



Job Enrichment and Employee Innovativeness of Insurance Companies in Rivers State

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Abstract: *This study investigated the relationship between job enrichment and employee innovativeness of insurance companies in Port Harcourt. The study utilized a cross-sectional research survey design. Primary source was sourced through structured questionnaire. There are 58 Insurance Companies registered to operate in Nigeria (this information is from the NAICOM website. 36 of the companies have a functional office in Rivers State with a permanent staff strength of 195. The sample size of 131 was determined using the Krejcie and Morgan (1970) table for determining minimum returned sample. The reliability of the instrument was achieved by the use of the Cronbach Alpha coefficient with all the items scoring above 0.70 selected. The tests were carried out at a 95% confidence interval and a 0.05 level of significance. The findings revealed that there is a significant job enrichment and employee performance of insurance companies in Port Harcourt. The result of the findings further revealed that skill variety and all the measures of employee innovativeness of insurance companies in Port Harcourt. The study recommends that insurance companies should ensure that job enrichment is considered in planning and evaluation of employees' jobs and performance respectively. Job rotation are some of the methods that can be adopted to ensure that all employees are part of the organizations entire goal. This can increase the variety of skills that every employee possesses which is a form of motivation.*

Keywords: *Job Enrichment, Employee Innovativeness, Skill Variety, Creativity, Proactiveness*

INTRODUCTION

Organizations have increasingly become interested in creativity and innovation, in part as a response to the pressures associated with globalization, competition, economic factors, and technology changes. Many organizational leaders recognize creativity as an opportunity for gaining a sustainable competitive advantage. To remain competitive in the global market, organizations must continuously develop innovative and high quality products and services, and renew their way of operating. In the heart of all innovation lies creative ideas and it is individual employees, who alone or in groups, generate, promote, discuss, modify and realize these ideas

(Scott & Bruce 1994). Clearly, organisations are becoming more vulnerable to environmental threats and shocks, irrespective of their varied objectives or type. It is the duty of managers or heads of organisations to pursue the necessary means through which it can thrive and surmount pressures or changes prevalent in the environment taking into cognisance the nature of such change; be it sudden or otherwise. Changes could come as a result of shock, crisis, or organisations disconnection with the environment (Coleman & Adim, 2019). It is therefore not surprising that innovative employees are the chief currency for contemporary organizations. Arising from this, question how to promote and support employees' innovativeness presents a key issue that faces academics and organizational managers.

Employee innovativeness can be defined as an engagement in innovative behaviours, which includes behaviours related to the innovation process, i.e. idea generation, idea promotion and idea realization with the aim of producing innovations (Ramamoorthy, Flood, Slattery & Sardesai 2005). Innovations which have to do with the implementation or adoption of novel ideas can in turn be categorized as either technological (changes in products, services, production processes) or administrative (changes in activities, social processes, structures), and as either radical or incremental, depending on the extent of their influence for existing products or processes (Damanpour 1991). Employee innovativeness can thus be examined throughout the innovation process, from the initial idea generation to product development and eventually to product commercialization, or to the adoption of new processes or structures in the organization (Axtell, Holman, Unsworth, Wall, Waterson & Harrington 2000, Vincent, Decker & Mumford, 2002).

Employee innovativeness requires that the individual is able and willing to be innovative. With respect to abilities, such employee should possess above average general intellect, certain cognitive capabilities, general skills and task and context-specific knowledge. These are facilitators of innovativeness (Taggar 2002). Beyond knowledge and skills, innovativeness requires intrinsic motivation and a certain level of internal force that pushes the individual to persevere in the face of challenges inherent in the creative work (Shalley & Gilson 2004). Moreover, the internal force keeps the employee going even when the challenges are successfully overcome.

Every employee aspire or hope to maximize satisfaction from their jobs while giving their best to the organization and managers want the employees to deploy their skills and special abilities in performing their jobs in order to achieve the goals and objectives of the organization. The job designed method is crucial to achieving employees' fulfillment. Magaji (2014) noted that managers for decades have been trying to device better means to ensure employees get fulfillment from their current jobs. Enriching an employee's job is one of the various means managers have device to ensure employees get the desired fulfillment and satisfaction from their jobs. The concept of job enrichment is now a vital tool for management of organizations in improving workers' motivation and organizational innovation. Jobs are enriched to motivate employees by adding to their responsibilities with a higher need for skill varieties in their jobs.

Due to rapid environmental changes and competitive rivalry, in insurance companies in Rivers State are now turning from the traditional ideology of seeing monetary reward as the highest motivating element to a situation where employees will continue to value their job, have more control in scheduling their job, and deciding the best way to do their job and to be regarded for the work they perform (Bratton, 2007 and Hover, 2008).

According to Leach and Wall (2004), job enrichment is a design of job that increases the volume of employees' autonomy, control, skill varieties and responsibility which in turn helps to reduce rigidity, tediousness, lack of creativity/innovation and employees dissatisfaction. In the 1950s, Frederick Herzberg developed and viewed job enrichment as the vertical loading of a job (Davoudi, 2013). This implies that an enriched job should provide a range of tasks to be done with adequate feedback mechanism, encouragement and communication. Job enrichment is the systematic technique of harnessing work processes and procedures for stimulating employees' performance and satisfaction (Robbin& Judge, 2011). This means that employees can sense dissatisfaction in their job when they realize their jobs lack vital challenges, lack of adequate recognition, respect, innovation, repetitive procedures or a highly bureaucratic and over-controlled authority structure. Job enrichment according to Mione (2004) is the managerial activity intended to provide workers with the essential strategies to facilitate skill development opportunities. Enriching employees' job brings about internal work motivation and not just more work for the employees to do. Herzberg (1968) asserted that job enrichment is that form of improvement within the job context which may give the employee higher challenge, opportunity for growth, responsibility, more of a complete task and more chance to contribute innovative ideas. The reason being that excessive specialization of job that was brought about by scientific management and advancement in modern communication/production technology has been dehumanizing work by making jobs meaningless, repetitive, routine, remover of all challenges and making the employees as mere appendage to the machine. Under such conditions, human capabilities are not utilized maximally and it is capable of causing frustration among the employees and alienation from their jobs. This alienation of employees from their job is resulting to serious human relations challenge. Some in insurance companies in Rivers State have been trying to solve the challenge of increasing specialization of jobs by periodic rotation of job to provide variety, but to an extent, it has not been very adequate to minimize work boredom and monotony (Herzberg, Mausner, Peterson & Copwell, 1975; Lawler & Ledford, 1992). As a result, job enrichment was introduced and it is been viewed as the roadmap to job fulfillment by improving the level of workers' responsibility, acknowledgement, crativity or innovative ability, autonomy and control of the jobs to be carried out within the organization. This study examined the relationship between job enrichment and employee innovativeness of insurance companies in Rivers State.

The specific objectives of the study were to:

- i. Examine the relationship between skill variety and employee creativity in insurance companies in Rivers State.

- ii. Examine the relationship between skill variety and employee proactiveness in insurance companies in Rivers State.

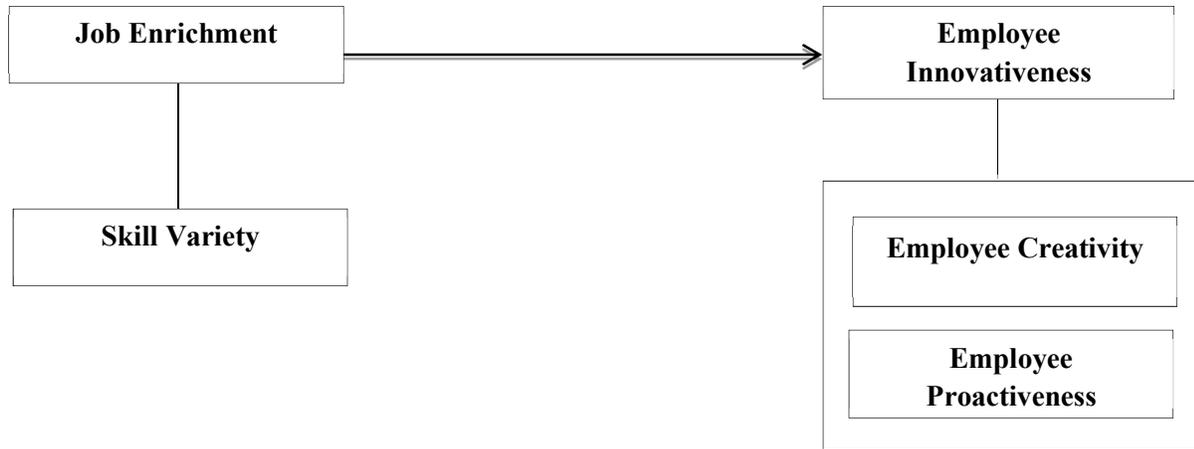


Fig.1 Conceptual framework for skill variety and employee innovativeness

Source: Author’s Desk Research (2021)

LITERATURE REVIEW

Theoretical Foundation

The Job Characteristics Model (JCM)

This study is based on the job characteristics theory developed by Hackman and Oldham (1976). An important view on factors affecting jobs and motivation is provided by Hackman and Oldham (1974) in the job characteristics model. Hackman and Oldham’s framework distinguished five key components of a job that are useful in making jobs more satisfying for staff. Crucial elements of employments are specifically; skill variety, task identity, task significance, autonomy and feedback. This study is based on this model which is the lead model. The JCM model is one of the primary endeavors to configure occupations or jobs with expanded motivational properties. The model proposed by Hackman and Oldham (1975) portrays five center employment measurements prompting three basic mental states, bringing about business related results. The proximity of these five main occupation measurements drives workers to interact with three mental states. They see their work as significant, they feel responsible for the results of their job, and they achieve knowledge of outcomes.

Garg and Rastogi (2005) noted that, this theory was built on the previous knowledge and research from other theories such as Hierarchy of Need Theory, Expectancy Theory, and Frederick Herzberg Two-Factor Theory. According to Hackman and Oldham (1976), job

enrichment is based on job characteristics that offer motivation, satisfaction, commitment, involvement and performance quality.

The theory assumed that the job itself should be designed to possess certain characteristics that create conditions for high work motivation, satisfaction, performance involvement and commitment. The theory identifies the tasks condition in which an employee is predicted to prosper in his work. Job characteristics theory provides management with the insight that employee effectiveness can be enhanced by enriching their jobs with high levels of key characteristics and ensuring that those employees with appropriate individual qualities are assigned to those jobs (Garg, 2006). Organizations exist primarily to achieve their goals and expand business operations/objectives in terms large market share, high profitability, competitive advantage and employees' satisfaction among others. The main reason for adopting the Job Characteristics theory is that, it posit clearly that jobs should be design in such a way that provide autonomy, robust feedback mechanism and opportunity for skills variety development that encourage and support organizational innovation. Skill variety, task identity, task significance autonomy and feedback will not have uniform effects.

Job Enrichment

Job enrichment is seen as a process where management gives increasing responsibilities which are often assigned to the superiors to the employees. This helps employees to build the sense of self management and self-sufficiency (Neil Kokemuller, 2008). Williams (2009) also posited that job enrichment is a fundamental aspect of stimulating the effort of employees by expanding job responsibilities and giving increased autonomy over the task processes and completion. Job enrichment is a systematic way of inspiring employees by giving them the opportunity to use a number of different types of skills and capabilities in performing a task. (Feder, 2000). Kotila (2001) added that Job enrichment leads to job satisfaction by increasing the level of responsibility and giving the sense of freedom, autonomy and opportunity for employees to decide what and how the job is to be performed and accomplished.

Job enrichment is redesigning the jobs and work at which the job holders will have bigger chances in handing the responsibilities and enjoy partial independence to perform complete jobs and to be able to provide feedback about the work progress (Nasrallah, 2002). It is the vertical extension to the job which leads to increasing the level of individual monitoring over the processes of planning and implementation and evaluate the performance. The enriched job organizes the tasks and lets the individual perform complete activity which leads to increasing his freedom, independence and responsibility of the performance and it provides him with feedback about his performance in order o modify or correct it in case of doing something wrong (Abbas, 2011).

Job enrichment is a motivational program to design a job, it depends expanding the organizational role of the individual by adding new tasks to his work and give him a bigger chance in planning, organizing, evaluating and making decisions related to it. The employee will

be able to perform the work with more freedom, independence and have feedback which makes the enriched job more challenging and exciting and leads to developing the individual professionally and increase the level of job satisfaction and loyalty (Hamshari, 2002) Job enrichment allows the employee to challenge himself and his abilities which makes the work a motive or reward for him (Al Kalalda, 2011).

Job enrichment necessitates the practices that apportion greater responsibility for arranging, organizing, and designing work to the employees (Behson, Eddy & Lorenzet, 2000) who actually produce product. Job enrichment develops jobs vertically (Robbins & Judge, 2011) and increases the variety of tasks in a job (Robbins & Judge, 2011) while job enlargement increases job scope. What this means is that job enrichment gives room for the employee to have greater control over their work. Rentsch and Steel (1998) asserted that the variety of tasks in an enriched job makes an employee to accomplish a given activity with increased sense of autonomy, individuality and responsibility (Kamal, et., al., 2008); and feedback should be given to allow employees to assess and evaluate the level of completion which is the end result of the task itself (Armstrong, 2010). Where jobs have been enriched, employee satisfaction tends to increase with a decrease in labour turnover and absenteeism (Saavedra & Kwun, 2000).

Skill Variety

This is the first core job dimension which involves the number of different types of skills that are used in performing a task. It focuses on the degree to which a task challenges the job holder to use different kind of skills, abilities and talents. It is believed that when only one skill is adopted in performing tasks repetitively, it tends to bring fatigue, stress and boredom which will in turn affect their morale and productivity at workplace. Derek and Laura (2000), argued that movement of employees from one job to another job within a particular organization and allowing them to adopt a variety of tasks in their work helps in avoiding repetitiveness, dullness and boredom. Several researchers added that the use of skill variety serves as a means of retaining and motivating workers for higher performance. Bratton (2007), also pointed that when a variety of skills are necessary to complete a task and those skills are perceived to be of value to the organization, employees find their work to be more meaningful.

Skill variety is the degree to which a job requires a variety of different activities and involves the use of a number of various skills and talents of the workers. Jobs that are high in skill variety are seen by workers as more challenging because of the range of skills involved; relieve monotony that results from repetitive activity, and gives employees a greater sense of competence. According to Bratton (2007), when a variety of skills are essential to complete a task and those skills are perceived to be of value to the organization, employees find their jobs to be more meaningful. The idea behind providing skill variety in job design is that it will reduce boredom, thereby increasing job satisfaction and motivation. It has been proven that one-skill jobs that lead to repetition and monotony could bring about boredom, fatigue and stress that may negatively affect performance and productivity. According to Laura and Derek (2000), movement of employees from one job-task to another job within the organization and allowing

them to adopt a variety of tasks in their work helps in mitigating the effect of repetitiveness and boredom.

Skill Variety, according to Hackman and Oldham (1975) is the instance where a job requires various tasks in order to carry out a complete piece of work and involves using various skills and abilities by the employee. Just as the job characteristics model indicates, the different skills that are required to complete a task often lead to desired performance by the intervening psychological state of experienced importance of a job. Garg and Rastogi (2005) indicated that skill variety involves the degree of utilization of different skills and abilities. A variety of Skills variety is one factor in the JCM which affects the meaningfulness of a job. A job that is high in the level of skill variety always requires a wide array of skills and abilities (Hackman & Oldham, 1975).

Jobs that are complicated have shown substantial but positive relatedness with job satisfaction, internal employee motivation and employee output (Spector, 2012; Jassen, 2001). Chandler (2007) stated that a wide range of skills are required for employees to grow and a vast range of skills is also necessary for the purpose of being flexible at In other studies, skill variety is considered as the number of various task elements that are necessary for the job fulfilment. Task Variety communicates clarity of knowledge (Pentland, 2003). According to the literature of careers, employees at the start of their careers make attempts to discover tasks from which they attain or achieve their goals (Feldman & Thomas, 2012). Inherent characteristics of a job including significance of a task and skill variety are usually mostly associated with low rates of absenteeism (Taber & Taylor, 1990).

Employee Innovativeness

Innovativeness of employees is measured by the propensity by which they innovate in their work (Miller and Friesen 1982); their willingness to try new ways which are different from the existing; the enthusiasm to adopt new ideas or new methods to their work operation; and the eagerness to implement the innovation strategy in their work (Khandwalla, 1987). Innovativeness reflects a employee's tendency to engage in and support new ideas, novelty, experimentation and creative processes (Lumpkin and Dess, 1996) that may result in new products, services, or technological processes and which may take the organization to a new paradigm of success (Swieczczek and Ha, 2003). It also implies seeking creative, extraordinary or strange solutions to problems and needs. Schumpeter (1934) considered employees to be essentially a creative activity and entrepreneur as an innovator who carries out new combinations in the field of men, money, material, machine and management. According to him, an entrepreneur is an economic man who tries to maximize his profits by making innovations in any one of the following fields: (1) new products; (2) new production methods; (3) new markets; or (4) new forms of organization.

Employee innovativeness refers to employees propensity to innovate can be conceived as complex behaviour consisting of idea generation, idea promotion and idea realization with

Employee innovativeness refers to employees' propensity to innovate can be conceived as complex behaviour consisting of idea generation, idea promotion and idea realization with the aim of meeting organizational goals in novel ways. Individuals, alone or in groups, undertake innovative activities from the intention to derive anticipated benefits from innovative change. Creativity is central to innovativeness, but the concepts are not synonymous. Innovation can be seen as a successful and intentional implementation of creativity, which is more subjective and context specific by its nature (Miron, Erez & Naveh, 2004). Creativity as such may be limited to idea generation alone but by definition innovation produces benefits for the people involved in the innovative process (Anderson, Qin, Sohn, Stenger, & Carter, 2003). Therefore, employee innovativeness requires creativity, but creativity does not always lead to an innovation.

Measures of Employee Innovativeness

Creative Thinking

Creativity is defined as an effort to make an objective change in social or economic power of organization. Creativity refers to making use of mental capacity for creation of a new notion or idea. Creativity in management is defined as constructing or fostering a new idea and in management; it refers to producing a new production. Creativity means to travel a new road or to make a new journey through a familiar road. According to Woodman (1995) organizational creativity is the creation of a valuable, useful new product service, idea, procedure or process by individuals working within a complex social organization. Various factors contribute to the generation of creative products both at the individual and organizational levels (Mumford and Gustafson, 1998). In organizations including businesses creativity is the process through which new ideas that make innovation possible are developed (Paulus and Nijstad, 2003). Additionally, at least for in Deposit Money Banks in Rivers State, creative ideas must have utility. They must constitute an appropriate response to fill a gap in the production, marketing or administrative processes of the organization. Thus organizational creativity is concerned with both the generation of ideas and the implementation of these ideas.

At an individual level, Amabile's (1997) extensive body of research suggests that individual creativity essentially requires expertise (knowledge, proficiencies and abilities of people to make creative contributions to their fields), creative-thinking skills (cognitive styles, cognitive strategies and personality variables), and intrinsic task motivation (the desire to work on something because it is interesting involving, challenging and rewarding). Her studies confirm that the higher the level that each of these three components, the higher and better the creativity.

Proactiveness

Proactive behavior refers to anticipatory action that employees take to impact themselves and/or their environments. Existing research provides extensive evidence of the different ways in which employees express proactive behavior, including seeking feedback (Ashford, Blatt, & Vande Walle, 2003; Ashford & Cummings, 1983, 1985), taking initiative in pursuing personal and organizational goals (Frese & Fay, 2001), actively adapting to new environments (Kim, Cable, & Kim, 2005; Wanberg & Kammeyer-Mueller, 2000). Proactiveness means acting in advance to deal

with things that might cause problems in the future, but also to identify future opportunities and to act upon this. To be one step ahead. For the entrepreneurial dimension it means that one is active in creating new opportunities and anticipating possible threats. Many scholars since Schumpeter have pointed out the importance of initiative in the entrepreneurial process. In some literature, proactiveness and competitive aggressiveness are used interchangeably. This can be explained by the pervasiveness of Covin and Slevin's theory (1991); competitive aggressiveness was later introduced to the orientation dimensions by Lumpkin and Dess in 1996. It is indeed closely related to competitive aggressiveness; the distinction is that proactiveness pertains to how an organization relates to new market opportunities

Practically, organisations are increasingly decentralised, change is fast-paced, there is a demand for innovation, and operational uncertainty is greater than ever; all trends that mean employees need to use their initiative and be proactive (e. g., Campbell, 2000). Taking charge is also an example of proactive behaviour referring to active efforts to bring about change on work methods (Morrison & Phelps, 1999). Further examples include individuals proactively shaping their work environment as a newcomer (Ashford & Black, 1996), actively building networks (Morrison, 2002), and persuading leaders to take notice of important strategic issues (Dutton & Ashford, 1993). All of these behaviours have an emphasis on taking control of a situation by looking ahead and initiating change in common. To summarise, proactive behaviours are a special type of goal-directed behaviour in which individuals actively take charge of situations to bring about change in a future-focused way.

Job Enrichment and Employee Innovativeness

Organizational Performance Studies revealed that when employees' jobs are enriched, job dissatisfaction and lower commitment tends to appear. Rothwell & Kazanas (2004) discovered that the enhancement of organizational performance becomes vague the moment an employee feels displeased, disgruntled or discouraged about how things are done. Al-Nsour (2012) examined the indispensable role job enrichment played on organizational performance. Part of these roles are internal work motivation, greater commitment, employees retention, job satisfaction, distinctive and competitive advantage, improving work place opportunities which have significant and important effects on corporate success statistically.

Cherati, Mahdavi & Rezaeian (2013) added that the level of job enrichment goes a long way in determining how effective and committed a worker will contribute to organizational goal and objectives. Organizations who seek for greater performance and distinctive advantage must give better chances for employees' freedom, autonomy, control, skill varieties and responsibility (Davoudi, 2013) which invariably helps to reduce rigidity, managerial monotony, lack of creativity and employees dissatisfaction. Employees' autonomy and control has often been seen as a strategic driving force to facilitate peaceful co-existence, affection, recognition, friendliness, freedom that are crucial for efficient performance capable of enhancing

organizational effectiveness (Lawal, 2005). Jobs that are enriched to motivate employees for greater performance hence ensure organizational retention (Kinicki & Kreitner, 2003).

Furthermore, job enrichment is requisite to enhancing workers' efficiencies, innovations, capability, reasoning faculty and competence (Lynton & Pareek, 2000) which will improve organizational performance (Satterfield & Hughes 2007; Kraiger, 2002) and as well help in gaining competitive edge Armstrong (2010). It is important to note that management must be able to attempt to motivate employees by providing them enough opportunities to use all their abilities in their job and also identify the factors that contribute to increasing the level of organizational performance. By implications, the effectiveness of capacity development depends on the pattern of the job related knowledge, skills, capability, competencies and behavior that are important for greater performance which invariably is capable of influencing organizational success.

Sneed and Herman (1990) in their study using supervisory and non-supervisory staff found job characteristics for supervisory and non-supervisory staff to be positively related with organizational commitment while individually they found skill variety, dealing with others, feedback and autonomy to be the only significant individual job characteristics. Obi-Nwosu, Joe-Akuune, Oguegbe (2013) conducted a research on job characteristics as predictors of organizational commitment among private sector workers in Anambra State. The study examined job characteristics as predictors of organizational commitment among private sector workers in Anambra state of Nigeria. The finding shows that only two dimensions of job characteristics namely dealing with others and task identity predicted organizational commitment while the remaining five dimensions; skill variety, task significance, autonomy, feedback from the job, and feedback from agents did not predict organizational commitment. The study strongly suggests that job characteristics are a predictor of employees' commitment.

Neyshabor and Rashidi (2013) also examined the relationship between job enrichment and organizational commitment, and the result showed that job enrichment has a significant positive influence on organizational commitment of employees. The study strongly suggests that the five dimension of job enrichment are important issues need to be considered by managers, to achieve competitive advantage through employees. In essence, all previous studies on job enrichment and employee commitment showed that job enrichment is a predictor of employee commitment.

Garg and Rastogi (2005) indicated that skill variety involves the degree of utilization of different skills and abilities. A variety of Skills variety is one factor in the JCM which affects the meaningfulness of a job. A job that is high in the level of skill variety always requires a wide array of skills and abilities (Hackman & Oldham, 1975). Jobs that are complicated have shown substantial but positive relatedness with job satisfaction, internal employee motivation and employee output (Spector, 2012; Jassen, 2001). Chandler (2007) stated that a wide range of skills are required for employees to grow and a vast range of skills is also necessary for the purpose of being flexible at work. Chandler (2007) further suggests that to be effective, employees must break their alliance on a contracted assortment of job competencies created when working on a

particular task. Work which needs the input of various skills will allow for workers to complete a meaningful piece of a job as opposed to just repeating simple tasks are viewed to have an impression on other people and also seen as worthwhile and meaningful the employees in these jobs. Skill Variety could also incorporate the influence of task difficulty. Work that involves too much repetition of an exercise and require less skills and talent is seen to be of low task difficulty while the work that involves varying tasks, activities and skills are considered to have high task difficulty (Spector, 2012).

In other studies, skill variety is considered as the number of various task elements that are necessary for the job fulfilment. Task Variety communicates clarity of knowledge (Pentland, 2003). According to the literature of careers, employees at the start of their careers make attempts to discover tasks from which they attain or achieve their goals (Feldman & Thomas, 2012). Inherent characteristics of a job including significance of a task and skill variety are usually mostly associated with low rates of absenteeism (Taber & Taylor, 1990).

Based on this position, the following hypotheses are put forward:

H₀₁: There is no significant relationship between skill variety and employee creativity in Deposit Money Banks in Rivers State.

H₀₂: There is no significant relationship between skill variety and employee proactiveness in Deposit Money Banks in Rivers State.

METHODOLOGY

The study utilized a cross-sectional research survey design. Primary source was sourced through structured questionnaire. There are 58 Insurance Companies registered to operate in Nigeria (this information is from the NAICOM website. 36 of the companies have a functional office in Rivers State with a permanent staff strength of 195. The sample size of 131 was determined using the Krejcie and Morgan (1970) table for determining minimum returned sample. The reliability of the instrument was achieved by the use of the Cronbach Alpha coefficient with all the items scoring above 0.70 selected. The tests were carried out at a 95% confidence interval and a 0.05 level of significance.

DATA ANALYSIS AND RESULTS

Bivariate Analysis

The level of significance 0.05 was adopted as a criterion for the probability of accepting the null hypothesis in ($p > 0.05$) or rejecting the null hypothesis in ($p < 0.05$).

			Skill Variety	Employee Creativity	Employee Pro-activeness
Spearman's rho	Skill Variety	Correlation Coefficient	1.000	.857**	.724**
		Sig. (2-tailed)	.	.000	.000

	N	60	60	60
Employee Creativity	Correlation Coefficient	.857**	1.000	.840**
	Sig. (2-tailed)	.000	.	.000
	N	60	60	60
Employee Proactiveness	Correlation Coefficient	.724**	.840**	1.000
	Sig. (2-tailed)	.000	.000	.
	N	60	60	60
	Sig. (2-tailed)	.000	.000	.000
	N	60	60	60

Source: SPSS output version 23.0

Table 1 illustrates the test for the three previously postulated bivariate hypothetical statements. The results show that for

Ho₁: There is no significant relationship between skill variety and employee creativity in Deposit Money Banks in Rivers State.

The correlation coefficient (*r*) shows that there is a significant and positive relationship skill variety and employee creativity. The *rho* value 0.857 indicates this relationship and it is significant at $p\ 0.000 < 0.05$. The correlation coefficient represents a very strong relationship. Therefore, based on empirical findings the null hypothesis earlier stated is hereby rejected and the alternate upheld. Thus, there is a significant relationship between skill variety and employee creativity in Deposit Money Banks in Rivers State.

Ho₂: There is no significant relationship between skill variety and employee proactiveness in Deposit Money Banks in Rivers State.

The correlation coefficient (*r*) shows that there is a significant and positive relationship between skill variety and employee proactiveness. The *rho* value 0.724 indicates this relationship and it is significant at $p\ 0.000 < 0.05$. The correlation coefficient represents a strong relationship. Therefore, based on empirical findings the null hypothesis earlier stated is hereby rejected and the alternate upheld. Thus, there is a significant relationship between skill variety and employee proactiveness in Deposit Money Banks in Rivers State.

DISCUSSION OF FINDINGS

The findings revealed that a significant relationship exists between job enrichment and employee innovativeness in deposit money banks in Rivers State. Using the spearman rank order correlation tool and at a 95% confidence interval. The findings of this study confirmed that Job enrichment has an effect on employee innovativeness in deposit money banks in Rivers State. It implies that it is in the interest of deposit money banks and the entire employees, to implore proper measure to enhance Job enrichment during work hours. This finding agrees with previous finding by Derek and Laura (2000) that the first core job dimension which involves the

number of different types of skills that are used in performing a task. It focuses on the degree to which a task challenges the job holder to use different kind of skills, abilities and talents. It is believed that when only one skill is adopted in performing tasks repetitively, it tends to bring fatigue, stress and boredom which will in turn affect their morale and productivity at workplace. Movement of employees from one job to another job within a particular organization and allowing them to adopt a variety of tasks in their work helps in avoiding repetitiveness, dullness and boredom. Several researchers added that the use of skill variety serves as a means of retaining and motivating workers for higher performance. Bratton (2007), also pointed that when a variety of skills are necessary to complete a task and those skills are perceived to be of value to the organization, employees find their work to be more meaningful.

Taber and Taylor (1990) stated that Jobs that are complicated have shown substantial but positive relatedness with job satisfaction, internal employee motivation and employee output (Spector, 2012; Jassen, 2001). Chandler (2007) stated that a wide range of skills are required for employees to grow and a vast range of skills is also necessary for the purpose of being flexible at In other studies, skill variety is considered as the number of various task elements that are necessary for the job fulfilment. Task variety communicates clarity of knowledge (Pentland, 2003). According to the literature of careers, employees at the start of their careers make attempts to discover tasks from which they attain or achieve their goals (Feldman & Thomas, 2012). Inherent characteristics of a job including significance of a task and skill variety are usually mostly associated with low rates of absenteeism.

CONCLUSION

From the research findings, it can be concluded that there is a strong positive linear correlation between Job enrichment and employee innovativeness in deposit money banks in rivers state. A workplace in which managers are more concern about workers innovativeness than commanding control and where leadership and decision making is spread across all levels and where individual goals are met tend to enrich the Job. This study therefore concludes that Job enrichment significantly influences Employee innovativeness.

Recommendations

The following specific recommendations are made based on the findings of this study:

1. Insurance companies should ensure that job enrichment is considered in planning and evaluation of employees' jobs and performance respectively. Job rotation are some of the methods that can be adopted to ensure that all employees are part of the organizations entire goal. This can increase the variety of skills that every employee possesses which is a form of motivation.
2. HR managers of Insurance companies should consider using the job enrichment technique of task significance to increase worker's scope and workload. This is necessary to increase skills in handling new customers or it can be the requirement of an industry or to offset lack of resources due to lack of hiring or high turnover.

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