea remains pertinent as it promotes novel work behaviors, which will be one of the metrics examined in this study.

2.3 Review of Empirical Literature

2.3.1 Taking Charge and Organization Performance

Tae-Yeoland Zhi-Qiang (2015) conducted a study on taking charge and staff outcomes: the moderating influence of emotional aptitude. The research ascertained the link between taking control and job happiness, affective organizational commitment, and

job performance among newly arrived individuals from Hong Kong. Additionally, the study explored how emotional competence influences these interactions. The findings of a two-wave study comprising 137 individuals who just joined a company confirmed the hypothesis that assuming leadership responsibilities would have an explicit connection with job happiness and emotional attachment to the organization, but not with job performance.

Wabalaet *al* (2019) researched the effect of staff taking charge on the performance of Saccos in Kenya. The research utilized a descriptive research design to achieve its stated aims. The research utilized a sample size of 300 staff members from Kenya's Sacco Sector. The data analysis was performed utilizing the SPSS- AMOS program, namely version 21. The research's results suggested a notable and favorable correlation between TakingCharge and Employee Performance in Kenya's Sacco industry.

Qiuxiang, Ruhong, and Jing (2021) examined the impact of genuine leadership on workers' taking charge behavior. The research specifically investigated the duties of subordinates' moqi and perspective taking in the context of organizational psychology. The research examined the fundamental mechanism and limiting factors of Authentic Leadership (AL) on employees' proactive behavior, utilizing the role identity theory and literature on perspectives taking. Data that matched were gathered from a sample that consisted of 146 direct supervisors and 328 subordinates in mainland China. The empirical findings suggest that AL has a beneficial impact on staff proactive behavior, and the connection between them is mediated by subordinates' moqi. Furthermore, the employees' ability to understand and consider different perspectives enhanced the favorable connection between AL and subordinates' motivation and engagement (moqi). Additionally, subordinates' role as mediators had a substantial role in the association between AL and employees' proactive conduct.

Fuet et al. (2022) did a study entitled "Authentic Leadership and Taking Charge Behavior: A Moderated Mediation Model of Psychological Capital and Occupational Calling." Data collection for the research involved the use of two-wave questionnaire surveys. A total of 199 personnel and their supervisors from 16 organizations in China participated in the analysis. The findings indicated a favorable link between authentic leadership and employees adopting initiative, with psychological capital playing a mediating function. Furthermore, the research observed that the connection between authentic leadership and staff taking initiative is stronger when individuals have a greater degree of professional calling.

Jeffrey et al. (2010) conducted research on Taking charge, which aimed to restructure and enhance important procedural aspects of the organizational system. According to the research, taking charge has significantly enhanced our knowledge of proactivity by encompassing initiative-driven actions aimed at shaping organizational processes and procedures.

2.3.2 Employee Voice Expression and organization performance

Olusegun (2018) undertook research on the relationship between employee voice, which refers to speaking up in an organization, and employee productivity in the oil and gas business. A survey was done by researchers on 1067 individuals employed in the Nigerian oil and gas sector. A total of 902 participants completed the survey and their replies were incorporated in the research. Data was gathered from the participants utilizing a questionnaire of 19 question items. The sample method adopted was probability sampling, and the study type chosen was cross-sectional. The results of the research align closely with the existing literature, demonstrating coherence and consistency. The study included eight criteria to assess personnel opinion in the Nigerian oil and gas industry, yielding diverse findings. Staff efficiency is influenced

by the communication and exchange of views, which has an adverse effect. The correlation between user collective representation and worker engagement, as well as employee productive work behavior, was determined to be statistically insignificant. However, there was a substantial association between employee productivity and aspects such as employee engagement, better management systems, staff-supervisor contact, employee contribution, and problem-solving at higher levels.

Rashmi (2022) examined the influence of staff voice on the success of firms in the information technology industry in Ireland. The research's sample comprised 62 participants who were surveyed as part of a quantitative research investigation utilizing SPSS software to analyze the data. The research also examined how specific staff attributes, such as age and work history, influenced employees' perception of the importance of the factors that impact employee voice. The study's key findings indicate that the elements related to employee-organization relations have the greatest impact on employee opinion. The research also found that certain aspects influence staff opinions in ways that facilitate their fulfillment of organizational responsibilities, while others influence employee voice in ways that are linked to anticipated benefits for performing exceptionally well.

Bilqees and Syed (2020) researched Staff Voice Behavior at both the individual and organizational levels. An integrated study evaluation was undertaken to develop voice literature. The data was analyzed by a thorough examination of voice research. This assessment intended to evaluate scholarly work in the field of voice, which encompasses academic journals, academic publications, and published researches. Given the extensive popularity of Google Scholar as a widely utilized platform for theoretical study, scholars have relied on the Google Scholar database to gather data for their research. The research presents the comprehensive conceptual framework of

employee voice behavior. This study examines the correlation between staff voice behavior and psychological agreement, psychological empowerment, and LMX at the individual level. During the evaluation of literature on worker opinion, a significant observation was made regarding its importance in shaping organizational strategies and enhancing overall productivity and performance efficiency.

Latif and Arif (2018) researched the impact of Employee Engagement and Employee Voice on Progressive Education and Development in Malaysia. The literature review revealed a robust correlation between employee engagement and employee input. Although employee engagement and employee voice are considered important, the analysis found that there has been a limited amount of research conducted in both of these areas. A significant constraint of the research is the lack of data to empirically examine and validate the anticipated relation. Hence, further studies should prioritize testing the hypothesis and confirming the hypothesized model to yield substantial implications for the organization.

Timothy & Phillip (2014) examined four variables: Supportive Voice, Constructive Voice, Defensive Voice, and Destructive Voice. The study explored how these variables impact worker conduct in the workplace. The methodology involved instructing participants to reflect on a colleague with whom they regularly interact in their professional role. Subsequently, they were requested to assess the attributes of this person pertaining to vocal qualities, allegiance, engagement in positive behaviors within the business, ability to adapt to change, lack of sportsmanship, and inconsistency, using the big five personality framework. Ratings were provided on a 5-point scale, ranging from 1 (strongly disagree) to 5 (strongly agree). Employee voice refers to the active involvement of staff in the decision-making and communication

processes of the business. It involves a two-way exchange of information and ideas between employees and management (CIPD 2012).

2.3.3 Innovative Work Behaviour and Organization Performance

Chan and Amran (2014) examined the correlation between innovative work behavior and job role performance in a Malaysian automotive business. The study sample comprises 300 workers working in an integrated automotive organization situated in Malaysia. These workers are involved in various stages of the car production process, from design to manufacturing to sales. The component analysis reveals significant loadings for a single-dimensional construct of IWB, which aligns with the previous findings of Janseen (2000). The outcomes suggested that there are no significant gender-based disparities in levels of IWB, IRP, and ORP. Research conducted by Dezsö and Ross (2012) indicates that the emphasis on innovation in organizational strategy took precedence over the inclusion of women in top management positions. Furthermore, there was a notable absence of substantial disparities in IWB, IRP, and ORP levels based on educational attainment.

Agus, Dewiana, and Masduki (2022) conducted a study analyzing the correlation between visitor satisfaction, the performance of tourism businesses, and the influence of creative work behavior and organizational citizenship behavior. This study employs quantitative methodologies to empirically examine and validate the hypotheses formulated based on multiple tests and data analysis. The sample size for this research consists of the initial 210 respondents from the tourism business in Banten, Indonesia. The data analysis conducted by Smart PLS reveals that innovative work behavior has a considerable impact on fulfillment and performance. Additionally, organizational citizenship behavior also has a significant influence on satisfaction and performance. Furthermore, innovative work behavior has a noteworthy effect on job performance via

satisfaction, while organizational citizenship behavior affects performance through satisfaction.

Syed, Syed, and Hatem (2022) did a study on fostering innovative work behavior through workplace learning amongst skilled employees in SMEs. This study examines the relationship between workplace learning (WPL) and IWB amongst knowledge workers employed in SMEs in Pakistan. By employing a straightforward sample technique, we delivered questionnaires to staff of 173 SMEs, which yielded a total of 311 questionnaires that were deemed usable. The data were analyzed utilizing Smart-PLS 3. The outcomes suggested that WPL had a positive impact on IWB in SMEs. Informal and inadvertent learning were determined to be the strongest predictors of IWB, surpassing formal learning approaches. The research findings strengthen the significance of WPL and IWB, and its consequences are advantageous for SMEs and the academic community.

Tae *et al* (2010) stated that the organization greatly values employees' proactive approach in identifying possibilities and anticipating obstacles. Researchers have found that having a proactive mentality leads to significant outcomes that have a positive impact on both staff and companies (Stoffers, Heijden, & der, 2014). Additionally, the research highlights a strong favorable correlation between proactive personality and individual organizational results. Proactive individuals actively seek possibilities to develop new methods of working, which can lead to innovative results through the production of ideas (Tierney & Farmer, 2011). It is a factual requirement for personnel to be granted job autonomy in order to carry out their responsibilities and establish a favorable atmosphere and assistance for its implementation.

2.3.4 Employee Orientation and Organization Performance

Junfeng (2015) researched the connection between employee orientation and performance. The study focused on a sample of 103 Chinese subsidiaries of multinational firms that were responsible for new product development. The intent of the research was to test hypotheses. The staff orientation of a subsidiary was discovered to have a strong positive correlation with its product innovation performance, but no meaningful correlation with its financial success. Furthermore, it was shown that employee orientation had a notable indirect correlation with performance results, which was mediated by customer orientation.

Worlu, Mugri, & Akpakip (2017) examined the impact of staff orientation on the creation of work satisfaction. A grand total of 74 surveys were distributed, employing the census survey methodology. The data was analyzed utilizing the descriptive approach, and the hypothesis was tested utilizing correlation matrix, simple and multiple regressions. The SPSS was utilized for this purpose. The results of this research indicate that Employee orientation has a notable impact on worker satisfaction with work. Managers should ensure strict compliance with induction training, as it serves as the basis for staff development and job satisfaction.

Jeffry, *et al* (2010) examined the impact of personality and work-related factors on Proactive Work Behavior utilizing cognitive methodologies. They employed a methodology that involved a sample of 282 wire manufacturers from the United Kingdom. The study cited the Social Cognitive Theory (Fernandez et al. 2013) to support the argument that staff are inclined to exhibit personal initiative when they perceive a sense of autonomy and self-efficacy, and when they feel assured in their capability to manage any potential adverse outcomes. The measurement of proactive

problem solving was conducted using scenarios specifically developed for the given setting. Employee Orientation facilitates an employee's inclination to actively participate in various proactive behaviors that align precisely with the organization's strategy and objectives (Hammond, et al, 2011). Employee Orientation facilitates employees in comprehending and embracing the organization's mission, which is focused on long-term goals and directed by action. This will ultimately help individuals overcome obstacles and setbacks by fostering a self-motivated and proactive mindset. Employee orientation fosters change-oriented behaviors in personnel, deliberately practiced over time to bring about valuable and good improvements (Bindl & Parker, 2010).

Sarpong & N. Alberta (2012) examined the impact of staff orientation on success in the Ghana Education Service. In a specific instance in the Greater Accra Region, it was highlighted that employee orientation is a crucial practice employed by firms to familiarize personnel with the work procedures of the organization. According to Asare & Bediako (2008), Employee Orientation plays a crucial role in helping employees comprehend and adopt the organization's vision, values, and philosophy. This, in turn, greatly contributes to employees' proactive work behavior. They contend that a greater advanced strategy is to adopt orientation that takes into account the opportunity to educate employees about the organization's vision and values, with the aim of reshaping the employees' values to align with the organization's structure and work system (Asare-Bediako, 2008). According to this perspective, Employee Orientation establishes a foundation for learning that leads to enhanced performance driven by the employee's work approach.

Hortance (2017) studied the impact of orientation programs on staff performance. The study concentrated on the 270 administration staff members of USIU-AFRICA in

Kenya. This study adopted a descriptive design method. The research employed a technique called simple random sampling to choose the population sample. A structured questionnaire was utilized as the data collecting instrument to gather primary data. A pilot study comprising of 10 surveys was undertaken to determine the dependability of the questionnaire. The research outcomes indicate a considerable correlation between the methodologies employed in the orientation program and employee performance.

2.4 Summary of Literature and Research Gaps

Table 2.1 Summary of Literature and Research Gaps

Author(s)	Title	Key Findings	Research Gaps	Focus of the current study
Tae-Yeol and Zhi-Qiang (2015)	Taking charge and staff outcomes: the moderating effect of emotional competence	Assuming responsibility would be positively correlated with job fulfillment and emotional connection to the organization, but not with job performance.	This study identifies a gap in its breadth since it specifically examines logistics firms.	The current research focused on insurance firms
Wabala <i>et al</i> (2019)	Effect of staff taking charge on the success of Saccos in Kenya	An unequivocal and favorable association was identified between the extent of Taking Responsibility and the productivity of staff in Kenya's Sacco Sector.	The research identifies a methodological gap as it employed a survey research approach.	This research employed descriptive research design
Qiuxiang, Ruhong and Jing (2021)	Impact of authentic leadership on workers' taking charge behavior	AL has a beneficial impact on the staff' inclination to take initiative.	The study did not have a theoretical review	The study utilized theoretical review
Fu <i>et al</i> (2022)	Authentic Leadership and Taking Charge Behavior:	There was a positive correlation between authentic leadership and staff adopting initiative.	The target demographic of the study was ambiguous.	The study demographic was clear
Olusegun (2018)	Employee voice: Speaking up within an organization is positively	There was no substantial association found between staff collective representation,	The research design is not clear	the study utilized descriptive research design

	associated with employee productivity in the oil and gas business.	engagement, and productive work behavior.		
Rashmi (2022)	influence of staff voice on the success of firms in the IT industry in Ireland	Several elements that impact staff opinions and facilitate their ability to fulfill their duties	The research has a geographical gap as it was conducted exclusively in Ireland.	The current Research was undertaken in Kenya
Bilqees and Syed (2020)	Employee Voice Behavior at Individual and Organizational Level	This research outlines the comprehensive conceptual framework for staff voice behavior.	The study looked at one aspect that is Employee Voice Behavior	The study looked at various aspects of proactive employee behaviour
Latif&Arif (2018)	Role of Employee Engagement and Employee Voice Progressive Education and Development in Malaysia.	Strong connection between staff engagement and employee voice	The research was undertaken in an industrialized nation	The research was done in an emerging nation
Chan and Amran (2014).	Innovative work behavior on work role performance in a Malaysian automotive organization	The factor analysis reveals high loadings for a single-dimensional construct of IWB.	The research context is a developed country	The research was done in an emerging nation
Agus, Dewiana and Masduki (2022)	Tourist Satisfaction and Performance of Tourism Sector	Innovative work behavior has a substantial impact on satisfaction.	The sample size of the research was limited.	The research population was adequate
Syed, Syed and Hatem (2022)	Nurturing Innovative Work	WPL facilitated IWB among SME employees	The study looked at one aspect that is Nurturing	The study looked at various aspects

	Behaviour through Workplace Learning among Knowledge Workers of SMEs		Innovative Work Behaviour	of proactive employee behaviour
Junfeng (2015),	Employee orientation and employee performance	The staff orientation demonstrated a notable indirect correlation with performance results, mediated via customer orientation.	The dependent variable was staff performance	The dependent variable was organization performance
Worlu, Mugri and Akpakip (2017)	Effect of employee orientation in creating satisfaction with work	Substantial effects of staff orientation on job satisfaction	The study used census	The current study used simple random sampling
Sarpong <i>et al</i> , (2012)	Effect of Staff Orientation on Performance in the Ghana Educational Service.	There is a notable correlation between Staff Orientation and organizational Performance.	The research lacked empirical evidence to substantiate the hypothesized correlation between the research variables.	This research aimed to validate the connection between the studied variables through actual data.

Source: Author (2023)

2.5 Conceptual Framework

The conceptual framework explains the connection between the research variables.

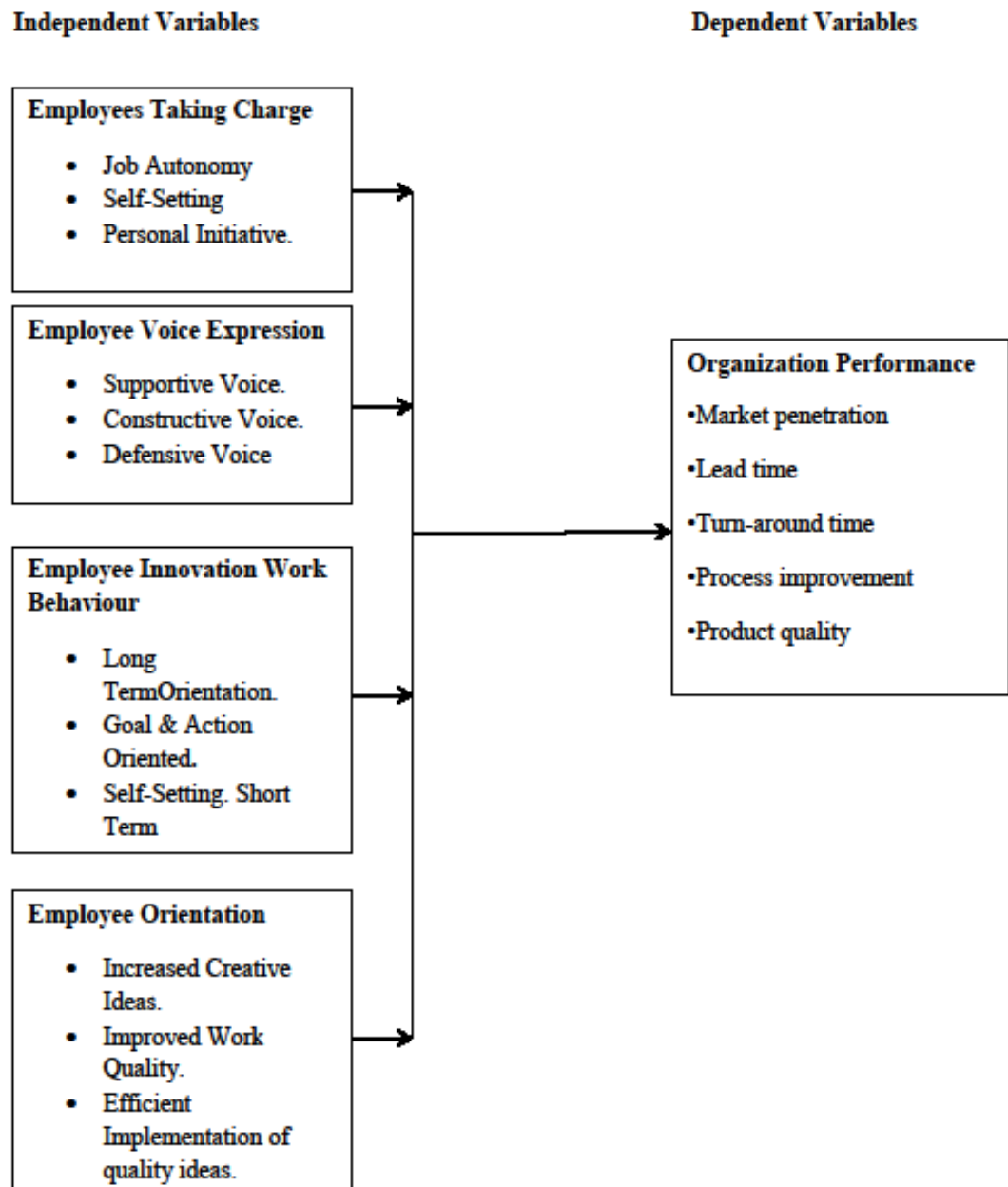


Figure 2.1: Conceptual Framework

Source: Author (2023)

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter discusses the procedure that was applied do the research. This comprises the study design, the target audience, the sampling techniques, the tools and methods for collecting data, the exercise for the pilot study, the data analysis and presentation, and the ethical issues.

3.2 Research Design

Research design is the systemic arrangement of processes involved in the collection and analysis of data in relation to a research purpose (Kombo& Tromp, 2006). Cooper and Schindler (2008) refer to research design as the plan of a research that is to be used to answer a research question. This research utilized a descriptive study methodology. Lewis (2015) asserts that descriptive research design is crucial in research as it facilitates data evaluation essential for accurately characterizing a group, a similar approach was employed by Muathe (2010). The descriptive research approach was appropriate for this research examining the impact of proactive work behavior on organizational performance.

3.3 Target Population

Target population is the unique group of population which has the desired features for research (Ott & Longnecker, 2015). The target audience consisted of the 59 insurance firms that are headquartered in Nairobi City County (IRA, 2018).

Table 3.1 Target Population

Category	Number of Companies	Percentage
Non-life	28	47.5
Life	17	28.8
Reinsurance	5	8.5
Composite	9	15.2
Total	59	100

Source: IRA (2018)

The unit of analysis encompasses insurance firms, while the unit of observation comprises several functional areas within these firms, such as IT, finance, HRM, strategy and innovation, and sales. The heads of the 5 functional areas was purposively selected to constitute of the study population that is 295.

3.4 Sampling Design and Sample Size

Sample size implies the selection of small representative elements from the intended audience, which allows for the generalization of evidence (Gravetter & Forzano, 2018).

The sampling approach is a procedure utilized to select participants in an inquiry. The sample size was employed through the Yamane formula (1967).

$$n = \frac{N}{1 + N(e)^2}$$

Whereby;

n=Sample size,

N=Population size

e=level of precision (0.05)

Making substitutions then,

$$295/(1+295(0.05)^2)$$

$$295/1.7375 = 170$$

The respondents were picked randomly from a list drawn by the researcher. The choice of the insurance company also was done by simple random sampling until a sample of 170 respondents is achieved.

3.5 Data Collection Instrument

A data collecting instrument alludes to the specific tool utilized to obtain the necessary information for analyzing and presenting findings in an investigation (Quinlan, Babin, Carr & Griffin, 2019). The research utilized primary data collected through the questionnaire. Privitera (2018) aver that a questionnaire is a curated list of inquiries about a certain subject that the researcher has produced with the goal of obtaining information and responses. The adoption of questionnaires was motivated by several factors, including cost efficiency, ease of analysis, widespread popularity and familiarity among the majority of individuals, and the potential to minimize bias. The questionnaire was segmented into three sections, labeled A to C. Section A gathered information regarding the participant's demographic data, section B focused on the independent variable, and section C covered the dependent variable. The questions utilized a Likert scale, where respondents assessed their level of agreement with each topic.

3.6 Data Collection Procedures

These are considered essential for researchers to follow when collecting information from the field (Greener & Martelli, 2018). After the collection of research permit from NACOSTI and permission from the management of the insurance companies, the questionnaire was distributed to the branch managers, finance managers and marketing managers of the insurance companies. While distributing the questionnaires, the researcher assured participants that their responses were treated as sensitive and utilized

solely for research purposes. The researcher however used the drop and pick later technique after which the responses were collated.

3.7 Pilot Study

A Pilot study is crucial because it identifies weaknesses in the instrument's design before investing significant time and resources in a large-scale study (Fraser, Fahlman, (Willy), Arscott and Guillot, 2018). A pilot test acts as a trial run, evaluating if the chosen techniques, methods, questionnaires, and interviews work well together in the specific context of a research study. Furthermore, it has the capability to reveal ethical or practical issues that could impede the primary investigation (Doody & Doody, 2015). Whitehead, Julious, Cooper, and Campbell (2015) emphasize that doing a pilot study is crucial for ensuring the dependability of our data gathering tools for the main study.

In a pilot study, the sample size is often smaller than that of the main study, consisting of only 15-30 units (Alsheikh & Sobihah, 2019). In this study, a preliminary investigation was conducted using a sample size of 16 individuals. Nevertheless, the results obtained from this pilot test were excluded from the final analysis.

3.8 Validity and Reliability

3.8.1 Validity

Validity pertains to the extent to which theories and proof substantiate the interpretation of test scores derived from the execution of tests. The validity of a tool implies the level to which it accurately measures the intended construct (Orodho, 2005). Content validity enables a study to measure various aspects of an area of interest (Surusu & Maslakci, 2020) and also measures if the questionnaire actually quantified what it was envisioned to gauge while construct validity is the questionnaire's ability to measure the concept adequately (Singh, 2017). To cater for content validity, the draft questionnaire was

reviewed by the academic supervisors and their input, comments and suggestions were incorporated in the questionnaire. For the purpose of contrast validity, the study questionnaire was broken down into various sections according to objectives in accordance with the study's conceptual framework.

3.8.2 Reliability

Reliability often pertains to the capacity of a research instrument to consistently assess desired attributes over a period of time. Reliability is the extent to which a research tools produces consistent outcomes or data when used multiple times. Obtaining consistent results from a single instrument when it is used again may indicate that the instrument is dependable (Mugenda & Mugenda, 2003). The current study used Cronbach's alpha which is a valuable tool for checking how well a questionnaire's questions work together to measure a single concept consistently (Singh, 2017). Cronbach's alpha is a reliable measure for assessing internal consistency when several Likert questions are employed. The benchmark for determining the adequacy of internal uniformity of questionnaire items was established at a Cronbach's alpha coefficient value of 0.7 or above. The following Table 3.2.

Table 3.2: Reliability Test

Variable	Alpha Value
Employee taking charge	0.718
Employee voice expression	0.779
Employee innovation	0.805
Employee orientation	0.703
Organizational performance	0.711
Agregate Score	0.743

Source: Pilot Study (2024)

The reliability results presented in Table 3.2 indicate that the employee taking charge had a higher alpha value ($\alpha= 0.718$), employee voice expression ($\alpha=0.779$), employee innovation ($\alpha=0.805$), employee orientation ($\alpha=0.703$), and organizational performance ($\alpha=0.711$). Orodho (2005) made the observation that when the alpha value is at least 0.7, the instrument is more reliable. As a result, we came to the conclusion that the instrument was more reliable than expected based on all of the variables' values and the overall value of 0.743.

3.9 Data Analysis and Presentation

The data gathered from the inquiry form went through initial editing, cleansing, and categorization into cohesive themes in order to accurately portray significant information. The quantitative data was studied utilizing both descriptive statistics and inferential statistics. Descriptive statistics included measures such as the mean, mode, median, and standard deviation. Regression and correlation analysis, which are inferential statistical techniques, were employed to demonstrate the degree of association between the independent factors and the dependent variable. The research employed content analysis to analyze the responses to open-ended questions. The data was displayed via visual representations such as graphs, charts, tables, and figures.

The regression equation was:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \epsilon$$

Whereby

- Y** = Organizational Performance
- X₁**= Taking Charge
- X₂**= Voice Expression
- X₃**= Innovative Work Behaviour
- X₄**= Orientation
- $\beta_1, \beta_2, \beta_3$ and β_4** =Coefficients
- ϵ** = Error term

3.10 Ethical Considerations

The research maintained the rights of the research participants. This was accomplished by strictly adhering to the guidelines that govern the treatment of study subjects. The researcher guaranteed the adherence to the concept of voluntary involvement, which stipulates that the respondents must not be pressured into participating. The participants were provided with informed consent by clearly outlining the purpose of the study and the procedures that would be carried out.

To prevent plagiarism, the researcher properly attributed the data or information obtained from other individuals in the research. The researcher ensured the participants' anonymity. There was a guarantee that the data submitted remained undisclosed and were only accessible to individuals directly participating in the research. The individual maintained anonymity during the research.

CHAPTER FOUR

RESEARCH FINDINGS AND DISCUSSIONS

4.1 Introduction

The chapter discusses an analysis and presentation of field data using descriptive and inferential statistics, illustrated through tables and figures. The response rate is displayed initially, followed by the demographic details of the respondents, descriptive analysis, and inferential analysis.

4.2 Response Rate

The surveys were self-administered to a sample size of 170 participants, and their response rate is displayed in Table 4.1.

Table 4.1 Response Rate

Category	Frequency	Percentage
Response	155	91.2%
Non response	15	8.8%
Total	170	100

Source: Research Data (2024)

Table 4.1 demonstrates that of the 170 participants who received the questionnaires, 155 completed and returned them, resulting in a response rate of 91.2%, while the non-respondents constituted 8.8%. Mugenda & Mugenda (2003) note that a response rate of 50% or more is satisfactory for the analysis and reporting of statistical findings. Consequently, the response rate of 91.2% was enough for drawing conclusions and generalizations from the sample measurement.

4.3 Respondents General Information

The research aimed at establishing the demographic data of the responders based on gender, level of management, age bracket, years worked in the current organization and highest educational level. The findings are exhibited as follows;

4.3.1 Gender

The study sought to establish how the respondents were represented in terms of their gender in the study. The findings are demonstrated in Figure 4.1.

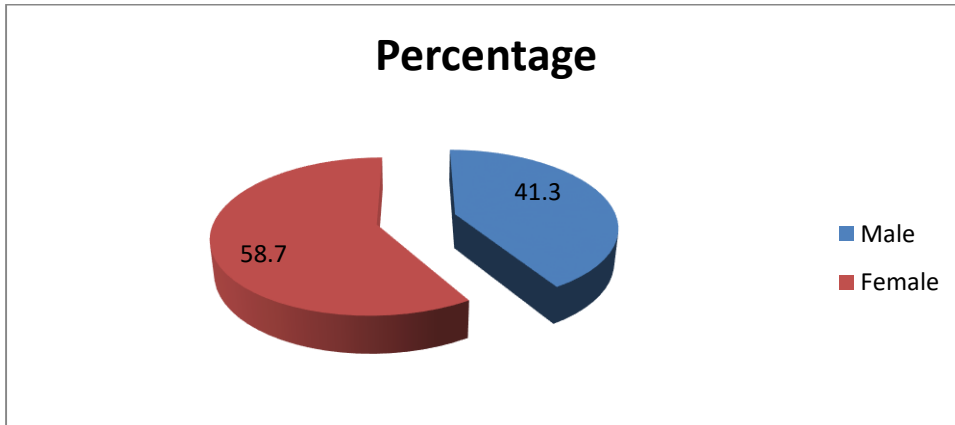


Figure 4.1 Respondent's Gender

Source: Research Data (2024)

The data in Figure 4.1 indicates that male respondents comprised 54.5% of the total, while female respondents accounted for 41.5%. This suggests that the study effectively considered gender balance, as both male and female employees offer distinct perspectives in the workplace.

4.3.2 Level of Management

The research aimed to determine the representation of participants based on their management levels. The results are illustrated in Figure 4.2.

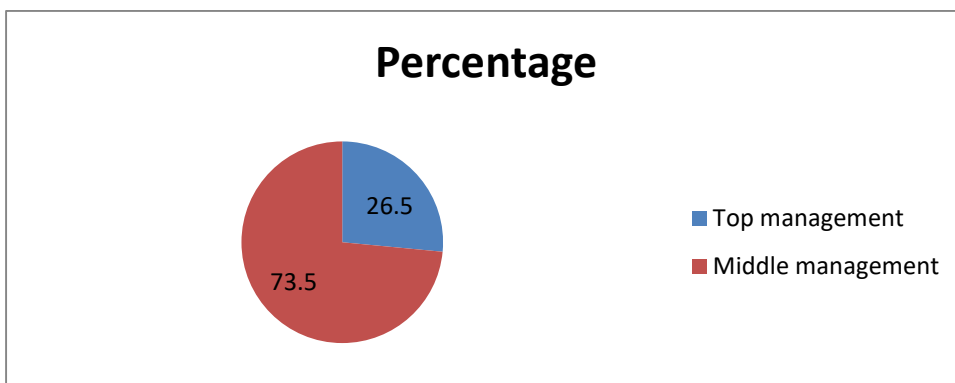


Figure 4.2 Level of Management

Source: Research Data (2024)

The outcomes reveal that a significant portion of the respondents, specifically 73.5%, occupied positions within middle-level management, while 26.5% were part of top management. The presence of a considerable proportion of top management in the study suggests that their leadership style and support for proactive initiatives can greatly influence the extent to which middle managers feel empowered to engage in proactive behaviors.

4.3.3 Age Bracket

The research aimed to determine the representation of respondents by age range. The results are displayed in Table 4.2.

Table 4.2 Age Bracket

Years	Frequency	Percentage
26 to 35 years	44	28.4
36 to 45 years	75	48.4
Above 45 years	36	23.2
Total	155	100

Source: Research Data (2024)

The data illustrated in Table 4.2 indicates that the predominant age group among the respondents was those aged between 36 and 45 years, comprising 48.4% of the total. In comparison, 28.4% of respondents fell within the 26 to 35-year age range, while 23.2% were over 45 years old. This distribution suggests that the study effectively captured a representative sample of respondents across various age groups, as the inclusion of both younger and older employees contributes positively to organizational performance.

4.3.4 Years Worked in the Current Organization

The research aimed to determine the representation of respondents based on their tenure in the current organization. The results are illustrated in Figure 4.3.

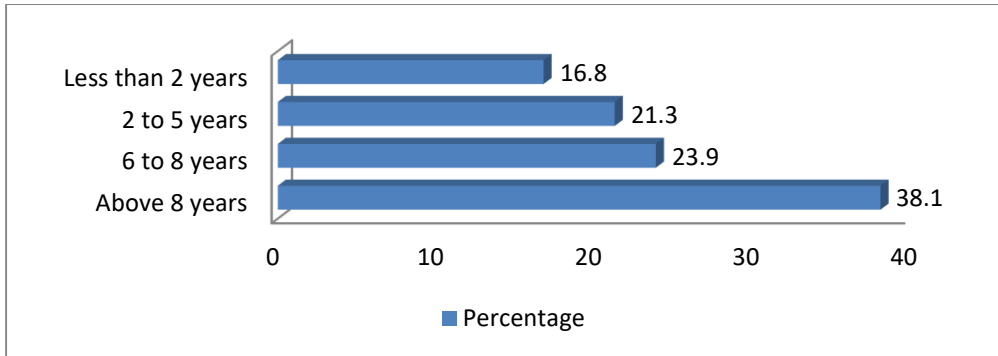


Figure 4.3 Years worked in the current organization

Source: Research Data (2024)

The data illustrated in Figure 4.3 indicates that a significant portion of the respondents, specifically 38.1%, had been employed by insurance firms in Nairobi City County, Kenya, for over eight years. Additionally, 23.9% had experience ranging from six to eight years, 21.3% had worked for a duration of two to five years, and 16.8% had less than two years of experience. This suggests that a considerable number of participants in the study had extensive experience with insurance companies, thereby enhancing their familiarity with the projects undertaken by the organization.

4.3.5 Highest Educational Level

The research aimed to determine the representation of respondents based on their greatest educational level. The outcomes are laid out in Table 4.

Table 4.3 Highest Educational Level

Level	Frequency	Percentage
Diploma	46	29.7
University	69	44.5
Post graduate	10	6.5
Total	155	100

Source: Research Data (2024)

The data presented in Table 4.3 indicates that the predominant academic qualification among the respondents was a Bachelor's degree, accounting for 44.5% of the total. Additionally, 29.7% held a diploma, while 6.5% possessed a postgraduate degree. This suggests that a significant majority of the respondents had achieved a high level of academic qualification, thereby positioning them to offer pertinent insights regarding the link between proactive work behavior and organizational performance.

4.4 Descriptive Statistics Results

The results of the descriptive statistics were articulated as Mean (M) and Standard Deviation (SD), derived from data input into SPSS and displayed in tabular format. The outcomes are delineated by variables as follows;

4.4.1 Employee Taking Charge

The participants received a set of assertions detailing the impact of employee initiative on the performance of selected insurance firms in Nairobi City County, Kenya, and were asked to score their level of agreement with each of them. The descriptive statistics derived from their responses are displayed in Table 4.4.

Table 4.4 Taking Charge

Assertions	M	SD
I consistently seek creative ways to enhance my life.	3.78	1.22
I am compelled to effect change within my sphere of influence.	4.63	0.37
I proactively initiate fresh projects.	4.08	0.92
Upon encountering an undesirable aspect, I rectify it.	3.75	1.25
I consistently seek more efficient ways of completing assignments.	4.52	0.48
I act decisively when necessary, rather than awaiting directives from my managers.	4.00	1.00
I frequently articulate concerns to capture the attention of decision-makers regarding crucial workplace issues.	4.62	0.38
I assume responsibility when the prescribed task presents challenges and endeavor to resolve them.	3.99	1.01
I consistently seek new ways to enhance my life.	4.06	0.94
Aggregate score	4.16	0.84

Source: Research Data (2024)

The results shown in Table 4.4 reveal that the participants expressed strong agreement with several statements; they felt compelled to effect change within their sphere of influence (M=4.63, SD=0.37), they consistently sought more efficient ways of completing assignments. (M=4.52, SD=0.48), they frequently articulate concerns to capture the attention of decision-makers regarding crucial workplace issues (M=4.62, SD=0.38). The high mean scores indicate that participants not only recognize the need for change but also feel empowered to initiate it, suggesting a strong alignment with transformational leadership principles. This motivation to effect change is crucial, as it can lead to innovative practices and enhanced organizational performance. These findings are consistent with Tae-Yeoland Zhi-Qiang (2015) research observation that

highlights the intrinsic motivation and proactive behaviour is crucial in fostering a culture of continuous improvement and advocacy within organizations.

The findings indicate that individuals who actively pursue self-improvement are more likely to achieve personal and professional growth. Participants showed a strong tendency towards proactive behavior, with average ratings reflecting their willingness to creating ways to enhance my life ($M=3.78$, $SD=1.22$) and initiate projects ($M=4.08$, $SD=0.92$). They also reported taking steps to rectify undesirable aspect upon encountering them ($M=3.75$) rather than remaining passive. The respondents exhibited a commendable level of autonomy, acting decisively when necessary, rather than awaiting directives from my managers ($M=4.00$, $SD=1.00$), which suggests high self-efficacy. Their acceptance of responsibility in challenging tasks ($M=3.99$, $SD=1.01$) further highlights their accountability and commitment to problem-solving. Additionally, their vigilance for improvement opportunities ($M=4.06$, $SD=0.94$) reinforces a proactive approach to personal development. Overall, these findings suggest that participants possess a growth-oriented mindset, characterized by a willingness to embrace challenges and take responsibility for their development, essential traits for resilience and adaptability in a changing environment. This consistent pattern of behavior aligns with Wabala et al. (2019) research observation on the importance of initiative and self-directedness in achieving success.

Table 4.4 shows an overall mean of 4.16 and a standard deviation of 0.84, indicating that employee initiative significantly impacts the performance of insurance firms in Nairobi City County, Kenya. The high mean score reflects strong agreement among respondents on the positive influence of initiative, while the low standard deviation suggests a consensus on its importance. Using a Likert scale to assess agreement on employee initiative reinforces the reliability of these findings, as all statements received

support, highlighting a shared recognition of proactive behavior as vital for success. This aligns with Qiuxiang, Ruhong, and Jing (2021) research that linked employee initiative to improved innovation, customer service, and productivity.

4.4.2 Employee Voice Expression

The participants received a set of assertions regarding the impact of employee voice expression on the performance of selected insurance firms in Nairobi City County, Kenya, and rated their level of concurrence for each. The descriptive data are reported in Table 4.5.

Table 4.5 Employee Voice Expression

Assertions	M	SD
I frequently propose changes to work projects to enhance their quality.	3.56	1.44
I participate in the voluntary articulation of ideas, information, and opinions aimed at influencing organizational change about work.	3.51	1.49
I periodically propose proposals for novel or enhanced methodologies at work.	4.25	0.75
I frequently voice my concerns over the organization's policies, even when modifications would serve the organization's best interests.	4.01	0.99
I typically endorse valuable organizational policies, methods, objectives, and programs when they face unjust criticism.	4.58	0.42
I consistently provide recommendations to rectify issues impacting current work methods and procedures.	3.96	1.04
I periodically provide remedies to issues previously recognized in my department.	4.29	0.71
Aggregate score	4.02	0.98

Source: Research Data (2024)

The results presented in Table 4.5 suggested that the high mean score of 4.58 indicates strong consensus among respondents regarding their support for organizational policies, reflecting a personal connection to these values. The low standard deviation of 0.42 suggests this sentiment is widely shared, indicating a collective belief in the importance of these frameworks. The finding aligns with Olusegun (2018) research observation that when individuals align with their organization's core values, they are more likely to support its initiatives, even during challenges.

The respondents scored a mean of 3.56 (SD=1.44) for proposing modifications to work projects, indicating a willingness to identify and enhance areas for improvement, reflecting a culture of continuous improvement. A score of 3.51 (SD=1.49) for sharing ideas underscores the importance of communication in fostering organizational change, as participants value collaboration for meaningful transformations. A higher mean of 4.25 (SD=0.75) for suggesting new or improved operational methods shows a commitment to enhancing efficiency, with participants actively contributing to strategy development. Additionally, a score of 4.01 (SD=0.99) for voicing opinions on policies, even against immediate organizational interests, demonstrates courage and a belief in transparency and accountability. Finally, a mean of 3.96 (SD=1.04) for offering recommendations to improve current work methods further illustrates participants' proactive stance. These findings align with Rashmi (2022) research that indicated that a proactive and engaged workforce is vital for organizational success. Also, willingness to propose modifications, share ideas, voice opinions, and offer solutions reflects a dynamic and collaborative work environment that is conducive to innovation and continuous improvement.

The results presented in Table 4.5 also reveal that the overall mean and standard deviation were 4.02 and 0.98, respectively. This suggests that the expression of

employee voices significantly impacted the performance of the selected insurance firms in Nairobi City County, Kenya. The mean score of 4.02 indicates a strong level of agreement among respondents regarding the importance and effectiveness of employee voice in influencing organizational performance. A std. dev. of 0.98 further implies that there is a relatively low level of variability in the responses, indicating that most respondents shared similar views on the matter. These findings are consistent with Bilqees and Syed (2020) research observation that there is critical role of employee voice in fostering a positive workplace culture and driving performance improvements.

4.4.3 Employee Innovation

The participants were provided with a compilation of assertions elucidating the influence of employees' voice on performance of selected insurance firms in Nairobi City County Kenya to rate their level of agreement on each and the descriptive statistics obtained are exhibited in Table 4.6.

Table 4.6 Employee Innovation

Assertions	M	SD
I have been a significant catalyst for positive transformation within this organization.	3.58	1.48
I relish confronting challenges to my ideas.	3.98	1.02
I enjoy overcoming obstacles to my ideas.	3.85	1.15
I am excited to see ideas being turned into a reality	4.61	0.39
If I hold a conviction, I will actualize it.	4.53	0.47
I love to challenge the status quo.	3.68	1.32
I excel at identifying opportunity.	4.33	0.67
I am amazing at converting issues into possibilities.	4.57	0.43
Aggregate score	4.14	0.87

Source: Research Data (2024)

The results in Table 4.6 suggests that the responders strongly agreed on the following assertions; they are excited to see my ideas being turned into a reality (M=4.61, SD=0.39), if they believed in something they made it happen (M=4.53, SD=0.47), they are great at turning problems into opportunities (M=4.57, SD=0.43). The finding show participants' confidence in realizing their ideas suggests a strong entrepreneurial spirit essential for driving change and innovation. The high mean scores indicate that participants possess a robust sense of enthusiasm and confidence in their abilities, which corresponds with Bandura's (1997) theory of self-efficacy, arguing that persons who believe in their skills are more inclined to take on tasks and persist in the face of obstacles.

Participants strongly aligned with the organization's values, viewing themselves as key drivers of positive change, reflected in a mean score of 3.58 (SD = 1.48). They feel empowered to influence organizational culture positively. They also expressed high satisfaction in facing challenges to their ideas, with a mean score of 3.98 (SD = 1.02), indicating they welcome constructive criticism as a growth opportunity. Their engagement with diverse perspectives fosters a collaborative environment. Additionally, participants enjoyed overcoming obstacles related to their concepts, achieving a mean score of 3.85 (SD = 1.15), which suggests intrinsic motivation that leads to innovation and resilience. They showed a passion for questioning existing norms, with a mean score of 3.68 (SD = 1.32), essential for continuous improvement and adaptability. This critical thinking contributes to a dynamic organizational culture. Finally, participants excelled in recognizing opportunities, indicated by a mean score of 4.33 (SD = 0.67), reflecting their keen awareness of potential. These results are consistent with Chan and Amran (2014) research observation that employee

engagement, empowerment, and a proactive approach in problem-solving are important in fostering a positive organizational culture.

Table 4.6 also reveals that the overall mean and std. dev. were 4.14 and 0.87, respectively. This suggests that employee innovation significantly impacted the performance of the selected insurance firms in Nairobi City County, Kenya. The mean score of 4.14 indicates a strong level of agreement among respondents regarding the positive influence of employee innovation on performance metrics. Furthermore, the standard deviation of 0.87 reflects a relatively low level of variability in the responses, implying that there is a consensus among the respondents about the importance of innovation in their work environment. These findings are consistent with Agus, Dewiana, and Masduki (2022) research that observe that fostering a culture of innovation can lead to improved problem-solving capabilities, increased efficiency, and a greater ability to adapt to market changes.

4.4.4 Employee Orientation

The responders were given a set of assertions outlining the influence of employees' orientation on performance of selected insurance firms in Nairobi City County Kenya to rate their level of agreement on each and the descriptive statistics obtained are exhibited in Table 4.7.

Table 4.7 Employee Orientation

Assertions	M	SD
I regularly pursue novel information to enhance my work.	4.51	0.49
I actively seek any pertinent facts to enhance my work.	4.06	0.94
I frequently pause to contemplate my procedures.	3.64	1.36
I frequently assess what is effective for both myself and the organization.	4.11	0.89
I seek improved methodologies and implement changes as required.	3.99	1.01
I consistently endeavor to identify what is fundamental.	4.25	0.74
I am frequently receptive to learning when furnished with an opportunity.	4.56	0.44
I diligently strive to achieve established work objectives.	4.63	0.37
Aggregate score	4.22	0.78

Source: Research Data (2024)

The data shown in Table 4.7 reveal that the participants expressed strong agreement with the following statements; they regularly pursued new information to enhance their work (M=4.51, SD=0.49). This indicates that the participants not only value the acquisition of new information but also engage in practices that facilitate this pursuit. This finding aligns with Junfeng (2015) research which revealed the importance of continuous learning and professional development in the workplace. The finding also agree with Worlu, Mugri and Akpakip (2017) research has shown that individuals who actively seek out new knowledge and skills are more likely to adapt to changing environments, improve their job performance, and contribute positively to their organizations.

The high mean scores for gathering information (M=4.06, SD=0.94) and assessing effective strategies (M=4.11, SD=0.89) suggest that participants are not only aware of the need for information but are also proactive in utilizing it to inform their decisions

and actions. Moreover, the participants' commitment to regularly pausing to reflect on their methodologies ($M=3.64$, $SD=1.36$) indicates a recognition of the value of self-assessment in the learning process. The slightly lower mean score in this area may suggest that while reflection is practiced, there may still be room for improvement in making it a more consistent part of their routines. The participants' efforts to seek improved methods of working and implement changes as needed ($M=3.99$, $SD=1.01$) further highlight their adaptability and willingness to embrace change, which is crucial in today's fast-paced work environments. Finally, the highest mean score for challenging themselves to identify what is truly important ($M=4.25$, $SD=0.74$) underscores a strong commitment to prioritization and focus, which is essential for effective decision-making and goal achievement. The finding agree with Sarpong and Alberta (2012) research which found that organizations that foster a culture of continuous improvement are better positioned to respond to challenges and capitalize on opportunities.

The results presented in Table 4.4 reveals that the overall mean and standard deviation were 4.22 and 0.78, respectively. This suggests that employee orientation significantly impacted the performance of the selected insurance firms in Nairobi City County, Kenya. The relatively high mean score of 4.22 indicates a strong level of agreement among respondents regarding the positive influence of employee orientation on performance metrics. Furthermore, the std. dev. of 0.78 reflects a moderate level of consensus amongst the respondents, suggesting that while there is general agreement, there may be some variability in individual perceptions. These findings are consistent with Hortance (2017) research that found that employee orientation foster a positive work environment, improving job satisfaction, and ultimately driving better performance outcomes.

4.4.5 Organizational Performance

The participants received a series of assertions regarding the performance of several insurance firms in Nairobi City County, Kenya, to evaluate their level of agreement, and the resulting descriptive statistics are displayed in Table 4.8.

Table 4.8 Organizational Performance

Assertions	M	SD
Ample resources have been allocated to facilitate the firm's operations.	3.09	1.11
The firm's market reach has been improved through the implementation of collaborative initiatives.	2.75	2.25
The firm is consistently improving its visibility and presence on social media platforms.	3.10	1.89
The firm is employing referral marketing to expand its market reach.	2.59	1.41
Informational resources have been utilized to develop new methods that are conducive to	2.84	2.16
Aggregate score	2.87	1.76

Source: Research Data (2024)

According to the responses indicated in Table 4.8, the neutral responses suggest a disconnect between strategic objectives and employee perceptions of current practices. For example, a mean score of 3.09 (SD=1.11) on resource allocation indicates respondents are neither strongly disagreeing nor confident in the effective use of resources, hinting at concerns about resource distribution. Similarly, a lower mean score of 2.75 (SD=2.25) on collaborative efforts suggests a perceived lack of effective teamwork, which could hinder the organization's competitive positioning. The score of 3.10 (SD=1.89) regarding social media efforts reflects mixed perceptions, indicating a need for clearer communication and stronger strategies to engage employees. Lastly, a concerning mean score of 2.59 (SD=1.41) on referral marketing suggests that

respondents do not see it as an effective growth strategy, potentially limiting the organization's market expansion. This finding stands in contrast Novak (2017) research which observe that the organization's strategic plan, which emphasized the importance of proactive resource allocation and collaborative initiatives to drive growth and enhance market presence.

The data presented in Table 4.4 reveals that the overall mean and standard deviation were 4.16 and 0.84, respectively. This suggests that employees who take initiative significantly impacted the performance of the selected insurance firms in Nairobi City County, Kenya. The high mean score of 4.16 indicates a strong level of agreement among respondents regarding the positive influence of employee initiative on organizational performance. Furthermore, the relatively low standard deviation of 0.84 implies that there is a consensus among the respondents, with little variation in their perceptions. This finding stands in contrast to Melchar and Bosco (2010) downplayed the role of individual initiative in organizational success or suggested that other factors, such as management practices or external market conditions, were more influential.

4.6 Inferential Statistics Results

The inferential statistics results are presented as follows focusing on correlation analysis and regression analysis.

4.6.1 Correlation Analysis

Table 4.9: Correlation Analysis

		Employee taking charge	Employee voice expression	Employee innovation	Employee orientation	Organizational performance
Employee taking charge	Pearson Corr.	1				
	Sig. (2-tailed)					
	N	155				
Employee voice expression	Pearson Corr.	.210**	1			
	Sig. (2-tailed)	.054				
	N	155	155			
Employee innovation	Pearson Corr.	.205	.306	1		
	Sig. (2-tailed)	.012	.304			
	N	155	155	155		
Employee orientation	Pearson Corr.	.208	.115	.228	1	
	Sig. (2-tailed)	.194	.315	.219		
	N	155	155	155	155	
Organizational performance	Pearson Corr.	.811	.786	.754	.760	1
	Sig. (2-tailed)	.001	.003	.002	.004	
	N	155	155	155	155	155

Source: Research Data (2024)

Table 4.9 offer a comprehensive overview of the relationships between various employee behaviors and their corresponding Pearson correlation coefficients. Specifically, the Pearson r values for the constructs of employee taking charge, staff voice expression, staff innovation, and staff orientation are reported as 0.811, 0.786, 0.754, and 0.760, respectively.

These correlation coefficients indicate a strong positive relationship among these variables, suggesting that as one behavior increases, the others tend to increase as well. For instance, the highest correlation is observed for employee taking charge, with a Pearson r value of 0.811, which signifies a strong association with the other employee behaviors measured. This suggests that employees who are proactive and take initiative

are likely to also express their voices, engage in innovative practices, and demonstrate a strong orientation towards their roles and responsibilities.

The significance levels associated with these correlations further reinforce the reliability of the findings. Each of the reported Pearson r values is accompanied by a significance level that indicates a high degree of statistical significance: 0.001 for employee taking charge, 0.003 for employee voice expression, 0.002 for employee innovation, and 0.004 for employee orientation. These low p -values suggest that the observed correlations are unlikely to have occurred by chance, thereby providing strong evidence for the existence of meaningful relationships among these employee behaviors.

4.6.2 Regression Analysis

Table 4.9 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.897 ^a	.805	.638	.0264

Source: Research Data (2024)

The model results indicate a strong positive correlation ($R = 0.897$) between factors like employee initiative, expression of voice, innovation, and the performance of insurance companies in Nairobi City County, Kenya. The R square value of 0.805 shows that about 80.5% of the performance variance can be explained by these factors, underscoring their significance in the industry. However, the adjusted R square of 0.638 suggests that other unexamined factors accounting for 36.2% may also impact performance, indicating a need for further research. Additionally, a standard error estimate of 0.0264 implies that the model's predictions closely align with actual performance values, enhancing the reliability of the findings.

Table 4.10 Analysis of Variance

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	229.108	4	57.277	71.498	0.003
	Residual	120.165	150	0.8011		
	Total	349.273	154			

Source: Research Data (2024)

The study reveals that the F value of 71.498 indicates the model's effectiveness in explaining performance variance, showing that employee taking charge, employee voice expression, employee innovation, and employee orientation significantly impact company performance. The mean square value of 57.277 further supports this relationship, reflecting meaningful variation explained by the model. A significance level of 0.003, well below the 0.05 threshold, confirms the results are statistically significant, indicating that these employee factors are crucial for operational success.

Table 4.11 Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	0.554	0.314		1.764	0.003
	Employee taking charge	0.785	0.306	0.00612	2.566	0.002
	Employee voice expression	0.763	0.254	0.00339	3.004	0.004
	Employee innovation	0.798	0.221	0.10641	3.611	0.003
	Employee orientation	0.774	0.306	0.02165	2.529	0.002

Source: Research Data (2024)

The findings in Table 4.11 suggested that holding independent variables (employee taking charge, employee voice expression, employee innovation and employee orientation) constant, the performance of selected insurance firms in Nairobi City County Kenya would be 0.554. The regression coefficients indicate that an increase in employee taking charge, employee voice expression, employee innovation and employee orientation would increase the performance of selected insurance firms in

Nairobi City County Kenya by 0.785, 0.763, 0.798 and 0.774 respectively which leads to the following regression equation.

$$\text{Organizational performance} = 0.554 + 0.785(\text{employee taking charge}) + 0.763(\text{employee voice expression}) + 0.798(\text{employee innovation}) + 0.744(\text{employee orientation})$$

Research on selected insurance firms in Nairobi City County, Kenya, revealed that employee taking charge has a positive impact on performance, with a beta value of 0.00612. This indicates that increased employee initiative correlates with improved firm performance. The significance value of 0.002, well below the 0.05 threshold, confirms the reliability of this relationship, suggesting it is not due to chance. The finding agrees with Qiuxiang, Ruhong, and Jing (2021) who examined the impact of genuine leadership on workers' taking charge behavior. The empirical findings suggest that AL has a beneficial impact on staff proactive behavior, and the connection between them is mediated by subordinates' moqi.

The research revealed that employee voice expression significantly impacts organizational performance of insurance firms in Nairobi City County, Kenya, with a beta value of 0.00339 indicating a positive relationship. As employees feel empowered to share their opinions, the firms' performance improves. The significance value of 0.004 further confirms that this relationship is statistically relevant, suggesting it is not due to chance. The finding agrees with Rashmi (2022) who examined the influence of staff voice on the success of firms in the information technology industry in Ireland. The research's key findings indicate that the elements related to employee-organization relations have the greatest impact on employee opinion.

The research suggested that employee innovation has a positive impact on the performance of selected insurance firms in Nairobi City County, Kenya with a beta value of 0.10641. The significance value of 0.003 indicates a strong statistical relationship, suggesting that increased employee innovation correlates with improved performance. The finding concurs with Agus, Dewiana, and Masduki (2022) who conducted a study analyzing the correlation between visitor satisfaction, the performance of tourism businesses, and the influence of creative work behavior and organizational citizenship behavior. The study found that organizational citizenship behavior has a significant influence on satisfaction and performance. Furthermore, innovative work behavior has a noteworthy effect on job performance via satisfaction, while organizational citizenship behavior affects performance through satisfaction.

The research conducted on the performance of selected insurance firms in Nairobi City County, Kenya, yielded significant insights regarding the role of employee orientation as a critical variable. Specifically, the analysis revealed that the employee orientation variable exhibited a beta value of 0.02165. This beta value indicates a positive link between employee orientation and the performance of these firms, suggesting that as employee orientation increases, there is a corresponding improvement in performance metrics. Moreover, the significant value linked to this observation was noted at 0.002, far lower than the normal criterion of 0.05. The low significance value infers that the observed link is statistically significant. The discovery aligns with Hortance (2017), who examined the influence of orientation programs on employee performance. The research findings demonstrate a significant link between the strategies utilized in the orientation session and employee performance.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter covers the summary of the study, conclusions, recommendations, implication of the research on the human resource practice and recommendation for further research.

5.2 Summary of Study

The research intended to determine the impact of proactive work behavior on performance of insurance corporations in Nairobi City County Kenya. The precise goals were to establish the influence of employee taking charge, staff voice expression, staff innovation and employee orientation on the performance of selected insurance firms in Nairobi City County Kenya. Data was gathered from respondents using a questionnaire. Analysis of quantitative data was done utilizing descriptive analysis and inferential statistics. The following is the summary of the findings;

The research aimed to assess the influence of employees taking charge on performance of selected insurance firms in Nairobi City County Kenya. The variable of employee taking charge was determined to have a considerable favorable impact on the performance of selected insurance firms in Nairobi City County, Kenya. The employees were motivated to effect change within their sphere of influence, consistently seeking improved methodologies and frequently voicing concerns to decision-makers regarding critical workplace issues. The participants exhibited a pronounced inclination towards proactive behavior, with average ratings suggesting their readiness to pursue new enhancement strategies.

The research intended to ascertain the influence of employee voice expression on performance of selected insurance firms in Nairobi City County Kenya. The study found there is a positive significant of employee voice expression on performance of selected insurance firms in Nairobi City County Kenya. The employees sometimes offer suggestions to new or improved ways of doing things at work, they usually support worthwhile organizational policies, procedures, objectives and programs when they were unfairly criticized and occasionally offer solutions to problems previously identified within my department.

The research aimed to ascertain the influence of employees engaging innovative work behaviour on performance of selected insurance firms in Nairobi City County Kenya. The research demonstrated a substantial positive correlation between the two factors. The staff were enthusiastic about witnessing my ideas materialize; they possess a strong belief in their ability to actualize concepts, excel at recognizing opportunities, and are adept at transforming challenges into prospects.

The research sought to assess the influence of employee orientation on performance of selected insurance firms in Nairobi City County Kenya. The study determined there is a positive significant of employee orientation on performance of selected insurance firms in Nairobi City County Kenya. The staff consistently pursued new information to enhance their performance, proactively sought relevant data to improve their work, diligently strived to meet established targets, continually challenged themselves to identify what is essential, and remained receptive to learning whenever opportunities arose.

5.3 Conclusions of the Study

The research concludes that when staff are given responsibility for the performance of their designated insurance companies, they are likely to feel a greater sense of ownership over their work. This can lead to increased motivation and commitment to achieving company goals. Employees set and pursue specific performance metrics tailored to their designated companies, leading to more focused efforts and better outcomes. Employees who are responsible for specific companies can develop deeper relationships with clients, leading to improved customer service and satisfaction. Employees who feel responsible for their companies are more likely to propose innovative solutions and improvements, driving the company forward.

The study concludes that employees who interact directly with clients can provide valuable feedback on customer preferences and pain points, enabling the company to tailor its products and services accordingly. Employees are often a source of innovative ideas for new products or services. Encouraging their input can lead to the development of unique offerings that meet market demands. Involving employees in decision-making processes fosters a sense of ownership and responsibility, leading to higher job satisfaction and morale. Encouraging employee input fosters a culture of collaboration, where team members feel comfortable sharing ideas and working together towards common goals.

The study concludes that employees who are encouraged to innovate can develop customized insurance products that meet the specific needs of local customers which lead to higher customer satisfaction and loyalty. Innovative ideas streamline processes, reducing wait times and improving the efficiency of service delivery, which is crucial in the competitive insurance market. Employees identify inefficiencies in existing

processes and propose innovative solutions that reduce costs and time, leading to better resource allocation. Innovative insurance products and services distinguish a firm from its opponents, enticing new clientele and retaining current customers.

The study concludes that a well-structured orientation program helps new employees understand the firm's values and culture, leading to a stronger emotional connection and commitment to the organization. Orientation clarifies job roles and responsibilities, enabling employees to understand what is expected of them from the outset. This clarity can lead to improved job performance and productivity. Orientation facilitates networking opportunities among new hires and existing employees, fostering relationships that can enhance teamwork and collaboration. Providing comprehensive information about the company's products, services, and market position empowers employees, making them feel more engaged and invested in their work.

5.4 Recommendations of the Study

The research recommends that the companies should implement a structured performance review process that evaluates employees against various aspects of performance, such as customer service, claims processing, and policy sales. This should be done quarterly or bi-annually to ensure timely feedback. Ensure that leadership demonstrates accountability in their actions and decisions. Leaders should model the behavior they expect from employees. Offer training sessions focused on enhancing skills relevant to the insurance industry, such as customer service, claims management, and compliance. This equips employees to perform better and take ownership of their roles.

The study recommends that the companies should implement structured feedback systems such as surveys, suggestion boxes, and digital platforms where employees can

share their thoughts on company performance anonymously. Organize regular focus groups or workshops where employees can discuss their views on the performance of the company and suggest improvements. Provide training sessions that equip employees with the skills to articulate their thoughts and concerns effectively. Create a recognition program that rewards employees for providing constructive feedback or innovative ideas that contribute to improving company performance.

The study recommends that the companies should establish channels for employees to share ideas without fear of criticism foster a culture of innovation. Firms should undertake regular seminars centered on creative thinking, problem-solving, and design thinking to educate staff with the necessary abilities for innovation. Firms should promote employee engagement in advanced education or certifications in pertinent fields to augment their knowledge and stimulate innovative thought. Additionally, implementing tools that foster collaboration, such as project management software and social networking sites, can improve teamwork and the exchange of ideas.

The study recommends that the companies should organize workshops for new employees that cover the basics of the insurance industry, the specific performance metrics of various companies, and the regulatory environment in Kenya. The company should create visual aids such as infographics and dashboards that summarize the performance of different insurance companies, making it easier for employees to understand key metrics. Pair new employees with experienced mentors who can provide insights into the performance of specific companies and share best practices. Create a centralized repository of resources, including reports, articles, and research papers on the performance of insurance firms in Nairobi.

5.5 Suggestions for Further Study

The research indicates the necessity for additional investigations targeting other proactive work behaviors that have yet to be explored, in order to bridge the identified conceptual gap of 36.2% revealed in the regression analysis, which pertains to unexamined variables. Furthermore, the study advocates for similar research to be conducted in organizations beyond insurance firms within Nairobi City County, Kenya, to address the contextual gap. Additionally, it suggests the adoption of alternative methodological approaches, such as cross-sectional research designs and the gathering of qualitative data through interviews, which would enable participants to articulate their views without constraints, thereby addressing the methodological gap.

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APPENDIXES

APPENDIX I: QUESTIONNAIRE

SECTION A: GENERAL INFORMATION

1. What is your gender?

Male Female

2. Which level of management do you belong to?

Top Management

Middle Management

3. What is your age bracket?

26 - 35 years

36 - 45 years

Above 45 years

4. For how long have you worked in the current organization?

Less than 2 years

2 - 5 years

6 -8 years

Above 8 years

5. What is the highest level of education you have attained?

Secondary

Diploma

University

Postgraduate

6. How long have you served in your current organization?

- 1 year
- 2 years
- 3 years
- Above 5 years

7. How long have you served in your current position?

- 1 year
- 2 years
- 3 years
- Above 5 years

SECTION B

i) Taking Charge

The statements below relate to Taking Charge. Please indicate in the table with a tick (√) or a cross (×) with a scale of 1 to 5.

Key: Strongly agree=5, Agree=4, Not Sure=3, Disagree=2, and Strongly Disagree=1

	Taking Charge	1	2	3	4	5
	I consistently seek creative ways to enhance my life.					
	I am compelled to effect change within my sphere of influence.					
	I proactively initiate fresh projects.					
	Upon encountering an undesirable aspect, I rectify it.					
	I consistently seek more efficient ways of completing assignments.					
	I act decisively when necessary, rather than awaiting directives from my managers.					

	I frequently articulate concerns to capture the attention of decision-makers regarding crucial workplace issues.					
	I assume responsibility when the prescribed task presents challenges and endeavor to resolve them.					

ii) Employee Voice Expression

The statements below relate to Employee Voice Expression. Please indicate in the table with a tick (√) or a cross (×) with a scale of 1 to 5.

Key: Strongly agree=5, Agree=4, Not Sure=3, Disagree=2, and Strongly Disagree=1

	Employee Voice Expression	1	2	3	4	5
	I frequently propose changes to work projects to enhance their quality.					
	I participate in the voluntary articulation of ideas, information, and opinions aimed at influencing organizational change about work.					
	I periodically propose proposals for novel or enhanced methodologies at work.					
	I frequently voice my concerns over the organization's policies, even when modifications would serve the organization's best interests.					
	I typically endorse valuable organizational policies, methods, objectives, and programs when they face unjust criticism.					
	I consistently provide recommendations to rectify issues impacting current work methods and procedures.					
	I periodically provide remedies to issues previously recognized in my department.					

iii) Employee Innovation

The statements below relate to Employee Innovation. Please indicate in the table with a tick (√) or a cross (×) with a scale of 1 to 5.

Key: Strongly agree=5, Agree=4, Not Sure=3, Disagree=2, and Strongly Disagree=1

Employee Innovation	1	2	3	4	5
I have been a significant catalyst for positive transformation within this organization.					
I relish confronting challenges to my ideas.					
I enjoy overcoming obstacles to my ideas.					
I am excited to see ideas being turned into a reality					
If I hold a conviction, I will actualize it.					
I love to challenge the status quo.					
I excel at identifying opportunity.					
I am amazing at converting issues into possibilities.					

iv) Employee Orientation

The statements below relate to Employee Orientation. Please indicate in the table with a tick (√) or a cross (×) with a scale of 1 to 5.

Key: Strongly agree=5, Agree=4, Not Sure=3, Disagree=2, and Strongly Disagree=1

Employee Orientation	1	2	3	4	5
I regularly pursue novel information to enhance my work.					
I actively seek any pertinent facts to enhance my work.					
I frequently pause to contemplate my procedures.					
I frequently assess what is effective for both myself and the organization.					
I seek improved methodologies and implement changes as required.					
I consistently endeavor to identify what is fundamental.					

	I am frequently receptive to learning when furnished with an opportunity.					
	I diligently strive to achieve established work objectives.					

Section C Organization Performance

The statements below relate to organization performance. Please indicate in the table with a tick (√) or a cross (×) with a scale of 1 to 5.

Key: Strongly agree=5, Agree=4, Not Sure=3, Disagree=2, and Strongly Disagree=1

	Organization Performance	1	2	3	4	5
	Ample resources have been allocated to facilitate the firm's operations.					
	The firm's market reach has been improved through the implementation of collaborative initiatives.					
	The firm is consistently improving its visibility and presence on social media platforms.					
	The firm is employing referral marketing to expand its market reach.					
	Informational resources have been utilized to develop new methods that are conducive to					

APPENDIX II: Research Authorization Letter from Graduate School



KENYATTA UNIVERSITY GRADUATE SCHOOL

E-mail: dean-graduate@ku.ac.ke

Website: www.ku.ac.ke

P.O. Box 43844, 00100
NAIROBI, KENYA
Tel. 8710901 Ext. 57530

Our Ref: D53/CTY/OL/26026/2015

DATE: 24th October, 2024

Director General,
National Commission for Science, Technology
and Innovation
P.O. Box 30623-00100
NAIROBI

Dear Sir/Madam,

**RE: RESEARCH AUTHORIZATION FOR CHARITY NJOKI KIUNGA - REG. NO
D53/CTY/PT/20259/2022**

I write to introduce **Charity Njoki Kiunga** who is a Postgraduate Student of this University. The student is registered for MBA degree programme in the **Department of Business Administration**

Charity intends to conduct research for MBA Project Proposal entitled, **“Proactive w
Behaviour and Performance of Selected Insurance Companies in Nairobi City Cou
Kenya.”**

Any assistance given will be highly appreciated.

Yours faithfully,

A handwritten signature in blue ink, appearing to read 'E. Njagi'.

**PROF. ELIUD NJAGI
AG EXECUTIVE DEAN, GRADUATE SCHOOL**

AM/lc

APPENDIX III: Approval Letter from Graduate School



KENYATTA UNIVERSITY GRADUATE SCHOOL

E-mail: dean-graduate@ku.ac.ke

Website: www.ku.ac.ke

P.O. Box 43844, 00100
NAIROBI, KENYA
Tel. 810901 Ext. 4150

Internal Memo

FROM: Executive Dean, Graduate School

DATE: 24TH October, 2024

TO: Charity Njoki Kiunga
C/o Business Administration Dept.

REF: D53/OL /CTY /26026/2015

SUBJECT: APPROVAL OF RESEARCH PROPOSAL

We acknowledge receipt of your revised Research Proposal as per our recommendations raised by the graduate school board 19th September, 2024 entitled "Selected."

You may now proceed with your data collection, subject to clearance with Director General, National Commission for Science, Technology and Innovation.

As you embark on your data collection, please note that you will be required to submit to Graduate School completed Supervision Tracking and progress report forms per semester. The forms are available at the University's Website under Graduate School webpage downloads.

Also, please ensure that you publish article(s) from your project before submitting it to Graduate School for examination as per the Commission for University Education and Kenyatta University guidelines.

Thank you.

ANNBELL MWANIKI
FOR: EXECUTIVE DEAN, GRADUATE SCHOOL

C.c. Chairman, Department of Business Administration

Supervisors:

1. Dr. David Kiiru
C/o Department of Business Administration
Kenyatta University

AM/lc


APPENDIX IV: Research Permit from NACOSTI


REPUBLIC OF KENYA

Ref No: 602865

Date of Issue: 13/December/2024

RESEARCH LICENSE




This is to Certify that Miss. Charity Njoki Kiunga of Kenyatta University, has been licensed to conduct research as per the provision of the Science, Technology and Innovation Act, 2013 (Rev.2014) in Nairobi on the topic: PROACTIVE WORK BEHAVIOUR AND PERFORMANCE OF SELECTED INSURANCE COMPANIES IN NAIROBI COUNTY, KENYA for the period ending : 13/December/2025.

License No: NACOSTI/P/24/414529

602865
Applicant Identification Number

Director General
NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY & INNOVATION

Verification QR Code



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See overleaf for conditions