

EXTRINSICALLY MOTIVATING IDIOSYNCRATIC DEALS AND INNOVATIVE WORK BEHAVIOR AMONG TIED LIFE INSURANCE AGENTS IN KENYA

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Abstract

The purpose of the paper was to determine the effect of extrinsically motivating idiosyncratic deals (development and financial incentives) on innovative work behavior (IWB) among tied life insurance agents in Kenya. The study was informed by the idiosyncratic deals (I-deals) theory and guided by explanatory design. From a target population of 1954 tied life insurance agents a sample of 498 tied life insurance agents were randomly selected. Data was collected using structured and unstructured questionnaires. The findings from multiple regression analysis showed a positive relationship between development I-deals and innovative work behaviour ($\beta = 0.151, p < 0.05$) and between financial I-deals and innovative work behaviour ($\beta = 0.476, p < 0.05$). The study contributes to knowledge on innovative work behaviour and idiosyncratic (I-deals) and recommends that life insurance firms should strive to motivate their employees through development and financial incentives I-deals so as to enhance innovative work behaviour.

Keywords: Flexibility I-deals, Development I-deals, Innovative Work Behaviour, extrinsic motivation

INTRODUCTION

In recent literature on organizational behaviour, researches on innovative work behaviour have increased due to the need for organizations to be competitive in their operations through behaviours which are not recognized within the traditional rewards systems. Research on innovative work behaviour and I-deals are scanty though these employment arrangements have

been studied with other employee outcomes including organizational citizenship behavior, organizational commitment, employee engagement (Rosen *et al.*, 2014) among others. IWB consists of idea generation, idea promotion, and idea realization. Extrinsically motivating I-deals comprise of development and flexibility (Rosen *et al.*, 2014). The study conceptualized financial incentives and development I-deals as extrinsically motivating because they present motivation of employees from outside the factors within the job itself. The known studies on the relationship between idiosyncratic deals and innovative work behaviour have been previously done in Europe where customized employment arrangements are common practice (Spieglare *et al.*, 2014) as compared to countries in Africa. Innovative work behaviour has been conceptualized in different ways by different scholars. In his conceptualization, Janssen, (2000) explained that idea generation is the starting stage where employees produce new ideas that are evoked by problems and emerging trends in the work place while idea promotion is finding friends and supporters surrounding the idea and idea realization is the production of a prototype that enables experimentation by the individuals, groups as well as the organization concerned. On their part, Jeroen & Hartog (2010) included idea implementation as the final stage that transformed creative ideas into innovative ones.

IWB has been associated to many beneficial employee outcomes despite its exclusion from the traditional reward systems in organizations. Some of the notable benefits include its encouragement of work engagement, a reduction in work-life conflicts and private conflicts among employees within the organization (Howell *et al.*, 2004). Of importance to this study is that IWB is also related to high performance work system in organizations (HPWS) as noted by Spieglare *et al.*, (2014). Although IWB is a discretionary behavior by employees that is not recognized by the formal remuneration system, it has enormous value addition to the organizational effectiveness (Basadur, 2004). This could be through an efficient operation of the organization through the extrinsic motivation derived from development and flexibility I-deals.

Extrinsically motivating I-deals have been recognized by many past studies to encourage many employee outcomes which include employee engagement, organizational commitment, organizational citizenship behaviour, voice behaviour among others (Liao *et al.*, 2013). Except for the study by Spieglare *et al.*, (2014) which looked at the relationship between employment relationships, a construct seemingly close to idiosyncratic deals and IWB there is no other known study on this relationship. Spieglare *et al.*, (2014) studied IWB from the High Performance Work Systems variables which emphasize job security, flexibility in working, financial rewards and job design that are deemed to foster IWB among employees in organizations. This study extends I-deals-IWB research by examining the relationship between extrinsically motivating I-deals and IWB in the context of tied life insurance agents in Kenya.

Financial and development I-deals present extrinsic motivational factors that may make employees reciprocate through a display of IWB in the organization. In the recent literature on employee outcomes these I-deals have been recognized as important ingredients for social exchange relationships reciprocation between employees and employers or supervisors in organizations. I-deals refer to employment arrangements negotiated by individual employees and approved by employers and or their agents that favour their skills, time and circumstance (Rousseau, 2006).

Past studies agree that both extrinsic motivations are positively related to IWB. For instance, Amabile (1996) avers that IWB is intrinsically motivated by job design factors. Liao *et al.*, (2014) also cites that the actual intrinsic and extrinsic job design factors that motivate employees to display work outcomes include task, flexibility, development and financial incentives. Spieglare *et al.*, (2014) specifically cites financial rewards and work flexibility as predictors of IWB. This study specifically focuses on financial incentives and development I-deals which are extrinsically motivating (Liao *et al.*, 2014). Such motivation could be necessary for life insurance industry sales agents in Kenya which greatly depends on the innovative working of the tied agents. This view is supported by a study by Odemba (2013) who found out that the life insurance product is dependent on the innovativeness of the sales agents because of the unique nature of the life product among Kenyan consumers. These consumers perceive it as not necessary as compared to other goods hence employees need to be motivated in a fair way so as to be innovative in its distribution. Kangetta & Kirai's (2017) study on the effects of mergers and acquisitions on the insurance industry in Kenya that found out that employee motivation has an important effect on organizations creativity, innovation and effectiveness also gives credence to this study. Therefore because of its nature, life insurance products distribution may need innovative agents who could craft new ways of meeting, presenting information and of explaining the nature of their products so as to arouse interests of their clients.

Therefore through the social exchange relationships with their employers or agents, the tied life insurance agents in Kenya could be motivated by development and financial I-deals granted fairly. Financial I-deals help in making employees meet their daily need as well as remain committed to displaying new ways of doing work in the organization. development I-deals on the other hand may also eventually make them get a chance to interact with other industry colleagues, learn new techniques as well as prepare them handle challenging positions in the organization that help to foster IWB among employees hence making them acquire challenging and interesting ideas that are innovative in the field.

Although the study by Spieglare *et al.*, (2014) revealed how flexibility and financial I-deals predicted IWB, little is known on how tasks and responsibilities and development I-deals

predict it. Also, the nature of the prediction of IWB by financial incentives was not straight forward because the findings indicated that it weakened the positive effect of work flexibility on IWB at the individual employee level, but enhanced it collectively. Thus, this study hypothesized that;

Ho₁ *Development idiosyncratic deals have no significant effect on innovative work behaviour among tied life insurance agents in Kenya.*

Ho₂ *Financial idiosyncratic deals have no significant effect on innovative work behavior among tied life insurance agents in Kenya.*

THEORETICAL REVIEW

The study was informed by the idiosyncratic deals theory. This is a theory that explains non-standardized work arrangement initiated by an employee and approved by an employer or his agent, associated to Arthur & Rousseau (2001). Ideals can take two forms depending on the time they were arranged: “ex ante” during recruitment or “ex post” in an ongoing employment relationship (Rousseau, 2006). A supervisor is a crucial negotiating party for I-deals as an agent of an employer (Anand *et al.*, 2010) implying that work arrangement may be endorsed by supervisors in the absence of the actual employer.

I-deals have four distinguishing features from other employment relationships. They are individually negotiated, heterogeneous, mutually beneficial, and vary in scope (Rousseau & Kim, 2006). They are individually negotiated because not all employees have similar requirements, contributions or characteristics hence each has different needs and values that they articulate individually (Anand *et al.*, 2010). They are heterogeneous because they vary even with employees doing similar work in the organization (Arthur & Rousseau, 2001) and they are mutually beneficial because both parties benefit from the arrangement (Hornung *et al.*, 2008) implying that it is goal-oriented social exchange relationship benefitting not only the individual employee but also the organization. It therefore differs with skewed and favouristic arrangements that benefit only a single party (Rousseau, 2001). Finally, ideals vary in scope (Anand *et al.*, 2010) meaning a single or multiple items in the employment contract may be negotiated.

The prevalence of I-deals in research literature in the recent past can be attributed to changing individual, organizational, global and labor market conditions (Farber & Western, 2000; Freeman, 1999). Individual changes may include the increased competition for employees talent, increased employee negotiability, and increased need for career progression (Michaels *et al.*, 2001; Farber & Western, 2000) whereas changes in environmentally associated conditions include changing nature of work (Tietze & Musson, 2003), labor market

changes, decreased trade unionism, and increased career opportunities interested with employee multi-skills in organizations (Feldman & Pentland, 2003).

LITERATURE REVIEW

There are several ways that employees can be empowered in an organization. These may be through extrinsic motivation. Extrinsic motivation may take the form of development and financial I-deals.

Development Idiosyncratic Deals and Innovative Work Behaviour

The relationship between development idiosyncratic deals and innovative work behaviour emanate from the social exchange relationship that is enjoyed by both the employee and the employer. The relationship starts from the employees' quest to negotiate for I-deals that offer training opportunities, which promote on the job training opportunities, those that offer special opportunities for skill development and those which allow career development opportunities. The employer or his agent will scrutinize the requests that have been done by the employees on the basis of their unique contribution to the organization. This is consistent with Liao *et al.*, (2014) explanation in their meta-analytical study. The conclusion was that development I-deals are given to special, distinctive and valuable employees in the organizations.

The employee could be unique, special and valuable in the organization through the superior performance or skill in the performance of his/ her work chores. Apart from the skill in performance of the prescribed work chores, the employee could possess a high leader member exchange (LMX) relationship (Vidyarthi *et al.*, 2014). The LMX relationship is characterized by a strong closeness of the employee to his/ her supervisors such that the leader may give priority favours to the employee whenever need arises. Another explanation for the granting of these I-deals to specific employees is the commitment that such employees give to the organization. This is supported by a study by Liao *et al.*, (2010) that found out that those employees with development I-deals had significant commitment to the organization.

After the employer/ agent is satisfied with the employee in terms of the criteria for giving out development I-deals, he/ she approves the I-deal. The approval will hence herald reciprocation from the employee in terms of innovative work behaviour. To motivate the employee in his innovative work behaviour is the commitment (Hornung *et al.*, 2008) and the job satisfaction derived from the social exchange relationship (Ho & Tekleab, 2013). Similarly, the motivation to be innovative in the work role is also enhanced by the employees' less intention to quit the organization as posited by Hornung *et al.*, (2014). In conclusion, the motivation which the employee gets from the granted I-deal engenders a reciprocation of innovative activities at

work like idea exploration, idea generation, idea championing and idea implementation which are the salient features of innovative work behaviour.

H₀₁: Development idiosyncratic deals have no significant effect on innovative work behavior among tied life insurance agents in Kenya.

Financial Idiosyncratic Deals and Innovative Work Behaviour

The relationship between financial I-deals and innovative work behaviour is based on the social exchange relationship between the employer/ agent and the employee. Whereas the employee negotiates the features of the financial incentives, the employer/ agent approves the I-deal hence initiating the reciprocation from the employee through innovative work behaviour. The employee begins by seeking for compensation arrangement that meets individual needs, compensation arrangement that is tailored to fit the employee, an arrangement that compensates unique skills and contributions, compensation arrangement that raises employee pay due to exceptional contributions made to the organization beyond normal policies and one that plans a reward for unique contribution after employee's initial appointment.

The compensation arrangements sought by the individual employee would likely motivate the employee once they are granted by the employer. For instance, a compensation arrangement that compensates for unique contribution to the organization is likely to make the employee continually committed to the organization (Rosen *et al.*, 2013). This is because employees are likely to quit the organization without such motivation given that financial incentives are of economic exchange rather than social exchange hence are universal and can be replicated among organizations (Liao *et al.*, 2014). Therefore when an organization directs focus on financial incentives the employees may evaluate the uneconomical consequences of quitting the organization and hence will instead focus on reciprocating the financial I-deals by searching for ways and techniques for improving processes, products and procedures used in the organization.

Other scholars believe that financial I-deals have unclear relationship with innovative work behaviour. One such study is by Spieglare *et al.*, (2014) who concluded that financial incentives had a collective impact on innovative work behaviour among the employees but not as individuals. The current study proposes that financial I-deals have a positive and significant effect on innovative work behaviour and intends to add to literature on idiosyncratic deals-innovative work behaviour research. The study draws support from other past studies in this area. One such study is by Milkovich & Newman (2005) who examined employer obligations as perceived by employees on innovative work behaviour. They reported that pay was one of the greatest obligations of employers as regards this behaviour. This implies therefore that financial

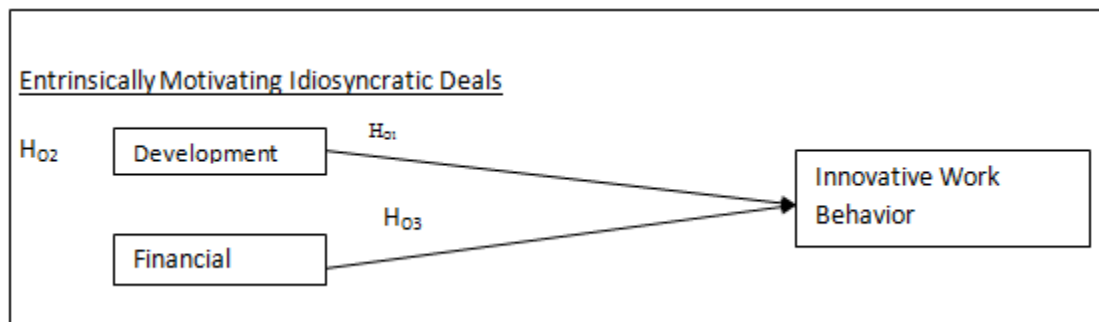
I-deals are so vital in empowering employees to perform innovatively so as to enhance the overall efficiency of an organization.

H₀₂: Financial idiosyncratic deals have no significant effect on innovative work behavior among tied life insurance agents in Kenya.

CONCEPTUAL FRAMEWORK

In the study the independent variables were extrinsically motivating idiosyncratic deals measured by development and financial incentives. The dependent variable innovative work behavior is measured by idea exploration, idea generation, idea championing and idea implementation.

Figure 1. Conceptual Framework



RESEARCH METHOD

Sampling and Data

Explanatory design was employed by the study with targeted population of 1954 agents from 8 insurance companies (IRA, 2016) a sample size of 498 agents was chosen where unit managers were randomly selected after Stratification was done for insurance companies into branches that was proportionate to the total agents per branch. Data was collected from using structured questionnaires distributed by the researcher and one research assistant. They were administered on employees and their managers/ supervisors who evaluated the employees' innovative work behaviour activities.

Data Measurements

All the three variables were measured using 7-point likert scales. According to Zikmund *et al.*, (2013) likert scales with five-point or more are desirable than those that are shorter because they offered more variance, higher degree of measurement and information. However scales more than seven would make respondents difficult to make a choice.

Dependent Variable-Innovative Work Behaviour

Innovative work behavior (IWB) was measured using a 9-item scale that was developed and validated by Jeroen & Hartog (2010). The scale measures IWB using its four dimensions of idea exploration, idea generation, idea championing and idea implementation. Idea exploration was measured with 2 items, idea generation with 3 items, idea championing with two items and idea implementation with three items. The items were based on a 7point scale ranging from 1(never) to 7 (always).

Independent Variable-Idiosyncratic Deals

Development and financial incentives idiosyncratic deals were measured by adapting Rosen *et al.* (2013) multi-dimensional scale. Development and financial I-deals were represented in this scale. Specifically, development I-deals was measured using 4 items, and financial with 5 items from the same scale. A seven point likert scale was used with scores ranging from 1(strongly disagree) to 7 (strongly agree) for each item. The study has two independent variables and one dependent variable as shown in table 1 below.

Table 1. Operationalization of the Research Variables

Variable	Measurement	Measurement Scale
Innovative Work Behaviour	<ul style="list-style-type: none"> ▪ -pays attention to non-daily work issues. ▪ -wonders how things can be improved. ▪ -searches new working methods, techniques or instruments. ▪ -generates original solutions to problems ▪ -makes others enthusiastic for innovative ideas. ▪ -finds new approaches to execute tasks. ▪ -convinces people to support innovative ideas. ▪ -introduces innovative ideas at work. ▪ -contributes to implementation of new ideas. 	Seven point likert scale.
Development I-deals	<ul style="list-style-type: none"> ▪ -training opportunities ▪ -on- the-job training ▪ -special opportunities for skill development ▪ -career development opportunities 	Seven point likert scale.
Financial I-deals	<ul style="list-style-type: none"> ▪ -compensation arrangement that meet individual needs. ▪ -compensation arrangement that fit individual employee. 	Seven point likert scale

Data Processing and Analysis

Data processing involved coding of responses, cleaning, screening and selecting them for further analysis. The study used descriptive statistics which described and compared variables numerically using statistics like mean and standard deviation. Multiple regression technique was used to show the amount of variations and to test the hypotheses explained by the independent variables through the coefficient of determination (R^2). Hence, multiple regression analysis was used to analyze data for this study. R^2 , the coefficient of determination provided a measure of the predictive ability of the model. A value that is closer to 1, means the better the regression equation in fitting the data (Hair *et al.*, 2010). The regression equation was:

$$y = \beta_0 + \beta_1x_1 + \beta_2x_2 + \varepsilon$$

Where:

Y_1 = Innovative work behavior.

β_0 = Constant.

X_1 = Flexibility I-deals

X_2 = Task I-deals

β_1 - β_5 = Coefficient of Regression or the change induced.

e = Error term

FINDINGS AND DISCUSSION

Descriptive Analysis for Development and Financial Idiosyncratic Deals

The results on descriptive analysis showed that life insurance organizations demonstrated average development I-deals. This is because it had a mean of 5.784, standard deviation of 0.819, skewness of -0.248 and kurtosis of -0.723. The normality of the data was also within the acceptable range as demonstrated by the values of kurtosis and skewness obtained from the analysis. This implied that development I-deals were moderately upheld by the organizations. The results also showed that financial I-deals was moderately upheld by the organizations with a mean of 5.014 and a standard deviation of 1.155. Normality was also tested revealed by a skewness of -0.308 and kurtosis of -0.630. Finally, IWB had a mean of 5.226, standard deviation of 0.944, skewness of -0.42 and kurtosis of -1.286. The Cronbach alpha coefficient test was also employed to measure the internal consistency of the instruments used. From the results, the Cronbach alpha test showed values that ranged from a low of 0.71 (financial I-deals) to a high of 0.878 (innovative work behavior). These findings were in line with the benchmark suggested by Hair, *et al.*, (2010) where coefficient of 0.60 is regarded to have an average reliability while coefficient of 0.70 and above indicates that the instrument has a high reliability standard.

Table 2: Grade Mean Descriptive Analysis of Study Constructs

Variables	Mean	Std.		Kurtosis	Cronbach's	N of Items
		Deviation	Skewness		Alpha	
DIDEAL	5.784	0.819	-0.248	-0.723	0.769	4
FNIDEAL	5.014	1.155	-0.308	-0.630	0.865	5
IWB	5.226	0.944	-0.420	-1.286	0.883	9

Legend: IWB= innovative work behavior, DIDEALS= development I-deals, FNIDEALS= financial I-deals

Factor Analysis

Factor analysis for financial I-deals was conducted in order to make sure that the items belonged to the same construct (Wibowo, 2008). The results showed that there were no exceptions, as all variables scored above the threshold of 0.5. Two factors were loaded and named contributory financial I-deals and circumstantial financial I-deals respectively. The first factor accounted for 44.769% of the total variance while the second factor accounted for 32.899%. The KMO being a measure or an index for comparing the magnitude of the observed correlation coefficients to the magnitude of the partial correlation coefficients was tested. As shown in table 4.20, KMO was greater than 0.5, and Bartlett's Test was significant. Table 3 illustrates the factor analysis for financial I-deals as explained above.

Table 3: Factor Analysis

Total Variance Explained: Rotation Sums of Squared Loadings							
	loadings	Initial Eigen values	% of Variance	Cumulative %	KMO	Bartlett's Test	Sig.
IWB	0.802	4.821	53.56	53.56	0.76	2519	0
		1.629	18.1	71.66			
Development							
I-deals	0.766	2.369	59.25	59.25	0.652	514.8	0
Financial							
I-deals	0.759	2.238	44.77	44.77	0.835	890.8	0
		1.645	32.9	77.67			

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

Correlation test

Correlation findings from the study revealed that development I-deals were positive and significantly associated with innovative work behavior ($r = 0.414$, $p < 0.01$). Also, financial I-deals positively relate with innovative work behavior ($r = 0.654$, $p < 0.01$). This implies that development and financial I-deals were expected to influence innovative work behavior. A regression test to determine the effects of both the control and the independent variables (direct effect) was done. The findings revealed that 48% variation of innovative work behavior is predicted by development and financial I-deals ($R^2 = 0.48$). Their joint prediction was significant as shown by an F value of 76.5, $p < 0.05$. The VIF values were less than 4 indicating the absence of multi-collinearity and thus the variation contributed by each of the independent variables was significant.

Hypothesis Testing

It was hypothesized that there was no significant effect of development I-deals on innovative work behaviour (H_{01}). In line with the hypothesis postulated in the study, indeed findings indicated that development I-deals had a positive and statistically significant effect on innovative work behaviour ($\beta = 0.241$, $p = 0.001$). This therefore had the implication that these I-deals which comprise negotiation of training opportunities, on the job training activities, special skill development and career development have a bearing on innovative work behavior by employees in organizations. The findings are consistent with past research findings which showed a positive relationship of these I-deals with important employee outcomes. For example, according to a study by Hornung & Yipeng (2015) on Chinese employees, development I-deals were found to be broad based and to transcend the work boundaries. These I-deals are thus important to the employee as well as the organization as they have cross-cutting effects. The employee is motivated to be immersed in his work role beyond the requirement of the organization as reciprocation to the approval of training opportunities, on-the-job training activities, special skills acquired and career development. The immersion in his/ her job through the motivation acquired through these I-deals at times exposes the employee to social problems that surround family commitments.

Similarly, it was hypothesized that financial I-deals have no effect on innovative work behaviour. However, the findings showed a significant effect of these I-deals with innovative work behaviour ($\beta = 0.582$, $p = 0.00$). These findings indicate that compensation arrangement that meet individual needs, that is tailored to fit the individual employee, compensate for unique skills contributions, compensate the exceptional contributions and that rewards the unique contributions of an employee have a great effect on the outcome variable. The findings are also

supported by literature and past research findings. For instance, Rosen *et al.*, (2013) in their study to validate the “ex-post” I-deals scale and compare the four types of I-deals with attitudinal outcomes of affective, normative and continuance commitment, found out that financial I-deals demonstrated significant correlations with commitment and satisfaction although at a weaker level compared to the other I-deals. According to Rosen *et al.* (2013) explanation these types of I-deals are common to all organizations because they are economic and tangible-oriented resource that is basic to every employee in employment. However, the study found that among the three commitments, financial I-deals predicted more variance with continuance commitment and with job satisfaction.

Table 4: Testing Hypothesis for Direct Effect of Ideals on IWB

	Unstandardized		Standardized			Collinearity		
	Coefficients		Coefficients			Statistics		
	B	Std. Error	Beta	t	Sig.	Zero-order	Tolerance	VIF
(Constant)	1.147	0.254		4.507	0.00			
DIDEAL	0.263	0.042	0.241	6.246	0.00	0.414	0.912	1.097
FNIDEAL	0.509	0.034	0.582	15.063	0	0.654	0.912	1.097
R Square	0.48							
Adjusted R Square	0.478							
R Square Change	0.48							
F Change	176.52							
df1	2							
df2	382							
Sig. F Change	0							

a Dependent Variable: IWB

CONCLUSIONS

Empirical findings of this study confirmed the significant relationship between extrinsically motivating idiosyncratic deals and innovative work behavior. The findings also indicated that financial I-deals particularly are highly significantly related to innovative work behavior. The granting of such I-deals by employers is likely to elicit innovative work behavior since financial incentives are basic to their family improvement and thus employees are likely to be innovative in order to receive more earnings for their family’s economic well-being. Therefore it can be concluded that financial I-deals are significantly related to innovative work behavior. In the current study however, the results showed that these I-deals are more significantly contributing

to innovative work behaviour more than the other I-deals, reflecting a different perspective on these I-deals. The explanation to this could arise from the attachment that employees place on economic incentives more than on social exchange relationships when reciprocating employee outcomes particularly in the developing countries such as in the Kenyan insurance industry. This finding therefore signifies an important contribution in I-deals-outcomes literature.

IMPLICATIONS OF THE STUDY

The current study showed a significant support of the relationship between development I-deals and innovative work behaviour. It is imperative then that the management of life insurance companies and other employers should encourage the negotiation and approval of these I-deals in order to benefit in employee outcomes and behaviour particularly innovative work behavior for increased effectiveness.

Though there has been a scanty past research on the relationship between financial I-deals and employee outcomes, the current study findings has found a strong significant support for these I-deals with innovative work behaviour. In the same way, financial incentives represent the primary motivation for seeking employment in Africa just as in Chinese culture as postulated by Hornung & Yipeng (2015). The implication for management of life insurance companies' managements in Kenya is to encourage work plans where employees negotiate for financial incentives that reflect their contributions to the organization's effectiveness. Tied life insurance sales agents may contribute in terms of their peculiar negotiation talents, working overtime in their offices by meeting their clients and also from the number of clients attributed to their negotiation skills and the volumes of their sales. Because I-deals is a relatively new construct (Hodgkinson & Kevin, 2016), future researchers should investigate and replicate the findings in organizations dealing with non-life insurance products and across other employees operating in different levels within the organizations (e.g. I-deals negotiated by management level employees).

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