



# STRUCTURAL FLEXIBILITY AND EMPLOYEE DRIVEN INNOVATION IN NIGERIAN INSURANCE COMPANIES

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## ABSTRACT

*This study was carried out with the singular reason to proffer solution to the myriad of problem that has bedeviled the contribution, penetration and acceptance of insurance in Nigeria. Reneged promises, reduced confidence level, inadequate sanction on key players, bad media reportage, and the activities of fraudulent salesmen was seen as problems that occasioned the research. Thus, the aim of the study was to examine the relationship between structural flexibility and employee-driven innovation in insurance industry in Rivers State, Nigeria. The cross sectional survey which is the form of quasi-experimental design was used. A total of 440 employees of 22 selected insurance firms operating in Rivers State was used. Primary source of data was derived from the questionnaire personally administered by the researcher. 10 hypotheses was advanced and tested using the Pearson moment correlation coefficient statistical tool. Partial correlation was used to determine the moderating role of organizational culture. Owing to the analysis, the study discovered that structural flexibility had a significant relationship with measures of employee-driven innovation (service, Process and Administrative innovation). Hence, the research work concluded that, a conscious drive by organization towards flexibility will gender and arouse innovative skills of employees in the place of work. The work recommends that The management of insurance firms should critically examine their structure in order to see if the structure has exhausted its usefulness and the need to see how it can evolve a structure that will lead to the regid of service, process and administrative innovation.*

**KEYWORDS:** *Structural Flexibility, Process innovation, service innovation, administrative innovation, insurance*

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## INTRODUCTION

The Employee-Driven Innovation (EDI) ever-changing nature motivates all workers to put forward and implement a not existing idea with the belief to making the organization's dream to come to fruition. Evans et al. (2006) discovered that involvement, meditation, acknowledgement and teamwork are crucial factors added in the organization that gives room for the requirement for learning. Although Kesting & Ulhoi (2010) see the beginning point of radical innovation as bringing changes to methods and procedures, EDI is really crucial for the insurance firms in Nigeria. There appears to be a lack of ideas in the industry. Perception of the services of the industry has reached its record

low. It should be mentioned that in many occasions that the practice of EDI cannot exonerate the ideas from meeting a massive challenge from the prevailing organizational culture and norms. There is usually the heights of tension between EDI and organizational norms. Hence, if attention is not given, the innovation that has the ability to transform the routine process and organization completely could be in danger of being undermined by organizational culture.

The attempts to control EDI are characterized by expansion of the EDI tool with tripartite arrears of justification (Teglborg, 2010). Firstly, in trying to derive the EDI tool, the management openly rally all the organization employee to take part in the adventure of



innovation. The reason is to remove the bottleneck that makes employee perceive that their innovative moves are being resisted by organizational culture. The EDI management tool is to make sure that employees do not evolve great ideas and conceal it to the disadvantage of the organization. The crucial goal of EDI is to set up a consistency between the progress of the firm and that of the employees.

Interestingly, in the light of innovation expansion strategies, employee-driven innovation builds a great variety of renovative ideas. The suggested idea resonate with the stated objects of the firm and seem to have aligned with the yearning and aspiration of the organization. It is noteworthy that the active participation of employee in the innovation drive of an organization is seen to be a very relevant avenue of gaining competitive edge (Besant 2003). In current literature on innovation management there has been engagements on discussion of many aspects of innovation capability (Lawson & Samson 2001, Wang 2004), the employee part in the activities (Kesting & Uhoi 2010, Hoyrup 2010) and the process of innovation of organization procedure (Dsouza et al. 2009).

The concept of organizational flexibility has assumed a new dimension in recent times in the literature of management. Organizational flexibility shows the strength of a firm to react to numerous extrinsic changes (Volberda 1998). With increasing levels of turbulence and obstruction in the business space reported in the business environment (Wiggins' & Rueffi 2005) and the pace with which a firms gained competitive edge are neutralized in some markets (D'Aveni 1994). The need for flexibility has become immensely clear to organizations in recent time. The shock of rigidity could be detrimental to any going concern. Management literature has emphasized the compounded nature and dimensions of structure of organizational flexibility (Volberda 1996, Teece et al. 1997; Detoni & Tonchai 2005).

Evangelica & Steve (2003) posit that the idea of flexibility is much in nature hereby has given rise to a lot of definitions. Most definitions agree to the fact that organizations should adjust to the current situation in order to respond to environmental challenges (Evans, 1991). Flexibility is viewed as the capacity of a firm to adapt when confronted with a new situations that are alien to the organization (Monteiro and Macdonald) as well as the capability to shift speedily and take hold of the glaring advantage and great chances (Lucas and Olson 1994). It depicts the ability of a firm to react before or after to surrounding advantage threat.

Kumar (1999) opines that flexibility in the light of stimulus-response framework and imply that amount of flexibility is weighed by the ease of reaction, which

includes the cost, time and of course, the extent of response.

## STATEMENT OF THE PROBLEM

A majority of people have averred that insurance companies renege on agreements and terms stated on the policy documents. A hidden clause is inserted into the policy documents unknown to the client. The insurance companies use these clauses to renege on the promises. This leaves the client at the mercy of the insurance companies, and of course the low acceptance of insurance services in Nigeria is the attendant consequences of breaking agreements well captured in the policy documents.

This should be in focus, the body that regulate the industry is polarized. This makes it very difficult to tame the nefarious activities of practitioners. Sanctions are not meted on the grounds of social, tribal, political, and religious affiliations. Rates for insurance policies are abused and nobody actually cares. Insurance rates are supposed to be regulated from the body that regulates insurance. NIA the union of insurable companies can do little because they all do the same thing. There is great need for innovation in the industry.

Most of the insurance products are stale and archaic in nature. It has outlived its usefulness in society. But many insurance companies flood the market with such products. Clients will appreciate having value and utility from the purchase of insurance products. Customers always appreciate new things, Method of remittance of premium is still old and many insurance companies are not seeing the need to leverage on the current trends in technology. The adoption of technology is vital and has a profound influence in the light of advertisement and making the clients to develop interest for the products.

Most products and the cost of doing insurance is very outrageously high and unaffordable. A few can afford it. Car policies, Life policies and other property insurance is not for the ordinary man. As such, a few that have disposable income patronize it. There is a policy initiated by National Insurance Commission (NAICOM) that says no premium, no cover, meaning you must pay before getting a cover. There is the need for human considerations while demanding for premium. Flexibility and Employee-Driven Innovation is highly needed in the industry so that she can occupy her place in the economy.

Bad media publication is majorly a serious factor affecting the industry. Good reportage from the media would have gone a long way. Socials media has greatly affected insurance industry. A few positives are harped while the negatives pervade the air discouraging others. Some report that majority of insurance companies do not pay claims. Such report has done a great harm to the

industry. A lot of Nigerians are ignorant of the benefits, policy conditions and the need to secure your dependents through insurance.

The major cause of misgivings among stakeholders is the manner the underwriters go about underwriting policies. Clauses that are not necessary are inserted with the intentions to defraud the helpless prospects in order to avoid claim payment. Underwriters come up with outrageous rates in order to inflate the premium payable. In recent times there appears to be no appropriate sanctions on the underwriters and no visible regulator. It is a show of how much you can get from the teeming prospect and clients.

### RESEARCH OBJECTIVES

- i. To examine the relationship between structural flexibility and service innovation
- ii. To examine the relationship between structural flexibility and process innovation
- iii. To examine the relationship between structural flexibility and administrative innovation

### RESEARCH HYPOTHESES

- i. There is no relationship between structural flexibility and service innovation
- ii. There is no relationship between structural flexibility and process innovation
- iii. There is no relationship between structural and administrative innovation

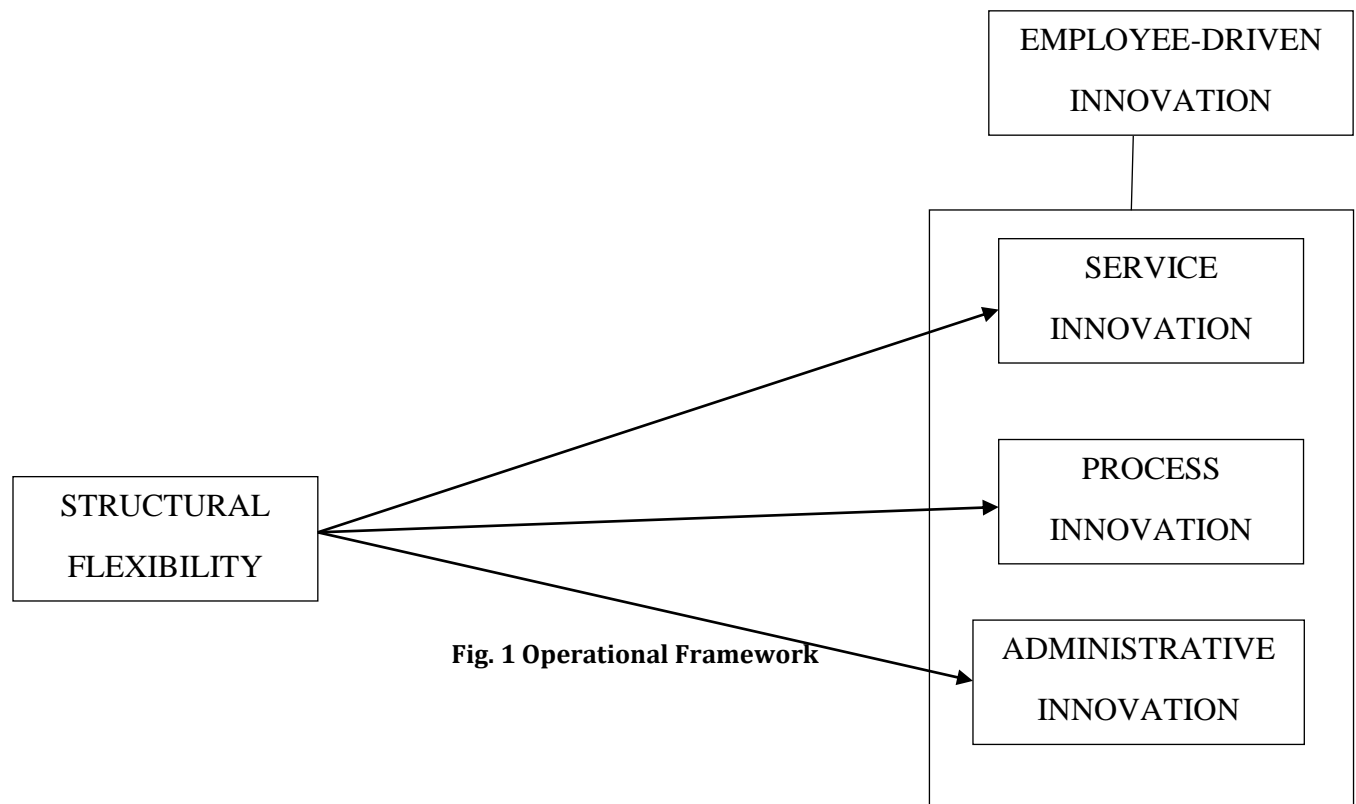


Fig. 1 Operational Framework

### THEORETICAL FRAMEWORK

#### Contingency Theory

Around the 19th centuries, the “great man” theory was widely believed. A great man theory of leadership opines that a good number people are born with some outstanding attributes that positions them far from others. It was assumed that their traits bought them to limelight. The traits enabled them to ascend positions of power and authority.

According to this theory, a leader is presumed to be a hero who attains goals against all seeming difficulties. The assumptions is mainly attributed to the

Scottish philosopher Thomas Carlyle who anchored many lectures on heroism 1840.

Thomas Carlyle went further to highlight and stressed some traits that make for good leadership. The theory assumes that leaders are given birth to and to buttress this assertion, people who are found to possess these qualities are suitable to occupy leadership positions. Trait theory identifies the behavioral characteristics that are often found in leaders.

Trait theory is one of the cornerstone in leadership theory approaches. It gives insight on why some leaders are successful while other perform poorly in leadership positions. Trait theory is built in the



leadership characteristics- both the successful and all the unsuccessful ones. It is a pointer to effectiveness of leadership.

A list of traits are evolved as a still yardstick to measure successful leadership. One of these traits are found, it can then be groomed for great leadership positions.

**Key Traits**

1. Knowledge of the business
2. Initiative
3. Tenacity
4. Energy
5. Decision making skills
6. Flexibility
7. Creativity
8. Charisma
9. Emotional intelligence
10. Drive and motivation
11. Confidence
12. Honesty and integrity

As a result of disappointment with the great man and the trait assumptions to deciphering who actually is and what actually makes a great leader. Efforts shifted to the examining circumstances and the opinion that the lord and masters are the creation of circumstances..

A good number of academic exercises was carried out on the assumptions that leadership is largely influenced by the situation confronting the leader's emergence and which he operates on. This thinking gave rise to Hitler in Germany in the 1930's the rise of Mussolini in Italy, the rise of Franklin Delano Roosevelt during the Great Depression of 1930's in the USA. It also brought Mao Tse-tung to limelight in the era shortly after the World War II.

This leadership thinking style appreciates the existence of relationship between individuals, groups and the leader. It gives credence to the follower assumption that humans tend to come after people who they regard (genuinely or not) as allowing them a space of fulfilling their dreams and aspirations.

Thus, a leader, then, is the individuals who appreciates these aspirations and goes further to create enabling environment to meet the yearnings of followers.

Situational, or contingency, assumptions clearly have too many interpretation for practice of management in recent time.

**Fiedlar's Contingency Approach to Leadership**

Fiedler (1967) and colleagues at the university of Illinois put forward for consideration a contingency theory of leadership. The theory opined that individuals attain leadership not just for the reason of their personalities but rather owing to a good number of

situational factors and relationship between leaders and members of a group.

**Vital Dimensions of the Leadership Contingencies**

1. Position power: This is the level to which the force of a position, as separated from other means of power. This includes expertise or the personality aids a leader to make members of a group to yield to directives. As it regards to managers this depicts power coming through organizational structure and authority. Fiedler stated that, a leader with a noticeable and notably large power may drive a good number subordinates more easily than someone without such power.
2. Task structure: This dimension, Fiedler visualized the degree to which duties can be explicit and individuals held liable for them when duties are clear (rather than confusing and lacks structure), the degree of excellence performance can be easily regulated and members of group can be liable strongly for outcomes.
3. Leader- Member relations: Fiedler viewed this dimension as the topmost relevant from a leader's stand point. Owing to the fact that position power and duty structure maybe greatly within the influence of an enterprise. It got to do with the level to which group members appreciate, have faith and are ready and available to follow a leader.

**Contingency Theory in Human Resource Management**

Harney (2016), contingency theory implies that if an organization wants to be effective HRM should always behave in way that depicts consistency with other areas of the organization and or external environment. In comparison with the fact that universalistic theory opines that HRM will have a close link and effect on performance of an organization. Contingency theory suggest relationship rather than ordinary linear interactions. As stated, contingency theory, a suitable method is inadequate, because the degree to which an organization is successful lies on the circumstances in which they are used.

Contingency options within HRM have to a great extent have been agreed upon on the reason of external and internal requirement. External requirement, suggest a vertical positioning, needs that HRM ideas of a firm should be suitable for the organizational strategy and environmental factors confronting the organization.

A perceived lack of success in attaining this fit between circumstances and HRM ideas will greatly



cause a less standard achievement. The chief attention in HRM has always been on best requirement, or a 'corresponding model' whereby HRM ideas are supposed to be in line with going concern's organization plan of action (e.g. Cost, quality, innovation). More so, external requirement depicts marrying HRM to the standards of development in the firm's lifecycle (e.g. Start-up, growth, maturity). To add to this, and also thinking deeply the reasoning or contingency theory. It is also crucial that HRM ideas shows internal requirement (describe horizontal positioning) in order that they should work as a team and to relate the same idea and hand over the same anticipated results.

The reasons behind this idea of contingency theory supports a lot of research on HRM. The working essentials of matching HRM with action plan give assistance to one of the important influence sets HRM apart from personnel management. Whereas recent research work explores industry, organization largeness and environmental magnitude as the regulating or limits circumstances communicating the HRM-result correlation.

Much attention has been moved to differentiating HRM around firms so that, contingent on the usefulness and uncommonness of employee groups in reaching the action plan, a type of HRM idea are said be more optimum than others (Lepak & Snell 1999). The restriction of contingency theory, however, is that it exposes one to danger putting forward a few range of alternatives which takes things as fixed and there after shrinking the role of selection and the urgency of HRM managers to perform in a different way. Often lacking are the continuously changing dynamics or considerations that HRM managers will quickly take action proactively shape, keep away, or sail important uncertainties themselves.

Contingency studies also assumes to control the execution of something not causing problem once a choice is decided. Politics, power, opposition and for a better part, workforce are perceived as not existing.

In moving research in contingency theory forward, HRM research have asked of change or careful thought of a larger contingencies containing institutional fit and more micro-level findings, containing the process of putting an action into effect as a locus or curve of fit.

### Structural Flexibility

Structural flexibility depicts a firm's capacity to adjust the firm structure and its decision, relationship and dissemination of information process so as to meet transformation in the environment or to produce transformation in the environment's structure. The potentiality of structural flexibility is set on by the definite separation of leadership and authority

(occasioned by organizational structure) and also the working out of regulating the systems and the procedure modulation of making of decision, integration, and implementation (Volberda 1996). To adjust to market sudden changes and unpredictability. Organizations need flexible firm perimeters (e.g. the system of network and joint ventures) and flat formation with basic feature of levels that house efficient managerial preparing of details and information. (Buckley and Casson 1998). The opportunities for structural flexibility relies on the structural makeup of the firm, which can be separated as either organic or mechanistic (Burns and Stalker 1961).

Mechanistic organizations are made up of highly controlled processes and large design regulatory systems, tasks requiring special skills or specialization, a higher level of centralization and process formalization, especially when formalization type is the use of threat there is a small room for irregular responses (Adler and Borys 1996). In a mechanistic structure, a few incremental transformation are possible, thereby reducing the capacity for structural flexibility. More so, organismic structures are made of a basic firms type that can handle heightened coordination necessity between connecting units, an introductory result, desiring planning and regulating system that gives space for unclear information and important scientific procedure and instinct and short method control (Van de Ven 1986, Volberda 1998) that kind of organic structure takes in efficient firm processing of details and enhance the adjustment of firms structures and processes, which raises the latent opportunities for structural flexibility.

### Service Innovation

Today's business environment demands that a going concern must take delight in new service innovation and have in mind the dynamic market and the customers taste. Obsolete methods are not tolerable. Firms who try to survive the volatile, aggressive, and stiff competition with other firm in the same industry try to adopt new service innovation. Service innovation is viewed globally as a means of escape to the demise of a firm (Calantare R. T. et al 2002, Tonchia, 2011). A perfect handling of innovation by management is not enough, rather innovation should move or transform into new lucrative service and positive business outcomes.

In order to improve market gains on a service innovation investment, firms have to effectively manage and assess their service procedure throughout the length of it from tactical road arrangement to proposal development to innovation accomplishment.

Successful service details and effective use is made up of current knowledge. Hence, the definition of





service hinges on two factors. Being new and applicable (Edosomwan 1981, Tohidi 2011, and Tohidi, 2010).

Service innovation is a procedure that in involves technical blueprint, exploration research and development, service leadership and commercial events that has to do with selling a current service line. Alegre and colleague (2006) have conceived the service innovation outcome and performance system with two separate measurement they are:

1. Successfulness of innovation
2. Innovation achievement.

Service Innovation therefore is the development and launch of a new service or line of product that enhances things in a good number of ways. New service line can be launched with the strategy of market positioning or create a niche. Service innovation can also mean to fill the market with a new product. Service innovation can take the following perspective.

**Time:** A service that can reduce the time for customers in reaching a goal. A software that can do a heavy calculations or a computer that enhances the banking service delivery thereby reducing the time it takes to service a customers.

**Efficiency:** Enhancing the inputs needed to reach a goals inputs must be used efficiency to each a goal instead of wastages.

**Cost:** Bringing down the cost of products and services.

**Performance:** The outcome of service and source are measure by a figure of merit.

**Quality:** Improvement and advancement in quality of service in the light of availability and durability and reliability.

**Experience:** Service innovation is targeted toward the improvement of the experience of customers such as the concept, taste, sound, feelings, sight, touch and smell.

**Risk:** Bringing to minimum the impact of risk. Such as safety measures and sustainability of product.

## Process Innovation

Process innovation is viewed as the evolution of a new or remarkably profitable production or distribution system which involves outstanding transformations in methods, techniques equipment and software (OECD 2005). Process innovation has been observed as an edge during competition for many firms. It gives many positioned firms advantage over other competing firms (Pisano 1997) and the influential type of innovation in a product's life-cycle immediately blueprint matured (Adnerand Levinthal 2001).

In production arrangement, important argument to encourage the place of process innovation involves not mainly its duty in enhancing service innovation (Ballot et al 2015), rather its capabilities to enhance totally operational achievement of the manufacturing process and methods (De Figueriedo and Kyle 2006)

also to non-innovative service (Klomp and Van Leeuwen, 2001).

Notwithstanding its importance, process innovation has gained a very little attention than service innovation in past academic researches. A literature review by Crossan and Apaydin (2010) discovered a few of 1% of the added article was devoted to the investigation of process innovation, in relation to 20% to service innovation, whereas 44% of the study did not separate the forms of innovation. This has given rise to uncertainty relating to the actual impact of process innovation on organizations success. It is pertinent to stress that a holistic innovation process is tailored to the innovation desires of a firm. It provides a visible framework that structures and methodically put in to effect of new products, services and business models.

Process innovation takes place when a firm resolves a pending problem or carryout an existing business process in an aggressively different method that raises something very advantageous to those who carry out the process. This could be in the light of bringing a totally new sequence to a pending production process that increase output by as high as 100% by so doing reducing the cost and time for a firm could be seen as a process innovation.

Firms today often purchase new information technology process or discover ways to put to use on existing one in a different ways at the frontline of their process innovation drives. Process innovation is separate from incremental innovation including in courage and size. Incremental or continual enhancement increases limited value, innovation increases improvements that raises value upward to 50%, 100% even more.

Some study has opined that process innovation is the aggressive or game-transformation-shift. Apart from introducing current methods or technology, process innovation usually needs a lasting planning time and encouragement from top-level management. Process innovation carries risk than incremental innovation or improvements and needs a top level of cultural and structural transformation. Process innovation in most cases affects and influences a larger part of firm than incremental innovation would do. Process innovation can give rise to value to customers within inclusive of workforce or the real firm itself, it could also produce value to extrinsic customers inclusive of partners of business, or persons who actually use the product.

Benefits coming from or derived from process innovation comprise to lessen the hours that is taken to manufacture a product or carryout a service, raising the repertoire of products manufactured or service made available. In addition, process innovation can give rise to notable advantage, profit, reward and returns in product status, standards and service extent; proportion and degree. Firms require to see a remarkable



improvements in some of its Key Performance Indicators (KPIs) to be genuine process innovation.

### Administrative Innovation

Recently, innovation is very crucial for the building of firms in a greatly competitive world. Several researchers concur on the result of innovation on a firm and there are a little number of researches on this field. It is really true that innovation plays a vital role personally on the transformation of business performance activities (Pfeffer and Sutton 2000). Innovation is coming up with beneficiaries' value by bringing to bear new desires or realizing the current recipients and customer demands in different methods (Jaskyte 2011).

There is an on-going debate that in the modern business environment regarding firms, innovation is generally seen a very vital tool of aggressive weapon of competitive advantage in an ever rising and increasing volatile world (Dess and Picken 2000). World Economic Forum observation 2018, shows that between 133 million new employment opportunities maybe available by 2022, whereas 75 million job may be transformed via technical innovation. WEF, (2018). The Mckinsey submissions opined that 84% of managers concur that in time to come their success judged by innovation, gives room for a firm to pull through in the competitive markets and add to economic expansion (Myllyla 2019). As a lay down by a great number of management researchers, innovation maintains an important part of a firm's accomplishment.

Administrative innovation therefore is the bringing in of a brand-new thing (an idea, product, service, benefits, technology, process and strategies) to a firm. Lam (2006, 115) opined that Administrative innovation is the making or putting in place of an idea or current way of doing things differently from the existing one in a firm.

Damanpour (1991-556) stressed that Administrative innovation is the adoption of an intrinsically general or acquired device, procedure, policy, program, process, product or service that is uncommon to the adopting organization strictly put. The idea behind innovation is making something better, although some innovation appears unsuccessful.

Innovation vary from invention. Invention depict totally new product, service, technology or process (e.g. Patents) whereas innovation depicts the little adoptions or transformation. Administrative innovation are majorly at the organizational level. More so, innovation at individual level majorly refers to workforce creative skills or his creative manners. Thus, firm's transformation may not suggest innovation as some firms transform their structure or strategy yet with no intention of being innovative. Whereas innovations is critically as small change adoption. Administrative

changes on the other hand refers to massive transformation particularly in the light of changing organizational structure and design.

Samsung Electronics has through administrative innovation turn into the world's most innovative firm. Samsung evolved structures that took away structural barriers. They have built a culture of innovation and enhanced their innovation capacity. Structures were aligned in a manner that encourages idea and innovations ignoring the traditional structures. Samsung aggressively removed and destroyed the old South Korean stratified thinking before the firm could transform. From the production of low quality and cheap items to one of the most innovative firm in the world.

Stiff structures and positions is not known in McDonald's during new idea development. All employee is involved as much as possible. Associates who supply the raw material, workforce from different areas and position, customers and stockholders. As a procedure and process of administrative innovation, McDonalds has built her own test kitchens and a brand new team called "noodle team" in which workforce at different degree of the positions evolve new ideas with anyone.

The then CEO Jim Skinner, opined that this simplifies the firm's competitive advantages: The effect he says is the wealth of idea that spring via the firm. Samsung CEO Jong-Yong Yin. In order to allow a free flow of talent to management, he put in place a chief Designer officer. This encouraged the workforce to come forth with ideas and are heard by Executive Board. Manages were trained for innovation leadership in order to overcome the Korean culture that forms a barrier to innovation. Workforce were allowed to speak up and challenge opinion of superior without fear and intimidation at the Design centers.

Hence, the environment possess enormous challenges and dynamic, firms are much more required to innovate from time to time (Hollen et al, 2013) firms must innovate constantly using administrative innovation (Knight, 1967).

## METHODOLOGY

### Research Design

The design of research of any work depicts the blueprint that aids the researcher or social scientist to arrive at the required means of solving the problem or dealing with a herculean situation. It also aids and assist the scientist in the different procedures and levels of the research. It can be employed as the framework which leads and streamlines the processes relating to collecting accurate and reliable data for hypotheses testing or providing replies to the research questions of



the exploration (Kothari, 2004). However, this research adopts the quasi-experimental research design.

### Population of Study

The population of this research was made up of Twenty two selected insurance companies in Nigeria. 440 employees of these firms will make up the population of study, the companies include: Mutual Benefits, Staco Insurance, Allianz Nigeria, First Cornerstone, Zenith General Insurance, Nem Insurance, Old Mutual, Leadway Assurance, FBN Insurance, Allco Insurance, AXA mansard, Custodian & Allied Insurance, Cornerstone insurance, Fin insurance, Sterling Assurance Ltd, NICON Insurance Ltd, WAPIC Insurance Plc, Goldlink Insurance Plc, LASACO Assurance Plc, African Alliance Insurance Plc, Mutual Benefits Assurance Plc.

### Sampling Procedure/Sample Size Determination

The work adopted the systematic sampling technique in order to render avoid seeming bias in the selection of

items. Yamen's (1968) Formula was employed to ascertain sample size. The formula is given as:

$$n =$$

Where  $n$  = sample size

$N$  = population size

$e$  = the error of sample

Thus:

$$n =$$

$$n =$$

$$n =$$

$$=$$

$$n = 210$$

Hence, the sample size of this work comprises 210 workforce from the 15 selected organizations.

However, to arrive at the appropriate apportionment of research instrument (questionnaire) to each firm, the Bowley's (1964) formula was applied as follows:

$$nh =$$

Where  $nh$  = the number of questionnaire opportune to each organization

$n$  = the total sample size

$N_h$  = the number of employees in each firm

$N$  = the population

In this work  $n = 210$

## ANALYSES AND FINDINGS

### H<sub>01</sub> There is no significant relationship between structural flexibility and service innovation

#### Correlations

		Structural Flexibility	Service Innovation
Spearman's rho	Correlation Coefficient	1.000	.501**
	Sig. (2-tailed)	.	.000
	N	154	154
	Correlation Coefficient	.501**	1.000
Service Innovation	Sig. (2-tailed)	.000	.
	N	154	154

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

In the 1<sup>st</sup> hypothesis, we realize that there is a significant relationship between structural flexibility and service innovation with a correlation coefficient of

0.501 and a p-value of 0.000 which is less than alpha of 0.05. The study therefore rejects the stated null hypothesis.





**H<sub>02</sub> There is no significant relationship between structural flexibility and process innovation**

**Correlations**

			Structural_Flexibility	Process_Innovation
Spearman's rho	Structural_Flexibility	Correlation Coefficient	1.000	.953**
		Sig. (2-tailed)	.	.000
		N	154	154
	Process_Innovation	Correlation Coefficient	.953**	1.000
		Sig. (2-tailed)	.000	.
		N	154	154

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

In the 2<sup>nd</sup> hypothesis, the study we realized that there is a significant relationship between structural flexibility and process innovation with a correlation coefficient of 0.953 and a p-value of 0.000 which is less than alpha of 0.05. The study therefore rejects the stated null hypothesis

**H<sub>03</sub> There is no significant relationship between structural flexibility and administrative innovation**

**Correlations**

			Structural Flexibility	Administrative Innovation
Spearman's rho	Structural Flexibility	Correlation Coefficient	1.000	.952**
		Sig. (2-tailed)	.	.000
		N	154	154
	Administrative Innovation	Correlation Coefficient	.952**	1.000
		Sig. (2-tailed)	.000	.
		N	154	154

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

In the 3<sup>rd</sup> hypothesis, the study realized that there is a significant relationship between structural flexibility and administrative innovation with a correlation coefficient of 0.952 and a p-value of 0.000 which is less than alpha of 0.05. The study therefore reject the stated null hypothesis

**CONCLUSION**

Employee-driven innovation is key and paramount in ensuring the competitiveness and success of any great firm. Tapping from employee-driven innovative prowess helps the organization to reach both their short and long term innovative goals. The degree of utilization of innovative skill of the employee will definitely enhance the performance of employees

Drawing from the study, it is really obvious that employee-driven innovation is immensely enhanced by organizational flexibility. There is a noticeable association between organizational flexibility and employee-driven innovation of organizations. This means that operational flexibility is a key element to reaching a great atmosphere for innovation to take place. When operation is not rigid, a room is given for inputs from staff, innovative steps are enhanced.

Structural flexibility has a significant relationship with employee driven innovation. A structure that allow information flow and idea generation will significantly influence innovation potential of employees.

Thus, from the bivariate analysis, it is very clear and succinct that a noteworthy relationship exist between structural flexibility and employee-driven innovation. This implies that organizational flexibility in terms of operational, Strategic and structural flexibility will raise employee-driven innovation in a firm. If this reduces, it will also affect innovative spirit of employees. Thus, the null hypothesis was thereby discarded and alternate accepted .There is no doubt that employee behaviour and innovative drives are a function of varying variables and at such, firms which have the ability to embrace organizational flexibility will certainly do well than those who are too rigid and will have a vantage position in their industry in terms of competition.

In conclusion, a conscious drive by organization towards flexibility will gender and arouse innovative skills of employees in the place of work. The knowledge of being involved in an innovative process in an organization will raise staff morale and boost their



performance. This will also raise the fortune of the organization.

### Recommendations

A critical look at the outcome of the research and the conclusion of this academic work, this supporting suggestions are advanced.

1. The owners and stakeholders of insurance firms are duty bound to ensure operational flexibility, making the work environment very flexible structure for employee. This will lead to innovation. The bottleneck that inhibit the free flow of operation should be consciously removed. Efforts should be advanced towards a flexible operation and innovative service.
2. The management of insurance firms should critically examine their structure in order to see if the structure has exhausted its usefulness and the need to see how it can evolve a structure that will lead to rejig of process and organizational innovation.
3. The management of insurance companies should put staff in consideration when designing a structure. A well designed structure will give the room required for innovation.
4. The management of insurance companies should come up with a strategy that will lead organization to its innovative goals. Organizational innovation will only thrive in an atmosphere of a good and workable strategy.
5. The management of insurance company should develop the strategy that will lead to product, process and organizational innovation. A stiff strategy will hinder this areas of innovation.
6. The management of insurance companies should not solely depend on Research and Development Department. They should focus on the innovative prowess and skills of their staff.
7. The management of insurance companies should encourage staff to come up with ideas. Those who come up with good innovative skills should be celebrated. This will encourage more employees to start thinking.

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