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## Influence of innovative working behaviour on employee's work performance in Tanzania National Health Insurance Fund: Mediating role of working environment

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### Abstract

*In today's competitive business world, organizations either public or private are increasingly looking for ways to improve employee performance. Organizations need innovative employees who can get the job done better and who can provide effective solutions to work problems. This article provides valuable insights into the mechanisms through which innovative working behaviors influence employee performance and how the working environment mediates this relationship within the context of the Tanzania National Health Insurance Fund. Informed by the positivism philosophy and explanatory research design, the study used structured questionnaires to gather quantitative data from 151 employees of NHIF based in Dar es Salaam who were randomly selected. Data were subjected to multiple regression analysis and bootstrapping tests. Results of the analysis revealed that Innovative work behaviour and Working environment were statistically correlated significantly with Employees' Work Performance. The study concludes that, once an organization has good working condition it increases the chance to make their employees innovative at work place, and once employees are innovative, they become more productive. The study recommended that the working environment should be improved to support the innovative work behavior of employees.*

**Keywords:** Employee's Innovative work behavior, Employee's work performance, Working Environment, Social Exchange Theory.

### 1.0 Introduction

In today's competitive business world, organizations either public or private are increasingly looking for ways to improve employee performance. Work performance is an essential aspect for both the employees and the organization (Cuyos, 2023). Organisations need innovative employees that are able to get the job done, (Iqbal *et al.*, 2020). Innovative work behaviour (IWB) has long been advocated as a crucial resource for organisations performance (Fréour *et al.*, 2024). Individual innovation thus emerges as a key competence required from workers to increase their performance (Curzi *et al.*, 2019).

Innovation is an indispensable factor in enabling organizations to adapt to rapid economic changes and gain a competitive advantage (Farrukh *et al.*, 2023). Innovative work behaviour (IWB) is the intentional

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behaviours of individuals to produce and implement new and useful ideas explicitly intended to benefit the individual, group or organisation (Bos-Nehles et al., 2019). IWB is conceived as a complex behaviour consisting of four interrelated sets of behavioural activities, namely as problem recognition, idea exploration, idea generation, idea championing and implementation (Khan *et al.*, 2020). According to Mdhlalose, (2022), a problem is initially identified, and the need to solve it is felt. Following that, a solution to this problem emerges in the form of an idea, the organization as a whole need to support and promote this idea. An idea can only be realized and put into action after that.

One potential way to make employees innovative is through the design of a positive and supportive working environment that encourages employees to engage in innovative work behaviors that lead to improved performance outcomes (Hansen & Pihl-Thingvad, 2019). Mhina, (2020) defines the working environment as the composite of three major sub-environments; physical-work environment (which involves tools, equipment's, technological infrastructures and technical elements) but also the social-work environment (involving peers, team work groups and management so that knowledge can be shared) as well as organizational-work environment (company's policies, ethics and code of conduct).

The basic theme of working environment is to ensure high employee's performance in order to increase production and sustain a competitive edge, while keeping costs low (Mhina, 2020). A positive work environment can lead to increased job satisfaction, employee engagement, and motivation, which can, in turn, lead to improved employee performance and innovative behavior (Gabriel *et al.*, 2022). On the other hand, a negative work environment characterized by factors such as high workload, poor communication, and lack of support can lead to decreased job satisfaction, increased stress, and lower performance (Caniels *et al.*, 2022). Therefore, understanding the relationship between the working environment, employee innovative behavior, and employee performance is crucial for organizations to design and implement effective strategies to enhance employee performance and innovation (Iqbal *et al.*, 2020).

The National Health Insurance Fund (NHIF) is one of the most imperative institutions in Tanzania's health sector, providing health insurance to the population. As with any organization, the NHIF's success depends on the performance and innovative work behavior of its employees. However, reports show that, NHIF faces some critical challenging in its operations. Some of challenges are identified in the annual reports which include lack of awareness of the importance of health insurance among the citizens which makes them to demand to join the Fund only when they are sick, the continued existence of fraudulent practices during utilization of the Fund's services and resistance of some service providers to use online claims submission system hence causing inefficiencies in claims processing and reimbursement. Moreover, Income from the Fund's investments has drastically dropped over the past five years. For instance, NHIF earned TZS77.11 billion in the year 2020/21 compared to TZS 80.76 billion earned in 2020/21, a decrease by 4.5% (NHIF Annual Report, 2022). It is not clear whether the fall in income and lack of awareness of NHIF clients is a result of poor innovative work behavior of employees or otherwise. Thus, it is imperative to study the influence of innovative work behavior on employee's work performance with the mediating effect of the working environment.

## **2.0 Literature Review**

### **2.1 Social Exchange Theory (SET)**

The study draws upon the social exchange theory, originally founded by American sociologist George Homans in 1958 (Ahmad *et al.*, 2023). In his work, Homans investigated the interaction of two individuals called dyads. From the perspectives of sociology and behavioral psychology, he studied their behavior during the social exchange process and considered how such exchanges might become

mutually reinforcing over time and how the underlying behavior in such exchanges was motivated by the working environment (Cook *et al.*, 2013). This concept postulates that an organisation receives benefits from its employees as an exchange of what it offers to them. This means the more an organisation invests to its people the more it gets returns. Thus, when organization provide good working environment it facilitates the innovative work behavior of employees and hence improves performance.

Social exchange theory (SET) provides the conceptual foundation for organizations to help answer questions of employee innovation. Various studies such as Tripp (2023); Farrukh *et al.*, (2023); Van den Hoed *et al.*, (2022); (Bos-Nehles & Veenendaal, (2019) have used SET to explain and understand various human relationships, including the relationship between employee and employer, innovative work behavior, working conditions and employees' performance. This theory is relevancy to this study due to the fact that, an organization's competitiveness may depend on its ability to effectively promote innovation in the workplace. However, the individual, not the organization, is the source of new ideas (Farrukh *et al.*, 2023), and new ideas are the genesis of innovation (Bos-Nehles & Veenendaal, 2019). The principles underlying social exchange theory may serve as tools to assess the effectiveness of organizational frameworks designed to promote workplace innovation (Tripp, 2023). According to AIEssa & Durugbo (2022), social science theories are the most utilized theories in research, and SET is used to explain behavior in more than half of social science-based studies.

## **2.2 Empirical Review**

### **2.2.1 Relationship between Innovative work behavior and Employees performance**

Innovative work behaviour (IWB) has long been advocated as a crucial resource for organisations performance (Fréour *et al.*, 2024). The study of Mbuba (2022) which was done in Technology Leading Organization, found that Innovative work behaviour has a significant positive relationship with employee's performance. Similarly, the study done by Curzi *et al.*, (2019) assesses the relationship between performance appraisal and innovation behavior in digital era, found that in the employees' perception performance appraisal focused on the achievement of pre-set, quantitative outcomes is more likely to affect positively IWB than appraisal focused on pre-defined skills that employees exhibited performing their work.

*H1: Innovative work behaviour significantly influences Employees Work Performance*

### **2.2.2 Relationship between Working Environment and Employees Performance**

One potential way to make employees innovative is through the design of a positive and supportive working environment that encourages employees to engage in innovative work behaviors that lead to improved performance outcomes (Hansen & Pihl-Thingvad, 2019). Feng and Zhang (2019) who conducted a study in China, found that a positive working environment, characterized by fairness, trust, and communication, was positively related to employee performance. Similarly, Ghazi *et al.*, (2019) conducted a study in Pakistan and found that a supportive work environment, characterized by empowerment, recognition, and feedback, was positively related to employee performance. Another study by Saidi *et al.*, (2019) done in local municipality located in Kuching found that there is a significant relationship between the working environment and employee performance.

*H2: Working Environment significantly influences Employees Work Performance*

### **2.2.3 The Mediating role of Working environment on relationship between innovative working behaviour and Employee's performance**

Studies which show the mediating role of working environment on relationship between innovative work behaviors and employees' performance are scarce. Most of reviewed studies show the direct effect of working environment on innovative work behavior. Weng *et al.*, (2019) conducted a study in China and found that, a positive working environment, characterized by social support, autonomy, and feedback, was positively related to employee innovative behavior. Similarly, a study done by Lee (2019) in Taiwan found that, a supportive work environment, characterized by trust, collaboration, and communication, was positively related to employee innovative behavior. Another study by Bani-Melhem *et al.*, (2018) in four- and five-star hotels in the United Arab Emirates (UAE) found that, that supportive work environment has positive and significant effect on employee innovative behavior.

*H3: Working Environment mediates the relationship between Innovative Work behaviour and Employees work performance*

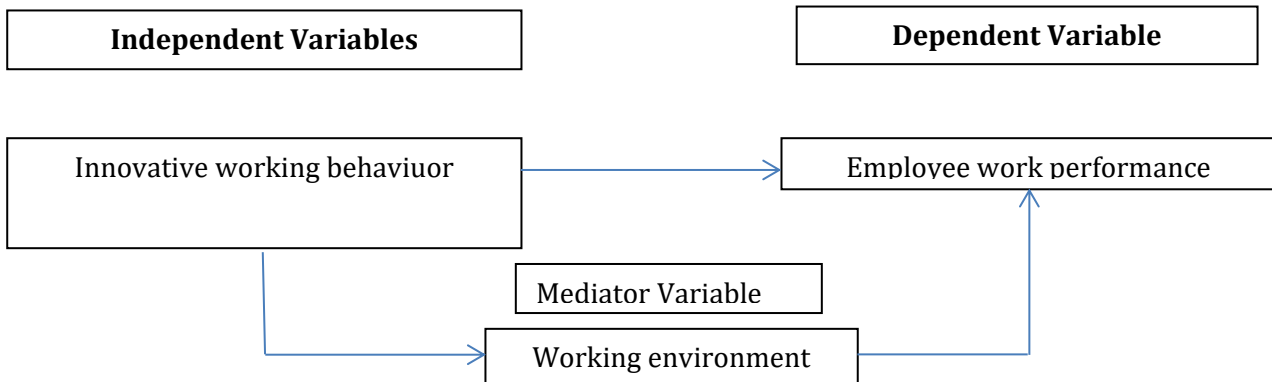
### **2.3 Research gap**

On the whole, there have been efforts by scholars to examine the influence of Innovative work behaviour and Working Condition on employees' performance, for example Mbuba (2022); Curzi *et al.*, (2019); Feng and Zhang (2019); Ghazi *et al.*, (2019); Saidi *et al.*, (2019); Weng *et al.*, (2019); Lee (2019); Zheng *et al.*, (2019) and Ashraf *et al.*, (2019). However, some of these studies such as (Zheng *et al.*, 2019; Bani-Melhem *et al.*, 2018) were done in more advanced countries such as China and United Arab Emirates respectively. These countries have social, political and economic realities that are different from Tanzania, therefore, the findings from such studies may not provide proper explanation (reality) relating to the Tanzanian environment. Other studies like Mbuba (2022); Curzi *et al.*, (2019); Ghazi *et al.*, (2019) and Bani-Melhem *et al.*, (2018) were done in industries such as technology, manufacturing and banking respectively other than the health insurance sector, therefore, their findings may not inform reliably about the Health Insurance Sector. Nonetheless, none of previous studies have used working environment as mediating variables. For example, Mbuba (2022); Zheng *et al.* (2019); and Ashraf *et al.* (2019) used Job training, ethical leadership and employees' engagement as their mediating variables respectively. Therefore, the preceding discussion presents the research gap and sufficient justification for carrying out this study.

### **2.4 Conceptual Framework**

The conceptual framework that synthesized the cause-and-effect relationship among variables are presented in figure 1. The hypotheses include the expected relationships between the independent variable (Innovative Working behaviour), the dependent variables (employee performance), and the mediating role of the working environment. Work Behavior is a process carried out by employees starting from recognizing problems, generating new ideas and solutions, promoting and building support for these ideas, to producing prototypes or models to realize ideas for organizational benefit (Sari *et al.*, 2020). Employees who are sensitive to change, continuously develop knowledge, can generate new solutions and ideas, and are willing to improve their work will provide benefits to organizational innovation (Fréour *et al.*, 2024). Innovative outputs can range from the expansion and renewal of products, services, procedures, and processes to the evolution of new production methods and new management systems (Srirahayu *et al.*, 2023). Thus, Innovative working behaviors are expected to have a direct positive impact on employee performance.

Working environment encourages employees to engage in innovative work behaviors that lead to improved performance (Hansen & Pihl-Thingvad, 2019). Working environment composite of three major sub-environments; physical-work environment (which involves tools, equipment's, technological infrastructures and technical elements); social-work environment (involving peers, team work groups and management) and organizational-work environment (company's policies, ethics and code of conduct) (Mhina, 2020). The working environment may either facilitate or delays the translation of innovative behaviors into improved performance outcomes (Abun *et al.*, 2023). Thus, working environment is expected to mediate the relationship between innovative work behavior and employees' performance.



**Figure 1: Conceptual Framework**

Source: Synthesized from Fréour *et al.*, (2024) and Abun *et al.*, (2023)

### 3.0 Methodology

This study was conducted at the National Health Insurance Fund (NHIF) in Dar es Salaam. The area was selected because NHIF plays a crucial role in providing health insurance coverage to a large portion of the population and the reports show that, there are challenges which decelerate the performance of NHIF (NHIF Annual Report, 2022). Informed by the positivism philosophy and explanatory research design, the study used structured questionnaires to gather quantitative data from all 151 employees of NHIF in Dar es Salaam. The study used quantitative approach because it aimed to test hypothesis. To ensure that sufficient amount of data is collected the researcher opted to collect data from all the employees, however, only 139 were reached. The Structured questionnaire was used in this study because it is more reliable for collecting data from a large sample (Lapierre *et al.*, 2022). The Innovative work behavior scales advanced by Baharuddin *et al.*, (2019), were modified to fit to the context of the study. Innovative work behaviour was assessed through four aspects: (i) Idea Exploration (ii) Idea Generation, (iii) Idea Championing and (iv) Idea Implementation. Moreover, nine questions customized to measure physical environment, social environment and organizational environment were used. Five-point Likert scale was used ranging from 1= strongly disagree to 5= strongly agree for all the questions. Data were subjected to multiple regression analysis to test the following regression model;

$$EWP = \beta_0 + \beta_1IWB + \beta_2WC$$

Whereby:

EWP = Employee's Work Performance

IWB = Innovative Working Behaviour

WC = Working Condition

$\beta$  = Coefficients

Furthermore, to examine the mediating effects in this model more in-depth, the researcher adopted bootstrapping techniques using Haye's Process Macro developed by Hayes, (2017). The researcher adopted this approach due to its efficacy in measuring direct and indirect effects. This approach offers sufficient and necessary information for mediation and moderation analysis.

#### 4.0 Results and Discussion

This section presents results from the study based on the study hypotheses. The section presents the influence of both innovative work behavior and working environment on employee's work performance. Furthermore, the mediating effect of the working environment on the relationship between innovative work behavior and employee work performance is also presented. The study employs linear regression analysis, ANOVA, and coefficient tests.

##### 4.1 The Influence of Innovative Work Behavior on Employees Work Performance

Multiple linear regression analysis was performed to determine how innovative work behaviour influences employees' performance. Results of the analysis revealed that, innovative work behavior statistically correlated significantly with Employees Performance ((F (59.301) = 2480.862 p<0.00 R<sup>2</sup>=73.8%). Therefore, hypothesis number 1 is confirmed.

**Table 1: Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.859 <sup>a</sup>	.738	.726	6.46803

a. Predictors: (Constant), TII, TIG, TIC, TIE

The correlation coefficient of .859 indicated that there was a strong positive association between the dependent and independent variables. The determination of coefficient as shown by R-square (.738) established the linear model accounts for 73.8% of employee work performance

**Table 2: ANOVA<sup>a</sup>**

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	9923.447	4	2480.862	59.301	.000 <sup>b</sup>
	Residual	3514.171	84	41.835		
	Total	13437.618	88			

a. Dependent Variable: TEWP

b. Predictors: (Constant), TII, TIG, TIC, TIE

The findings from ANOVA analysis showed that the population parameters had a p-value of 0.000; an indication that the model was significant. This suggests that the data was suitable for making conclusion on the population under investigation because the p-value was less than 0.05.

**Table 3: Coefficients**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5.698	3.318		1.717	.040
	TIE	.140	.287	.081	.487	.028
	TIG	.123	.362	.057	.341	.034
	TIC	.538	.090	.346	5.992	.000
	TII	.957	.245	.706	12.060	.000

a. Dependent Variable: TEWP

Source: Field data, 2023

As displayed in Table 3, the Idea exploration aspect of Innovative work behaviour had a value of 0.140 with a significant level of  $p=0.028$ , indicating that one unit increase in the idea generation score significantly increased the employee performance by 0.140. This result implies that the more the employees apply idea exploration the higher the level of performance among employees. Idea Generation aspect of Innovative work behaviour gives a value of 0.123 with a significance level of 0.034. This implies that one unit increase in Idea Generation significantly increases Employee Performance by 0.034. This finding suggests that the Employees performance among employees will increase under organisations which allows employee to generate ideas for improving work performance.

Idea championing aspect of innovative work behavior had a value of 0.538 with a significant level of  $p=0.00$  indicating that one unit increase in the idea championing score significantly increased the employee performance of by 0.538. This result implies that the more the employees apply idea championing the higher the level of performance among employees.

Idea implementation aspect of Innovative Work behaviour gives the value of 0.957 with a significance level of 0.000. This implies that one unit increase in Idea Implementation significantly increases Employee Performance by 0.957. This finding suggests that the Employees performance among employees will increase under employees who apply Idea Implementation. These findings implied that both stage of Innovative Work behaviour have positive relationship with employee's performance. The results agreed with those of Mbuba (2022) who examined the relationship between Innovative Work behaviour and Employee performance with mediating effect of on job training in Technology Leading Organization a case of TOSCI. Findings show that, Innovative work behaviour has a significant positive relationship with employee's performance. The findings also concurred with Curzi et al, (2019) who assesses the relationship between performance appraisal and innovation behavior in digital era and found that, the employees' perception performance appraisal focused on the achievement of pre-set, quantitative outcomes is more likely to affect positively IWB than appraisal focused on pre-defined skills that employees exhibited performing their work.

#### 4.3.2 The influence of Working environment on Employee's Work performance

Multiple linear regression analysis was performed to determine how Working environment influences Employees performance. Results of the analysis revealed that, working environment was statistically correlated significantly with Employees Performance (( $F (46.478) = 2782.783$   $p<0.00$   $R^2=62.1\%$ ). Therefore hypothesis 2 is confirmed.

**Table 4: Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.788 <sup>a</sup>	.621	.608	7.73781

a. Predictors: (Constant), TOWE, TSWE, TPWE

Source: Field data, 2023

The correlation coefficient of .788 indicated that there was a strong positive association between the dependent and independent variables. The determination of coefficient as shown by R-square (.621) established the linear model accounts for 62.1% of employee work performance

**Table 5: ANOVA<sup>a</sup>**

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	8348.348	3	2782.783	46.478	.000 <sup>b</sup>
	Residual	5089.270	85	59.874		
	Total	13437.618	88			

a. Dependent Variable: TEWP

b. Predictors: (Constant), TOWE, TSWE, TPWE

Source: Field data, 2023

The findings from ANOVA analysis showed that the population parameters had a p-value of 0.000; an indication that the model was significant. This suggests that the data was suitable for making conclusion on the population under investigation because the p-value was less than 0.05.

**Table 6: Coefficients**

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	13.425	3.191		4.207	.000
	TPWE	.839	.613	.197	1.369	.075
	TSWE	.030	.149	.016	.200	.042
	TOWE	.295	.501	.619	4.584	.000

a. Dependent Variable: TEWP

Source: Field data, 2023

As displayed in table 6, the Physical working environment aspect of working environment had a value of 0.838 with a significant level of  $p=0.075$  indicating that one unit increase in the physical working environment score significantly increased the employee performance by 0.838. This result implies that the more the organization has good working environment the higher the level of performance among employees.

Social working environment of working environment gives the value of 0.030 with a significance level of 0.042. This implies that one unit increase in the betterment of the social working environment significantly increases Employee performance by 0.030. This finding suggests that the Employees performance will increase if a good relationship among them prevails. Organizational working environment aspect of the work environment had a value of 0.295 with a significant level of  $p=0.00$  indicating that one unit increase in the improvement of the organisational working environment score significantly increased the employee performance by 0.295. This result implies that the more the employees enjoy strong organizational working environment like good policies, organisational culture, communication and good leadership the higher the level of performance among employees. The results concurred with Feng and Zhang (2019) who found that a positive working environment, characterized by fairness, trust, and communication, was positively related to employee performance. Similarly, Ghazi *et al.* (2019) found that a supportive work environment, characterized by empowerment, recognition, and feedback, was positively related to employee performance. Another study by Saidi *et al.*, (2019) showed that there is a significant relationship between the working environment and employee performance. The findings are also supported by Social Exchange theory which postulates that an organisation receives benefits from its employees as an exchange of what it offers to them. This means the more an organisation invests to its people the more it gets returns (Katabalo and Mwita, 2024).



### 4.3.3 The Mediating role of Working environment on the relationship between Innovative working behaviour and Employee's performance

In order to test for the existing relationship, bootstrapping approach through the use of PROCESS v3.5 macros for SPSS (Hayes, 2017) was used. The analyses of Innovative work behaviour, working environment and Employees performance found a significant positive relationship as shown in the table 7 and therefore confirmed the Hypothesis 3.

According to Baron and Kenny (1986), there are three requirements that need to be fulfilled for the support of mediation. There must be a substantial association between Mediator and Independent variables, here in this study between on Working Environment and Innovative work behaviour. There must be a significant direct relationship between the independent variables and dependent variables, here in this study between Employees performance and Innovative Work Behaviour.

When the mediator came into play, its value of beta should be significant, while the value of beta for the forecaster's variables should be reduced by a significant amount. For the existence of full mediation, the relationship between independent and dependent variables should never be substantial in step 2. Results of the mediation analysis to establish the relationship between Innovative work behaviour, working environment and Employee's performance showed that all the conditions that are required for the existence of mediation do exist.

**Table 7: Regression coefficients, Standard errors and Model summary for the relationship between Innovative work behaviour, Working environment and Employee performance.**

Model	Working Environment			Employee Performance		
	B	SE	P	B	SE	p
Innovative work behaviour	.156	4.15	<.041	.313	14.29	<.00
	$R^2=.047$			$R^2=.153$		
	$F = 4.295 p<0.01$			$F = 15.657, p<.00$		
	B	SE	P	B	SE	P
Working environment	-	-	-	.586	8.39	>.01
				$R^2=.428$		
				$F = 65.11 p>0.00$		

Source: Field data, 2023

The findings of the study concurred with Bani-Melhem *et al.*, (2018) who examined the impact of workplace happiness, coworker support and job stress on employees' innovative behavior. The mediating effects of coworker support and job stress were also explored and it was found that; supportive work environment has positive and significant effect on employee innovative behavior. Thus, the results are similar despite the fact that the studies used different mediating variables. This is also similar to Mbuba (2022) who used job training as mediating variable and achieved the same findings.

## 4.0 Conclusion and Recommendations

### 4.1 Conclusion

It was found that, all aspect of working environment which include physical, social and organizational environment have positive relationship with employees' performance. Thus, once organization have good working condition in term of physical, social and organizational environment increases the chance to make their employees to be innovative at work place. The mediating relationship between innovative work behavior, working environment and employee's performance was tested and confirmed. Thus, there is direct and indirect relationship between innovative work behavior, employee's performance

and working environment. employers are urged to provide conducive environment to workers in order to stimulate innovative behaviours among their employees.

#### 4.2 Recommendations

This study indicated that, innovative work behavior influencing employee performance. Management should train their employees to be able to generate idea for solving existing problem by giving and exposing them to challenging job. This could be done by job rotation; team works and on the job training. Furthermore, the study recommends that, organization should create conducive working condition in term of physical, social and organizational environment to increase the chance of employees to innovate. This could be done by improving physical-work environment (which involves tools, equipment's, technological infrastructures and technical elements) but also the social-work environment (involving peers, team work groups and management) so that knowledge can be shared as well as organizational-work environment (company's policies, ethics, code of conduct and others of alike) which can supportive innovative behaviour.

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