

# Employee Voice and Workers Commitment of Insurance Firms in Rivers State, Nigeria

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**Abstract:** *This study investigated the relationship between employee voice and workers commitment of insurance firms in Rivers State, Nigeria. The population of the study was 208 employees of four insurance companies in Port Harcourt from which a sample size of 136 was determined using the Taro Yamane sample size determination formula. The hypotheses were tested using the Spearman's rank order correlation with the decision rule set at a  $P < 0.05$  level of significance for the rejection of the null hypotheses. The study findings revealed that employee voice is significantly associated with workers commitment, and that it contributes to enhancing measures such as affective, normative and continuance commitment. Given this evidence, the null hypotheses are rejected as the results from the analysis indicate otherwise. The findings of the study suggest that the commitment of workers within the selected insurance firms can be considered as being explained by their voice within the organization. It was therefore concluded that employee voice contributes significantly towards workers commitment. As such the study recommended that defensive voice suggests workers avoidance of conflict within the organization; however, it also indicates a shying away from responsibilities and accountability by the respondents. Therefore it is suggested that organizations encourage their staff to be open about their views. This can be achieved through the institutionalization of workgroups and teams within which members are allowed more recognition and freedom to air and to be held accountable for their views.*

**Keywords:** *Employee Voice, Workers Commitment, Defensive Voice Affective Commitment, Normative Commitment and Continuance Commitment*

## INTRODUCTION

Employee commitment has become increasingly important in many organisations. The construct 'employee commitment' is however complex and commitment cannot be seen as a single, homogeneous entity, which means the same to all employees. It is multi-faceted and can impact on an organisation in a number of ways. It changes over time as employee circumstances and needs change. Dodd (2002) defines commitment as purely psychological; it is a measure of the extent to which an employee has formed a strong psychological attachment to an organisation. According to Hofmeyr and Rice (2000), the concept of commitment is four folded, it accounts for an employee's personal involvement in the decision, the attraction of alternative options, the degree of ambivalence as well as employee satisfaction.

Committed employees are one of the greatest assets any company can have. Each year organisations invest substantial amounts of money in training and developing their work force

only to see talented and productive employees applying for other jobs, potentially to join the competition. Employee commitment plays a major role in overall business efficiency and profitability. Jamieson and Richards (1996) argue that greater levels of employee commitment lead to organisational benefits such as a continuous flow of improvements, cost and efficiency improvements and active employee participation. Committed employees are believed to enhance an organisation as they feel secure in their jobs, are well trained, feel part of a team and are proud of and enjoy doing their jobs.

In contrast to the behavioural approach, the psychological interpretation describes commitment as a more active and positive orientation Morris & Sherman (1981), and stresses bonding, linkage, and attachment. Kanter (1968) in her study of how commitment develops in communities in Utopia, defines commitment as "the process through which individual interests become attached to the carrying out of socially organised patterns of behaviour which are seen as fulfilling those interests, as expressing the nature and needs of the person". The most commonly used organisational application of the psychological framework, developed by Porter, Crampton and Smith (1976) defines employee commitment as "the relative strength of an individual's identification with, and involvement in a particular organisation".

In accordance with this definition, organisational commitment has three major components: a strong belief in, and acceptance of the organisation's goals, a willingness to exert considerable effort on behalf of the organisation, and a definite desire to maintain organisational membership (Porter, Steers, Mowday & Boulian, 1974). The lack of consensus about what commitment is and the resulting measurements of different constructs have made it difficult to generalize findings from developed contexts to less developed contexts such as in the case of Nigeria. This has also impinged on the development of a clear understanding of the processes that precipitate work or employee commitment. Researchers have also realised that although neither the behavioural nor the psychological perspective is wrong in its identification of commitment factors, both are incomplete.

In line with the changes in the global contexts, it has been remarked that levels of commitment and productivity outputs in many organizations extensively diminish as employees do not have the privilege to voice their inputs and opinions on issues related to their organization. This is as employees who are facing work related problems decide to either endorse their organization leaders' judgment or keep silent. This is so as to avoid jeopardizing their jobs once they choose to express their opinions (Dwomoh, 2012).

Empirical and theoretical studies emphasized on the benefits and advantages of employees voice and inputs to improve employee commitment (Zhang & Xiuyuan, 2014). Providing the opportunity to employees to have a greater impact on how they carry out their job and encouraging their inputs are believed to be valuable for both organizations and employees (Kim et al., 2010). Therefore, employee voice is considered an essential form of motivation that helps employees maximize their efforts and feel more committed (Dwomoh, 2012). An effective employee voice appears once: Employees opinions are requested and listened to besides realizing that their views are taken into consideration and make a difference MacLeod & Clarke (2009). Accordingly, organizations need to depend on the collective efforts of their employees and listen to their input and realize that it is a fundamental piece in solving problems and creating alternatives (Yin, 2013).

There has been no indication in the literature of how the various types of employee voice impact on workers commitment within the context of organizations operating in Nigeria, or

whether there is one single most important type of voice mechanism which managers need to focus on to improve workers commitment. A number of theorists and researchers have begun to distinguish among foci and bases of commitment (O'Reilly & Chatman, 1986; Powell & Meyer, 2004). Foci refer to the individuals and groups to whom an employee is attached, while bases of commitment are the motives engendering attachment (O'Reilly & Chatman, 1986). For the sake of this research the focus will be on investigating the relationship between employee voice and workers commitment in selected insurance firms in Rivers State.

This study was also guided by the following research questions:

- i. What is the association between defensive voice and Affective commitment in insurance firms in Rivers State?
- ii. What is the association between defensive voice and Normative commitment in insurance firms in Rivers State?
- iii. What is the association between defensive voice and Continuance commitment in insurance firms in Rivers State?

## **LITERATURE REVIEW**

### **Theoretical Foundation**

The study is underpinned by the Social exchange theory. The relationships between these variables are anchored within the theoretical confines of the social exchange theory, which forms the theoretical framework for this study. Social exchange theory is considered one of the most influential paradigms in organizational behaviour. The exchange perspective views the employment relationship as consisting of social or economic exchanges (Cropanzano, Rupp and Bryne, 2003). Economic exchange relationships involve the exchange of relatively concrete, often economic benefits that are exchanged for work performance (Haar, 2006). On the other hand, social exchange theory argues that employees will trade their efforts for the promise of rewards in the future (Blau, 1964).

Social exchange theory is based on five central elements. The first element is that behaviour is predicted by the notion of rationality; individuals will behave in a given way if they believe behaving in that way will give more rewards. The second element is that the each individual relationship provides benefit to the other so long as the exchange is equitable. The third element is that the theory is based on a justice principle; for every exchange, there must be fairness governing behaviour. The next element of the theory is that individuals will always seek to maximize gains and reduce costs and losses. The last element is that individuals participate in a relationship out of a sense of mutual benefit rather than coercion (Searle, 1990).

Social exchange theory therefore suggests that employees who value benefits received from their organization, such as pay, fringe benefits or working conditions, will reciprocate with more positive work attitudes. The theory posits that individuals form social exchange relationships to the extent that they receive worthwhile attention and recognition which are assigned in a fair manner (Cropanzano *et al.*, 2001; Haar, 2006).

### **Employee Voice**

Employee voice as a type of employees' behaviour is challenging but constructive. Positive views, ideas or concerns about the job related issues, are said to be connected to a selection of work procedures and processes, where the employee speaks up about the failures in the existing

work processes and the need for improvement and developing the procedures and processes (Liang *et al.*, 2012). Employee voice has been defined in many ways within organizational literature.

First, the notion of voice described as an action of verbal or oral expression, where a message is transmitted from a source which is the sender to a receiver. Second, the term voice is a discretionary or voluntary behaviour where individuals decide whether to engage and being involved or not, a choice that is influenced by a number of aspects. Last, the concept of voice as being constructive and positive in its purpose or intent where the aim is to bring out improvements and positive change, not only criticism or vent (LePine and Van Dyne, 1998). Employee voice can be observed and inspected in several ways within organizations. Initially, the presence of a blueprint which simplifies and permits voice. Then, an environment which encourages employee's ideas and opinions. Last of all, is the impact level of voice, where the employee's views and ideas truly influence the outcome of the decisions (Farndale and Awamleh, 2011).

On the other hand, employee's decision to speak up relies on their evaluations of the consequences of their actions, whether it will be positive or negative. In other words, employees will risk voicing their opinions and suggestions when they recognize that their action will not be penalized or disciplined (Avey *et al.*, 2012). Therefore, many workers do not speak out because they fear that the disadvantages of doing so might outweigh the advantages (Detert and Edmondson, 2011). Van Dyne *et al.* (2003) presented and developed the idea of employee voice and silence as multidimensional constructs based on the work of the previous researchers and scholars. In their model of voice and silence, they declared that there are motives behind the individual's behaviour to voice or keep silent. They focused on three different employee causes or motives which are (self-protective, disengaged, and other-oriented). Therefore, based on these motives, they divided employee voice into three main dimensions namely defensive, prosocial and acquiescent (Van Dyne *et al.*, 2003).

Depending on prior studies, voice related behaviours have been examined and in terms of employee voice has been connote to a form of employee expression or employees' response to distinct situations. Employee voice has been defined as employees' response to job dissatisfaction (Gorden, 1988). More recently, Van Dyne and LePine (1998) defined employee voice as promotive behaviour that emphasizes expression of constructive challenge intended to improve rather than merely criticize. Moreover, Van Dyne and colleagues emphasized the term of voice may represent speaking up behaviour such as when employees proactively make suggestions for change (Farrell and Rusbult, 1992; Zhou and George, 2001), while the term of voice may offer in case of process procedures that enhance justice judgments and facilitate employee participation in decision making (Lind *et al.*, 1990).

According Brinsfield *et al.* (2009), the term of employee voice is debatable. Additionally, voice may get a variety of forms, such as speaking up behaviour, having nature response to, or underlying intent of communication. Van Dyne *et al.* (2003) represented that Acquiescent Voice is disengaged behaviour based on resignation, which was defined as 'the verbal expression of work related ideas, information, or opinions'. Acquiescent voice is likely to be similar to Defensive and Prosocial voice that work-related statements; however, differs in being proactive behaviours. Additionally, they characterized acquiescent voice as expressions of agreement and support based on low self-efficacy to affect any meaningful change.

### **Defensive Voice**

Defensive Voice is self-protective. Schlenker and Weigold (1989) define self-protective behaviour as characterized by safe, secure decisions; taking less personal responsibility; and attributing outcomes to external factors. Thus, if employees fear punitive consequences as a result of discussing problems, they will typically react by engaging in defensive behaviours intended to protect the self (Maurer, 1996). This could include assertive responses such as trying to shift attention and blame to others through the use of Defensive Voice. Similarly, Arkin and Shepperd (1989) identify excuses, justifications, and disclaimers as selfprotective strategies where voice is used as a response to feeling threatened. Thus, voice can be used to protect the self through a variety of defensive communications (such as proposing ideas that focus on other topics or shifting attention to other people).

The key unifying characteristic behind these behaviours is their orientation toward protecting the self from feared and undesired consequences (Jones and Pittman, 1982; Ryan and Oestreich, 1991). Applying these characteristics to voice, we define Defensive Voice as expressing work-related ideas, information or opinions – based on fear – with the goal of protecting the self. In addition to using the management literature on silence as a basis for considering defensive forms of voice, we also draw on the communication literature. Two different communication perspectives emphasize the importance of managing what is communicated to others. Information manipulation theory (McCornack, 1992) proposes that individuals regularly manipulate information contained in their communications on four dimensions (amount, veracity, relevance, and clarity). The goal behind these decisions about what to include in expression of voice is presenting positive aspects of self-relevant information, sometimes in response to feelings of fear, in order to influence the attributions made by others.

### **Workers Commitment**

Dockel (2003) outlined a number of definitions to commitment as put forward by various authors. Salancik (1977) defined commitment as a state of being where an individual is bound by his/her actions to sustain activities in which he/she is involved. Scholl (1981) defined commitment as an internal force that maintains behavioural conditions when equity conditions are unmet while Oliver (1990) considers commitment as one's inclination to act in a given way to achieve a given target. According to Mowday, *et al.* (1979) cited by Price (2011), organizational commitment refers to the degree of involvement and identification that employees have with their organization values, mission and goals. This means that employee commitment is the desire that employees have to stay in an organization by having confidence with its values and objectives. Armstrong (2012) emphasizes that employee commitment is the loyalty and attachment that employees have in an organization and it is associated with their feelings about the institution. Therefore, commitment signifies both the behavioural tendencies and the feelings that employees have towards an organization. Lee (2010) observes that employee commitment involves an employee's devotion and the willingness to exert effort on behalf of an organization. This implies that employee commitment is an emotional state that exemplifies employees' relationships with an organization and the choice to stay in the organization. Porter, *et al.*, (1974) cited by Armstrong (2012) point out that organizational commitment is the linkage between an organization and the individual employees. This is because employees consider the extent to which organizational goals and values relate to their own. According to O'Reilly and Chatman (1986) cited by Dockel (2003), organizational commitment can be categorized into; compliance

which is concerned with involvement for certain extrinsic needs, identification concerned with attachment based on desire for affiliation with the organization and internalization commitment that is based on congruence between the individual and organizational needs.

Allen and Meyer (1990), cited by Price (2011) on the other hand proposed three components of commitment; affective commitment concerned with emotional attachment with the organization, continuance commitment concerned with fear of costs associated with leaving the organization and normative commitment based on a feeling of obligation to continue employment. In this study, affective, continuance and normative components will be considered as dimensions of organisational commitment.

## **Measures of Employee Commitment**

### **Affective Commitment**

Affective commitment refers to the emotional attachment that an employee has in an organization (Price, 2011). It is the extent at which employees appreciate to be members of an organization. According to Rhoades (2001), affectively committed employees are seen to have a sense of identification and belonging and this motivates them to increase their participation in the activities of an organization. Additionally, affective commitment makes employees to have willingness to meet the goals of an organization as well as the desire to stay in the organization. Beck and Wilson (2000) note that organizational members who have an affective level of commitment have a longing to remain in the organization because they view their values and goals to be congruent with those of the organization. Morrow (1993), cited by Coetzee, (2005) points out that affective commitment is related with work attitude and positive feelings about their organization. According to Meyer & Allen (1997) employees with strong affective commitment would be motivated to high levels of performance and make more meaningful contributions than employees who expressed continuance and normative commitment. This happens owing to the fact that the employee identifies and associate himself/herself with every aspect of the organization

### **Normative Commitment**

According to Meyer and Allen (1997), cited by Lee (2010) normative commitment is a feeling of obligation that an individual has to continue with the employment. It arises from an employee obligations and personal values that the person feels towards the organization. Coetzee (2005) emphasizes that employees' with a high level of normative commitment feel that they ought to remain with the organization. The feeling of obligation to stay in the organization may come about due to the internalization of normative pressures exercised on an employee before joining the organization (Muncherji and Dhar, 2011). Price (2011) observes that normative commitment may arise when employees are provided with rewards in advance by an organization. This may in turn make the employees to feel obliged to reciprocate thereby committing themselves to the organization. Meyer and Allen (1990) cited by Coetzee, (2005) argue that normative commitment arises based on an employee's moral obligations. This implies that individuals consider it as morally right to remain in an organization irrespective of whether they are satisfied with their jobs or not. Therefore, normative commitment emerges as a result of employees feelings to repay the organization for investing in them. These type employees remain in the organization because they need to so.

### Continuance Commitment

Meyer and Allen (1997), cited by Lee (2010) define continuance commitment as the employee awareness of the costs that are related with departing the organization. This means that continuance commitment is the enthusiasm to remain in an organization due to the personal investments which cannot be transferred. Price (2011) argues that continuance commitment exists when an employee needs the benefits and the salary associated with remaining in an organization. Additionally, it may arise when employees feel that they cannot find another job or when they believe that they owe their success to the organization.

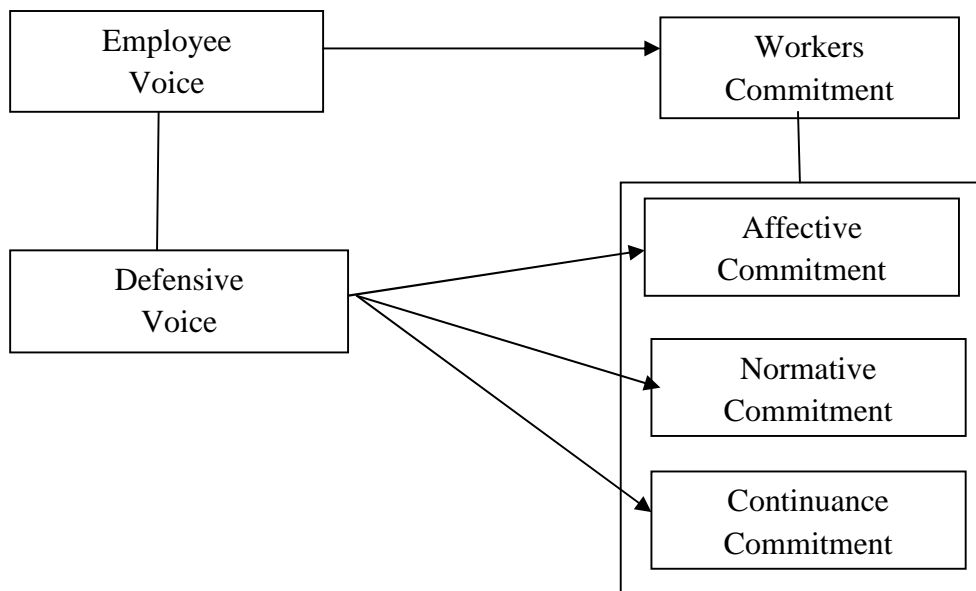
According to Coetzee (2005), continuance commitment is calculative in nature because it is based on an employee opinion by weighing the risks and costs associated with leaving an organization. It is centred on an evaluation of the economic benefits gained by being associated with the organization. Beck and Wilson (2000) note that organizational members develop continuance commitment due to the positive extrinsic rewards that they have obtained through the exertion of bargaining without identifying with the values and goals of the organization. Therefore, employees are lured to remain in an organization due to the accumulated investments that they have gained in the organization.

From the foregoing point of view, we hereby hypothesized thus:

**H<sub>01</sub>:** There is no significant relationship between defensive voice and affective commitment of insurance firms in Rivers State.

**H<sub>02</sub>:** There is no significant relationship between defensive voice and normative commitment of insurance firms in Rivers State.

**H<sub>03</sub>:** There is no significant relationship between defensive voice and continuous commitment of insurance firms in Rivers State.



**Fig.1** Operational Framework for the hypothesized relationship between employee voice and workers performance

**Source:** Author's Desk Research, 2018

**METHODOLOGY**

The population for this study comprises of 208 (middle and lower level management, as well as junior) staff from four insurance firms located geographically within Rivers State, Nigeria. This figure (population size) was sourced from the respective administrative offices and human resource departments of each of the firms. The sample size for the study therefore was 136. Descriptive statistics and Spearman Rank Order Correlation Coefficient for data analysis and hypothesis testing with the help of the SPSS version 23 package.

**DATA ANALYSIS AND RESULTS**

**Bivariate Analysis**

Data analysis was carried out using the Spearman rank order correlation tool at a 95% confidence interval. Specifically, the tests cover a Ho1 hypothesis that was bivariate and declared in the null form. We have based on the statistic of Spearman Rank (rho) to carry out the analysis. The level of significance 0.05 is adopted as a criterion for the probability of accepting the null hypothesis in ( $p > 0.05$ ) or rejecting the null hypothesis in ( $p < 0.05$ ).

**Table 4.6:** Defensive voice and the measures of workers commitment

			<b>Defensive</b>	<b>Affective</b>	<b>Normative</b>	<b>Continuance</b>
Spearman's rho	<b>Defensive</b>	Correlation Coefficient	1.000	.667**	.546**	.533**
		Sig. (2-tailed)	.	.000	.000	.000
		N	111	111	111	111
	<b>Affective</b>	Correlation Coefficient	.667**	1.000	.628**	.637**
		Sig. (2-tailed)	.000	.	.000	.000
		N	111	111	111	111
	<b>Normative</b>	Correlation Coefficient	.546**	.628**	1.000	.662**
		Sig. (2-tailed)	.000	.000	.	.000
		N	111	111	111	111
	<b>Continuance</b>	Correlation Coefficient	.533**	.637**	.662**	1.000
		Sig. (2-tailed)	.000	.000	.000	.
		N	111	111	111	111

\*\* . Correlation is significant at the 0.01 level (2-tailed); Source: SPSS Research Output, 2018

The result for the test on the hypotheses for the relationship between defensive voice and the measures of workers commitment is revealed in table 4.6. The evidence indicates that there is a substantial relationship between defensive voice and the measures of workers commitment. The evidence indicates that defensive voice at a  $\rho = .667$  and  $P < 0.05$  significantly impacts affective commitment; defensive voice at a  $\rho = .546$  and  $P < 0.05$  significantly impacts normative commitment; and defensive voice at a  $\rho = .533$  and  $P < 0.05$  significantly impacts



on continuance commitment. The evidence supports significant associations between defensive voice and all three measures of workers commitment, consequently, all previous hypotheses are rejected.

## **DISCUSSION OF FINDINGS**

In this section of the study, the results for the analysis on the distribution and relationship between the variables are discussed. The results show that employee voice through dimensions such as acquiescent voice, defensive voice and pro-social voice, contribute towards improving the commitment levels of the workers within the organization as evidenced in insurance firms in Rivers State. The evidence from the study shows that the variables significantly characterize the insurance firms as all variables and their corresponding dimensions and measures are observed to have strong levels of manifestations and incidence within the target insurance firms. Furthermore, the results also show that organizational culture is a significant moderator of the relationship between employee voice and workers commitment. This is based on the result of the test ( $r = .894$ ) which reveal culture to significantly contribute towards enhancing the relationship between employee voice and workers commitment. Each cluster of evidence is discussed accordingly:

The evidence from the study support and corroborate the position of Brinsfield et al. (2009) as well as Van Dyne and Ellis (2009) who argued that defensive voice is often adopted to avoid responsibility but however, allows the worker function without undue pressure from frontline activities. Van Dyne and LePine (1998) share the same opinion as they describe defensive voice as being suitable in some organizations characterized by high levels of centralization and bureaucracy (Morrison, 2011).

## **CONCLUSION AND RECOMMENDATION**

The assessment of the effect of employee voice on workers commitment is revealed to be positive and significant in this study. The study also affirms that defensive voice has a significant and positive effect on the commitment of workers within insurance firms in Rivers State and by this enhances measures such as affective, normative and continuance commitment.

Based on the findings obtained from summary of discussion and empirical findings the study recommends that defensive voice suggests workers avoidance of conflict within the organization; however, it also indicates a shying away from responsibilities and accountability by the respondents. Therefore it is suggested that organizations encourage their staff to be open about their views. This can be achieved through the institutionalization of workgroups and teams within which members are allowed more recognition and freedom to air and to be held accountable for their views.

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