

Employees' Perceptions of Individual-Level Determinants of Workplace Risk-Taking Propensity: Evidence from Lusaka City Council and the Development of the Employee Risk-Taking Propensity Framework (ERTPF)

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ABSTRACT

Employees' willingness to undertake constructive workplace risks is increasingly recognised as an important contributor to organisational innovation, adaptability and effective public service delivery. However, descriptive evidence regarding employees' perceptions of the individual-level factors associated with workplace risk-taking propensity remains limited within public-sector organisations in developing countries, particularly in Sub-Saharan Africa. This study examined employees' perceptions of personality traits, needs satisfaction and self-efficacy in relation to workplace risk-taking propensity among formal employees of Lusaka City Council, Zambia. Based on the descriptive findings, the study developed the Employee Risk-Taking Propensity Framework (ERTPF) as an integrated behavioural framework for understanding employees' workplace risk-taking propensity.

The study adopted a positivist research philosophy and employed a quantitative cross-sectional descriptive survey design. Data were collected from 306 employees selected through simple random sampling using a structured self-administered questionnaire developed from the Big Five Personality Theory, Maslow's Hierarchy of Needs Theory and Bandura's Self-Efficacy Theory. Data were analysed using IBM SPSS Statistics through descriptive statistical techniques, including frequencies, percentages, means, standard deviations and composite mean analysis. Instrument reliability was established using Cronbach's alpha coefficients, while face and content validity were confirmed through expert review and alignment with the theoretical constructs underpinning the study.

The findings revealed generally favourable employee perceptions across the three individual-level constructs examined, with an overall composite mean of 3.97 (SD = 0.53). Among the constructs, self-efficacy recorded the highest composite mean (M = 4.40; SD = 0.45), indicating very high levels of perceived confidence in handling challenging tasks, managing uncertainty, recovering from setbacks and persisting through workplace difficulties. Needs satisfaction recorded the second highest composite mean (M = 3.92; SD = 0.51), reflecting favourable employee perceptions regarding job security, opportunities for professional growth and self-actualisation. Personality traits recorded a moderately high composite mean (M = 3.58; SD = 0.64), suggesting that employees generally perceived themselves as creative, conscientious and open to new ideas while remaining cautious when confronted with uncertainty, criticism and potential negative outcomes.

The study concludes that employees of Lusaka City Council generally perceive themselves as possessing favourable behavioural characteristics, motivational conditions and confidence associated with constructive workplace risk-taking. Based on these descriptive findings, the study developed the Employee Risk-Taking Propensity Framework (ERTPF), which integrates the Big Five Personality Theory, Maslow's Hierarchy of Needs Theory and Self-Efficacy Theory into a single behavioural framework. The framework proposes that employees' workplace risk-taking propensity is shaped through the complementary interaction of behavioural dispositions, motivational readiness and self-efficacy, leading to constructive workplace risk-taking, positive organisational outcomes and continuous organisational learning through a reinforcing feedback process. The

framework constitutes the principal theoretical contribution of the study and provides an evidence-informed foundation for future research, organisational leadership, human resource management and public-sector policy.

Keywords: Employees' workplace risk-taking propensity; personality traits; needs satisfaction; self-efficacy; Employee Risk-Taking Propensity Framework (ERTPF); cross-sectional descriptive survey; Lusaka City Council; Zambia.

INTRODUCTION

Organizations increasingly operate in environments characterised by rapid technological change, complex stakeholder expectations, and continuous pressure to improve organizational performance. Consequently, employees are expected not only to perform prescribed duties but also to demonstrate initiative, creativity, adaptability, and sound decision-making under conditions of uncertainty (Dewett, 2004; OECD, 2015). These changing workplace demands have heightened scholarly interest in employees' workplace risk-taking propensity as an important behavioural capability associated with innovation, organizational adaptability, and effective service delivery.

Workplace risk-taking propensity refers to an employee's willingness to undertake calculated actions involving uncertain outcomes in pursuit of organizational improvement (Nicholson et al., 2005). Employees who report higher workplace risk-taking propensity are generally more willing to introduce innovative ideas, challenge ineffective routines, and make discretionary decisions intended to improve organizational performance. Conversely, employees with lower workplace risk-taking propensity may prefer established procedures and avoid uncertain situations, thereby limiting opportunities for organizational innovation and continuous improvement (García-Granero et al., 2015).

Behavioural literature suggests that employees differ in how they perceive and respond to workplace uncertainty. Individual-level characteristics such as personality traits, needs satisfaction, and self-efficacy have frequently been discussed as important behavioural attributes associated with employees' willingness to undertake workplace risks (Bandura, 1997; Judge & Bono, 2001; Nicholson et al., 2005). Personality traits are associated with relatively stable behavioural tendencies that shape how individuals approach uncertainty and new experiences. Needs satisfaction reflects the extent to which employees perceive that their personal and professional needs are fulfilled within the workplace, while self-efficacy represents employees' confidence in their ability to successfully perform challenging tasks and achieve desired outcomes (Bandura, 1997). Collectively, these psychological characteristics provide a useful perspective for understanding how employees perceive workplace situations involving uncertainty and initiative.

Although these individual characteristics have been widely examined in organizational behaviour research, relatively few studies have described employees' perceptions of personality traits, needs satisfaction, and self-efficacy together in relation to workplace risk-taking propensity, particularly within African public-sector organizations. Existing evidence has been generated predominantly from private-sector organizations and developed economies, limiting understanding of employees' workplace risk-taking within public-sector institutions characterised by formal accountability, procedural compliance, and bureaucratic decision-making.

Lusaka City Council provides an appropriate context for examining these individual-level characteristics because employees are required to balance innovation with accountability while delivering essential public services. Understanding employees' perceptions of personality traits, needs satisfaction, and self-efficacy in relation to workplace risk-taking propensity may provide useful descriptive evidence regarding the psychological characteristics associated with employees' willingness to undertake constructive workplace risks within a public-sector environment.

Background to the Study

Constructive workplace risk-taking has become increasingly important as organizations seek to enhance innovation, adaptability, and service delivery in rapidly changing environments (OECD, 2015). It refers to employees' willingness to undertake calculated workplace actions involving uncertainty with the intention of

improving organizational outcomes rather than engaging in reckless or unnecessary risk (García-Granero et al., 2015). As organizations become increasingly knowledge-driven and innovation-oriented, employees' workplace risk-taking propensity is widely recognised as an important behavioural capability associated with organizational learning, innovation, and improved organizational performance.

Behavioural and organizational literature suggests that employees differ in how they perceive workplace uncertainty and respond to opportunities requiring initiative and innovation. Individual-level characteristics such as personality traits, needs satisfaction, and self-efficacy have frequently been discussed as important psychological attributes associated with employees' workplace risk-taking propensity (Bandura, 1997; Costa & McCrae, 1992; Maslow, 1943). Personality Trait Theory suggests that relatively stable personality characteristics are associated with differences in behavioural tendencies, including openness to new experiences and responses to uncertainty (Costa & McCrae, 1992). Maslow's Hierarchy of Needs proposes that employees whose physiological, safety, social, esteem, and self-actualisation needs are adequately satisfied may be more willing to pursue challenging and innovative work activities (Maslow, 1943). Similarly, Self-Efficacy Theory proposes that employees with greater confidence in their capabilities generally report greater willingness to undertake challenging tasks, persist in the face of difficulties, and engage in discretionary workplace behaviours (Bandura, 1997).

Although these behavioural constructs have received considerable attention in organizational behaviour literature, the available empirical evidence remains fragmented. Existing studies have largely examined personality traits, motivation, or self-efficacy separately, with relatively few studies considering these individual-level characteristics together in relation to employees' workplace risk-taking propensity. Furthermore, much of the available evidence has been generated from private-sector organizations in developed economies, limiting understanding of employees' workplace risk-taking within public-sector organizations operating in developing countries.

This gap is particularly relevant within African public administration, where employees operate in organizational environments characterised by formal administrative procedures, regulatory compliance, public accountability, and increasing demands for innovation and improved service delivery. In Zambia, ongoing public-sector reforms continue to emphasise organizational effectiveness, innovation, and improved service delivery. However, there remains limited descriptive empirical evidence regarding employees' perceptions of personality traits, needs satisfaction, and self-efficacy in relation to workplace risk-taking propensity within public-sector institutions. Addressing this gap may contribute to a better understanding of the psychological characteristics associated with constructive workplace risk-taking and provide useful information for human resource management, organizational leadership, and public-sector policy development.

Statement of the Problem

Public-sector organizations are increasingly expected to improve service delivery through innovation, adaptability, and continuous organizational improvement. Achieving these objectives depends not only on institutional reforms but also on employees who are willing to undertake constructive workplace risks by introducing new ideas, solving organizational problems, and making informed decisions under conditions of uncertainty. However, public-sector organizations generally operate within highly regulated and bureaucratic environments characterised by procedural compliance, accountability, and administrative controls, conditions that may limit employees' willingness to exercise initiative and engage in innovative workplace behaviours (OECD, 2015). Consequently, understanding the individual psychological characteristics associated with employees' workplace risk-taking propensity has become an important concern for organizational leaders, human resource practitioners, and public-sector policymakers.

Although workplace risk-taking has attracted considerable scholarly attention, much of the existing literature has been generated from private-sector organizations and entrepreneurial settings in developed economies (Dewett, 2004; Nicholson et al., 2005; García-Granero et al., 2015). Comparatively limited empirical evidence exists regarding employees' perceptions of workplace risk-taking within African public-sector organizations, particularly in local government institutions where employee behaviour is shaped by public accountability, administrative procedures, and service delivery responsibilities. This limited evidence restricts understanding of

how employees perceive individual psychological characteristics in relation to workplace risk-taking within these institutional contexts.

The literature also reveals an important conceptual gap. Previous studies have largely examined personality traits, needs satisfaction, and self-efficacy independently, providing separate explanations of employee behaviour. Consequently, relatively few studies have described employees' perceptions of these complementary psychological characteristics together in relation to workplace risk-taking propensity within public-sector organizations. This fragmented body of evidence has limited the development of integrated conceptual explanations that reflect the multidimensional nature of employees' workplace risk-taking propensity.

At Lusaka City Council, employees are expected to demonstrate initiative, innovation, and responsible decision-making while simultaneously maintaining accountability and compliance in the delivery of municipal services. Despite these expectations, there is limited descriptive empirical evidence regarding employees' perceptions of personality traits, needs satisfaction, and self-efficacy in relation to workplace risk-taking propensity among formal employees of the Council. This knowledge gap limits understanding of the psychological characteristics that employees associate with constructive workplace risk-taking within this public-sector context.

Purpose of the Study

The purpose of this study was to describe the individual-level factors associated with employees' workplace risk-taking propensity among formal employees of Lusaka City Council. Specifically, the study assessed employees' perceptions of workplace risk-taking propensity, personality traits, needs satisfaction and self-efficacy. Based on the descriptive findings and the theoretical foundations underpinning the study, the Employee Risk-Taking Propensity Framework (ERTPF) was developed as an integrated behavioural framework for understanding employees' workplace risk-taking propensity within the public-sector context.

Research Objectives

The study was guided by the following objectives:

1. To assess the level of employees' workplace risk-taking propensity among formal employees of Lusaka City Council.
2. To describe employees' perceptions of personality traits associated with workplace risk-taking propensity.
3. To describe employees' perceptions of needs satisfaction associated with workplace risk-taking propensity.
4. To describe employees' perceptions of self-efficacy associated with workplace risk-taking propensity.
5. To develop the Employee Risk-Taking Propensity Framework (ERTPF) based on the descriptive findings and the theoretical foundations of the study.

Research Questions

The study sought to answer the following research questions:

1. What is the level of employees' workplace risk-taking propensity among formal employees of Lusaka City Council?
2. What are employees' perceptions of personality traits associated with workplace risk-taking propensity?
3. What are employees' perceptions of needs satisfaction associated with workplace risk-taking propensity?
4. What are employees' perceptions of self-efficacy associated with workplace risk-taking propensity?

5. How can the descriptive findings and the theoretical foundations of the study be integrated into the Employee Risk-Taking Propensity Framework (ERTPF) to enhance understanding of employees' workplace risk-taking propensity?

Study Theoretical Foundation

Employees' workplace risk-taking propensity has been examined through several complementary behavioural and organizational theories, each offering a distinct perspective for understanding how individuals perceive, evaluate and respond to uncertainty in the workplace. In this study, these theories provided the conceptual foundation for describing employees' perceptions of the individual-level factors associated with workplace risk-taking propensity.

The Big Five Personality Theory posits that relatively stable personality characteristics—particularly openness to experience, conscientiousness, emotional stability, extraversion and agreeableness—are associated with behavioural tendencies such as innovation, adaptability and willingness to engage in calculated workplace risks (Costa & McCrae, 1992; John & Srivastava, 1999; Zhao & Seibert, 2006). Maslow's Hierarchy of Needs Theory suggests that employees whose physiological, safety, belongingness and esteem needs are adequately satisfied are more likely to pursue higher-order goals such as creativity, achievement and self-actualisation (Maslow, 1943, 1954). Likewise, Self-Efficacy Theory proposes that employees with strong beliefs in their capabilities are more confident in undertaking challenging tasks, persisting through obstacles and responding positively to uncertain work situations (Bandura, 1977, 1997).

Although the primary focus of this study was on individual-level determinants, complementary behavioural theories also informed the broader conceptual understanding of workplace risk-taking. Prospect Theory explains that individuals evaluate potential gains and losses relative to subjective reference points rather than objective outcomes when making decisions under uncertainty (Kahneman & Tversky, 1979; Tversky & Kahneman, 1992). Expectancy Theory proposes that employees are motivated to engage in particular behaviours when they believe that effort will result in successful performance and valued rewards (Vroom, 1964; Porter & Lawler, 1968). Risk Homeostasis Theory further suggests that individuals regulate their behaviour according to their perceived acceptable level of risk and continuously adjust their actions as workplace conditions change (Wilde, 1982, 1994). Collectively, these complementary theories provide a broader behavioural context for understanding workplace risk-taking as a multifaceted phenomenon.

While each theory offers valuable insights into workplace behaviour, no single theoretical perspective provides a comprehensive conceptual understanding of employees' workplace risk-taking propensity. Existing theories tend to focus on specific dimensions such as personality, motivation, self-belief, cognitive evaluation or behavioural regulation. Consequently, they provide partial rather than integrated explanations of employees' workplace risk-taking, particularly within public-sector organizations characterised by procedural accountability, formal administrative systems and regulatory compliance (Rainey, 2014).

Guided by these complementary theoretical perspectives, the present study descriptively assessed employees' perceptions of personality traits, needs satisfaction and self-efficacy in relation to workplace risk-taking propensity among formal employees of Lusaka City Council. Based on the descriptive empirical findings and the integration of the underlying behavioural theories, the study proposes the Employee Risk-Taking Propensity Framework (ERTPF) as a conceptual framework for understanding workplace risk-taking. Rather than representing a statistically validated predictive model, the framework synthesizes the descriptive findings and theoretical perspectives into an integrated conceptual representation of the individual-level factors associated with employees' workplace risk-taking propensity. It therefore constitutes the principal theoretical contribution of the study and provides a conceptual foundation for future studies employing inferential statistical techniques to test and refine the proposed relationships.

Significance of the Study

This study is significant from theoretical, empirical, practical and methodological perspectives.

Theoretical Significance

The study contributes to behavioural and organisational literature by integrating the Big Five Personality Theory, Maslow's Hierarchy of Needs Theory, and Bandura's Self-Efficacy Theory into the Employee Risk-Taking Propensity Framework (ERTPF). Developed from the study's descriptive findings and established behavioural theories, the framework provides a contextually grounded conceptual representation of the individual-level factors associated with employees' workplace risk-taking propensity within the public sector. The framework extends existing literature by bringing together behavioural dispositions, motivational conditions and self-efficacy within a single conceptual model and provides a foundation for future studies to empirically test and refine the proposed relationships using inferential analytical approaches.

Empirical Significance

The study contributes descriptive empirical evidence on employees' perceptions of workplace risk-taking propensity and the associated individual-level factors of personality traits, needs satisfaction and self-efficacy among formal employees of Lusaka City Council. By focusing on a public-sector institution in Zambia, the study addresses a notable gap in the literature, where empirical evidence on workplace risk-taking has largely been generated from private-sector organisations and developed economies. The findings therefore broaden understanding of workplace risk-taking within the context of African public administration.

Practical Significance

The findings provide useful insights for Lusaka City Council, public-sector managers, policymakers and human resource practitioners regarding employees' perceptions of the behavioural and motivational factors associated with workplace risk-taking. The study identifies practical areas that can support organisational improvement, including strengthening employee self-efficacy, enhancing professional development opportunities, improving recognition systems and fostering supportive leadership practices that encourage responsible workplace initiative, innovation and continuous learning. The proposed Employee Risk-Taking Propensity Framework (ERTPF) also offers a practical guide that organisations may use when designing strategies aimed at promoting constructive workplace risk-taking.

Methodological Significance

Methodologically, the study demonstrates the application of a positivist research philosophy, a deductive approach, and a quantitative cross-sectional descriptive survey design in examining employees' perceptions of workplace risk-taking propensity within a public-sector context. The use of structured Likert-scale questionnaires together with descriptive statistical techniques, including frequencies, percentages, means, standard deviations and composite mean analysis, provides a replicable approach for describing behavioural constructs in organisational research. Furthermore, the study establishes a methodological foundation for future research employing inferential statistical techniques, such as correlation analysis, multiple regression and Structural Equation Modelling (SEM), to empirically validate and refine the conceptual relationships proposed in the Employee Risk-Taking Propensity Framework (ERTPF).

Scope of the Study

The study was conducted among formal employees of Lusaka City Council in Zambia. It focused on employees' workplace risk-taking propensity and the individual-level factors associated with it, namely personality traits, needs satisfaction and self-efficacy. Organisational-level factors associated with workplace risk-taking were beyond the scope of this study, as they formed part of a separate component of the broader doctoral research.

The study adopted a positivist research philosophy, a deductive research approach, and a quantitative cross-sectional descriptive survey design. Data were collected using a structured self-administered questionnaire comprising Likert-scale items and were analysed using descriptive statistical techniques, including frequencies, percentages, means, standard deviations and composite mean analysis. The study was limited to describing

employees' perceptions of workplace risk-taking propensity and the associated individual-level factors; consequently, it did not seek to establish causal relationships among the study variables.

Based on the descriptive findings and the theoretical foundations underpinning the study, the Employee Risk-Taking Propensity Framework (ERTPF) was developed as an integrated conceptual framework for understanding employees' workplace risk-taking propensity within the public-sector context. The framework is intended to provide a foundation for future empirical studies employing inferential statistical techniques to validate and refine the conceptual relationships it proposes.

Operational Definition of Key Terms

Workplace Risk-Taking Propensity: Employees' perceived willingness to undertake work-related decisions or actions involving uncertainty, potential failure or potential organisational benefits in pursuit of organisational improvement, as measured through employees' self-reported perceptions.

Personality Traits: Employees' perceived behavioural characteristics associated with the Big Five dimensions of openness to experience, conscientiousness, extraversion, agreeableness and emotional stability (low neuroticism), as reflected in their workplace attitudes and behaviours.

Needs Satisfaction: Employees' perceptions of the extent to which their physiological, safety, belongingness, esteem and self-actualisation needs are fulfilled within the workplace, consistent with Maslow's Hierarchy of Needs Theory.

Self-Efficacy: Employees' perceived confidence in their ability to successfully perform challenging work tasks, manage uncertainty, overcome obstacles and recover from setbacks in the workplace, consistent with Bandura's Self-Efficacy Theory.

Formal Employees: Individuals employed by Lusaka City Council on permanent and pensionable, contractual or other officially recognised employment terms in accordance with the Council's established conditions of service.

Employee Risk-Taking Propensity Framework (ERTPF): A conceptual behavioural framework developed from the study's descriptive empirical findings and the integration of the Big Five Personality Theory, Maslow's Hierarchy of Needs Theory and Self-Efficacy Theory. The framework provides a contextually grounded conceptual representation of how employees' perceived personality traits, needs satisfaction and self-efficacy are associated with workplace risk-taking propensity and serves as a foundation for future inferential research to empirically test and refine the proposed conceptual relationships.

RESEARCH METHODOLOGY

Introduction

This chapter presents the methodology adopted to assess the individual-level determinants associated with employees' workplace risk-taking propensity among formal employees of Lusaka City Council. It outlines the research philosophy, research approach, research design, study area, target population, sampling procedures, sample size determination, research instrument, validity and reliability procedures, data collection methods, data analysis techniques, ethical considerations, and methodological limitations.

The methodological choices were informed by the study's objectives and the nature of the research problem. Given that the study sought to describe employees' perceptions of personality traits, needs satisfaction, self-efficacy and workplace risk-taking propensity using measurable behavioural indicators, a quantitative research approach grounded in the positivist research philosophy was considered most appropriate. This methodological orientation enabled the systematic collection, measurement and descriptive statistical analysis of empirical data to provide objective evidence regarding employees' perceptions of the individual-level determinants associated with workplace risk-taking propensity.

Research Philosophy

Research philosophy refers to the system of beliefs concerning the nature of knowledge and reality that guides the research process (Saunders et al., 2019). It provides the foundation upon which methodological decisions relating to research design, data collection and data analysis are made.

This study was anchored in the positivist research philosophy. Positivism assumes that social phenomena exist objectively and can be investigated using scientific methods based on observation, measurement and empirical evidence (Creswell & Creswell, 2023). The philosophy emphasises objectivity, standardised measurement and statistical analysis to describe observable phenomena and generate evidence-based conclusions.

The adoption of positivism was appropriate because the study sought to obtain measurable evidence regarding employees' workplace risk-taking propensity and the individual-level determinants associated with it. Personality traits, needs satisfaction, self-efficacy and workplace risk-taking propensity were operationalized into observable indicators and measured using structured questionnaire items. Respondents' perceptions were quantified using a five-point Likert scale, allowing objective comparison of responses across the study population.

The positivist philosophy also enhanced the reliability, objectivity and replicability of the study through the use of standardized data collection procedures and objective descriptive statistical analysis. Consequently, the findings are based on empirical observations rather than subjective interpretation, thereby strengthening the scientific credibility of the study.

Research Approach

This study adopted a deductive research approach, which begins with established theories and uses them to guide the formulation of research objectives, the operationalisation of variables and the collection of empirical data for theory-informed investigation (Bryman, 2016). The deductive approach is appropriate where existing theoretical knowledge provides a conceptual basis for examining clearly defined behavioural constructs.

The study was informed by three complementary behavioural theories: Big Five Personality Theory, Maslow's Hierarchy of Needs Theory, and Self-Efficacy Theory. These theories provided the conceptual foundation for describing employees' perceptions of personality traits, needs satisfaction and self-efficacy in relation to workplace risk-taking propensity. They also guided the development of the conceptual framework, the operationalisation of the study variables and the design of the structured questionnaire.

Empirical data were subsequently collected from formal employees of Lusaka City Council and analysed using descriptive statistical techniques to determine the extent to which the observed descriptive patterns were consistent with the theoretical perspectives underpinning the study. The deductive approach therefore ensured coherence between the study's theoretical foundation, research objectives, measurement of constructs and interpretation of the findings, thereby enhancing the methodological rigour of the study.

Research Design

This study adopted a cross-sectional descriptive survey design. A cross-sectional survey involves collecting data from a study population at a single point in time and is appropriate for describing attitudes, perceptions and behavioural characteristics within a defined population (Saunders et al., 2019). The descriptive survey design enabled the researcher to assess employees' perceptions of personality traits, needs satisfaction, self-efficacy and workplace risk-taking propensity among formal employees of Lusaka City Council.

The design was appropriate for several reasons. First, it facilitated the collection of standardised data from a relatively large number of respondents using a structured questionnaire. Second, it enabled the description and comparison of employees' perceptions across different departments within the Council. Third, the design was cost-effective and time-efficient while providing a comprehensive snapshot of the prevailing behavioural characteristics of the study population. Finally, it complemented the quantitative research approach and the descriptive statistical techniques employed to summarise and interpret the data.

Although a cross-sectional descriptive survey design does not permit the examination of behavioural changes over time or the establishment of causal relationships, it provides a robust methodological framework for describing employees' perceptions of the individual-level determinants associated with workplace risk-taking propensity under existing organisational conditions. The findings should therefore be interpreted as descriptive evidence of employees' perceptions rather than as demonstrating causal relationships among the study variables.

Alignment of Research Objectives with the Methodological Approach

Table 2.1: Alignment of Research Objectives with the Methodological Approach

Specific Research Objective	Research Philosophy	Research Approach	Research Design	Data Collection Method	Measurement Instrument	Data Analysis
To assess the level of employees' workplace risk-taking propensity among formal employees of Lusaka City Council.	Positivist	Deductive	Cross-sectional descriptive survey	Structured self-administered questionnaire	Adapted Workplace Risk-Taking Propensity Scale	Descriptive statistics (frequencies, percentages, means, standard deviations and composite mean analysis)
To examine employees' perceptions of personality traits associated with workplace risk-taking propensity.	Positivist	Deductive	Cross-sectional descriptive survey	Structured self-administered questionnaire	Adapted Big Five Personality Scale	Descriptive statistics (frequencies, percentages, means, standard deviations and composite mean analysis)
To examine employees' perceptions of needs satisfaction associated with workplace risk-taking propensity.	Positivist	Deductive	Cross-sectional descriptive survey	Structured self-administered questionnaire	Adapted Needs Satisfaction Scale based on Maslow's Hierarchy of Needs Theory	Descriptive statistics (frequencies, percentages, means, standard deviations and composite mean analysis)
To examine employees' perceptions of self-efficacy associated with workplace risk-taking propensity.	Positivist	Deductive	Cross-sectional descriptive survey	Structured self-administered questionnaire	Adapted General Self-Efficacy Scale	Descriptive statistics (frequencies, percentages, means, standard deviations and composite mean analysis)
To develop the Employee Risk-	Positivist	Deductive	Cross-sectional	Structured self-administered	Descriptive empirical	Conceptual synthesis of

Taking Propensity Framework (ERTPF) based on the descriptive findings and theoretical foundations of the study.			descriptive survey	questionnaire and synthesis of theoretical literature	findings and behavioural theories	descriptive findings and theoretical integration
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Source: Researcher (2026).

Methodological Alignment

The alignment presented in Table 2.1 demonstrates the methodological coherence of the study. The positivist research philosophy informed the adoption of a deductive research approach, while the cross-sectional descriptive survey design provided an appropriate framework for collecting quantitative data from formal employees of Lusaka City Council at a single point in time. A structured self-administered questionnaire comprising validated measures of workplace risk-taking propensity, personality traits, needs satisfaction and self-efficacy was used to collect standardized data.

The data were analysed using descriptive statistical techniques, including frequencies, percentages, means, standard deviations and composite mean analysis, to describe employees' perceptions and address each research objective systematically. The descriptive empirical findings, together with the complementary behavioural theories underpinning the study, informed the development of the Employee Risk-Taking Propensity Framework (ERTPF) as the principal conceptual contribution of the research. This methodological alignment enhanced the internal consistency, rigour and credibility of the study by ensuring that the research philosophy, theoretical foundation, research objectives, measurement instruments, data analysis techniques and conceptual framework were coherently aligned with the descriptive nature of the study.

Study Area

The study was conducted at Lusaka City Council (LCC), the largest municipal authority in Zambia. Lusaka City Council is responsible for providing municipal services including urban planning, environmental management, engineering services, public health, housing administration, legal services, revenue collection and human resource management. The Council operates within a highly regulated public-sector environment characterised by accountability, statutory compliance and continuous demands for improved service delivery.

Lusaka City Council was purposively selected because its employees routinely make operational and administrative decisions that require balancing innovation with adherence to organisational rules, policies and procedures. Consequently, the institution provides an appropriate setting for examining employees' perceptions of workplace risk-taking propensity and the individual behavioural characteristics associated with it.

Furthermore, the Council employs staff from diverse professional disciplines and organisational departments, providing a broad range of employee experiences and behavioural perspectives. This diversity made the institution an appropriate setting for describing employees' perceptions of personality traits, needs satisfaction, self-efficacy and workplace risk-taking propensity within a public-sector organisation.

Target Population

The target population comprised all permanent employees of Lusaka City Council. According to the Council's administrative records, the institution employed 2,769 permanent employees distributed across seven departments. These employees constituted an appropriate population because they routinely perform

administrative, technical and professional responsibilities that require judgement, discretionary decision-making and workplace initiative in the delivery of municipal services.

Table 2.2: Target Population

Department	Employees
Administration and Human Resource	800
Finance	700
Public Health	303
Legal	205
Planning	250
Housing	200
Engineering	311
Total	2,769

Source: Lusaka City Council Administrative Records (2026).

The diversity of employees across these departments provided an appropriate basis for describing employees' perceptions of personality traits, needs satisfaction, self-efficacy and workplace risk-taking propensity within the organisational context of Lusaka City Council. The broad representation of administrative, technical and professional employees also enhanced the comprehensiveness of the descriptive findings.

Sampling Technique

The study employed **simple random sampling**, a probability sampling technique that gives every member of the target population an equal and independent chance of selection (Saunders et al., 2019). The technique was selected because it minimises selection bias and enhances the representativeness of the sample.

A sampling frame comprising all permanent employees was obtained from Lusaka City Council, from which respondents were selected using a simple random sampling procedure. This approach ensured that employees from all departments had an equal opportunity to participate in the study, thereby enhancing the representativeness of the sample and increasing the credibility of the descriptive findings.

Sample Size Determination

The sample size was determined using the Krejcie and Morgan (1970) sample size determination table. For a target population of 2,769 employees, the recommended minimum sample size was 338 respondents. To compensate for possible non-response, 350 questionnaires were distributed.

Following data collection, 306 correctly completed questionnaires were returned, representing a response rate of 87.4%. Although slightly below the recommended sample size, the achieved sample was considered adequate for descriptive statistical analysis and sufficiently representative of the target population. The sample therefore provided an appropriate basis for describing employees' perceptions of workplace risk-taking propensity and the individual-level determinants examined in this study.

Data Collection Instrument

Primary data were collected using a structured self-administered questionnaire developed from the study's conceptual framework and theoretical foundation.

The questionnaire comprised five sections. Section A collected respondents' demographic information, while the remaining sections measured employees' perceptions of workplace risk-taking propensity, personality traits, needs satisfaction and self-efficacy. The measurement items were adapted from established behavioural scales and contextualised to reflect the organisational environment of Lusaka City Council.

All attitudinal statements were measured using a five-point Likert scale, ranging from 1 = Strongly Disagree to 5 = Strongly Agree. The structured format promoted consistency in responses and enhanced the reliability, comparability and systematic description of the data collected.

Validity of the Instrument

The validity of the research instrument was established through face validity and content validity.

Face validity was assessed by the research supervisors and experts in organisational behaviour, who evaluated the clarity, relevance and appropriateness of the questionnaire items. Content validity was established by ensuring that all questionnaire items were derived from the study's theoretical foundation and aligned with the operational definitions of workplace risk-taking propensity, personality traits, needs satisfaction and self-efficacy. Furthermore, the items were adapted from previously validated behavioural measurement scales to enhance the instrument's construct coverage and contextual relevance.

The validation process ensured that the questionnaire adequately measured the constructs of interest and was appropriate for collecting descriptive data on employees' perceptions of the variables examined in the study.

Reliability of the Instrument

The internal consistency of the research instrument was assessed using Cronbach's Alpha coefficient. Reliability analysis was performed using IBM SPSS Statistics Version 27 for each study construct.

Consistent with the recommendation of Hair et al. (2022), a Cronbach's Alpha coefficient of 0.70 or above was considered indicative of acceptable reliability. The reliability results confirmed that all measurement scales demonstrated satisfactory internal consistency and were therefore suitable for collecting reliable data for the descriptive statistical analysis conducted in this study.

Data Collection Procedure

Following ethical approval from the relevant authorities and formal permission from Lusaka City Council, the researcher personally administered the questionnaires to the selected respondents.

Participation in the study was entirely voluntary. Respondents were informed about the purpose of the research and assured that their responses would be treated confidentially and used solely for academic purposes. Informed consent was obtained from all participants before questionnaire administration. Completed questionnaires were checked for completeness before being coded and entered into IBM SPSS Statistics Version 27 for analysis.

Data Analysis

Data were analysed using IBM SPSS Statistics Version 27. Upon completion of data collection, all questionnaires were edited for completeness, coded and entered into SPSS for analysis. Data cleaning procedures were undertaken to identify and correct missing values, inconsistencies and coding errors to ensure the accuracy and quality of the dataset prior to analysis.

Consistent with the study's quantitative research approach and cross-sectional descriptive survey design, the analysis employed descriptive statistical techniques to summarise respondents' demographic characteristics and describe employees' perceptions of workplace risk-taking propensity, personality traits, needs satisfaction and self-efficacy. The statistical techniques comprised frequencies, percentages, means, standard deviations and composite mean scores, which provided a comprehensive summary of the distribution, central tendency and

variability of respondents' perceptions. The findings were presented using tables, bar charts and pie charts to facilitate interpretation and comparison across the study variables.

Composite mean scores were computed for each construct to determine respondents' overall levels of agreement with the questionnaire items. The composite means were interpreted using predetermined decision criteria to describe employees' perceptions and the relative prominence of each construct examined in the study.

Prior to the main analysis, the internal consistency of the measurement scales was assessed using Cronbach's Alpha coefficient to establish the reliability of the research instrument. The reliability results confirmed that all scales demonstrated acceptable levels of internal consistency, indicating that the questionnaire was suitable for measuring the constructs investigated in the study.

The analysed data were subsequently interpreted in relation to the study objectives, the theoretical foundations underpinning the study and the proposed Employee Risk-Taking Propensity Framework (ERTPF). Since the study adopted a descriptive research design, the findings were interpreted as reflecting employees' perceptions of the study constructs rather than demonstrating causal or predictive relationships among the variables.

Ethical Considerations

The study adhered to accepted ethical principles governing research involving human participants. Ethical clearance was obtained from the relevant university authority, while permission to conduct the study was granted by Lusaka City Council prior to data collection.

Participation in the study was entirely voluntary, and informed consent was obtained from all respondents before administering the questionnaire. Participants were informed about the purpose of the study, their right to decline participation or withdraw from the study at any stage without penalty, and the intended use of the information collected. Confidentiality and anonymity were maintained throughout the research process by ensuring that the questionnaires contained no personal identifiers. All information obtained from respondents was treated with strict confidence, securely stored and used solely for academic purposes.

Methodological Limitations

Although the study was conducted using rigorous methodological procedures, several limitations should be acknowledged.

First, the study adopted a cross-sectional descriptive survey design, which captured employees' perceptions at a single point in time. Consequently, it was not possible to examine changes in employees' perceptions or workplace behaviours over time.

Second, the study relied on self-administered questionnaires, and the findings were therefore based on respondents' self-reported perceptions. As with most survey research, responses may have been influenced by social desirability bias or respondents' willingness to provide accurate information.

Third, the study was conducted exclusively among formal employees of Lusaka City Council. Consequently, the findings reflect the perceptions of employees within this organisational context, and caution should be exercised when transferring the findings to other public-sector organisations or different institutional settings.

Finally, the study employed descriptive statistical analysis, which was appropriate for describing employees' perceptions of workplace risk-taking propensity and its individual-level determinants. However, the design did not permit the establishment of causal or predictive relationships among the study variables. Future studies employing inferential statistical techniques, such as correlation, multiple regression, structural equation modelling or longitudinal research designs, may provide additional evidence regarding the relationships among these constructs.

Despite these limitations, the methodological procedures adopted were appropriate for achieving the study objective and provided credible descriptive evidence regarding employees' perceptions of personality traits,

needs satisfaction, self-efficacy and workplace risk-taking propensity among formal employees of Lusaka City Council.

Data Presentation and Analysis.

Response Rate

A total of 350 questionnaires were distributed to employees of Lusaka City Council using a simple random sampling procedure. Of these, 306 questionnaires were correctly completed and returned, representing a response rate of 87.4%, while 44 questionnaires (12.6%) were either not returned or contained incomplete responses and were excluded from the analysis.

The response rate obtained in this study is considered highly satisfactory for organisational survey research. According to Baruch and Holtom (2008), organisational surveys achieving response rates above 60% generally provide adequate representation of the study population and minimise concerns relating to non-response bias. The achieved response rate therefore provided sufficient data for reliable descriptive statistical analysis.

Table 3.1 Response Rate

Questionnaires	Frequency	Percentage (%)
Distributed	350	100.0
Returned and usable	306	87.4
Not returned/Incomplete	44	12.6
Total	350	100.0

Source: Field Data (2026)

Demographic Characteristics of Respondents

This section presents the demographic characteristics of the respondents who participated in the study. The demographic information was collected to describe the sample and to establish whether it reflected the characteristics of the target population. Specifically, respondents were asked to indicate their gender, age, highest educational qualification, length of service, department and job level. These characteristics are important because previous organisational behaviour studies suggest that demographic attributes may influence employees' perceptions, attitudes and behavioural tendencies, including workplace risk-taking propensity.

The analysis of demographic characteristics was undertaken using descriptive statistics comprising frequencies and percentages. The results provide an overview of the composition of the respondents and establish the context within which the subsequent analysis of individual-level determinants is interpreted.

Gender Distribution of Respondents

Gender is an important demographic characteristic because differences in workplace experiences, organisational roles and behavioural tendencies may influence employees' willingness to engage in workplace risk-taking. Understanding the gender composition of the respondents therefore provides useful context for interpreting the study findings.

Table 3.2 Gender Distribution of Respondents

Gender	Frequency	Percentage (%)
Male	122	39.9

Female	184	60.1
Total	306	100.0

Source: Field Data (2026)

The results presented in Table 4.2 indicate that the majority of respondents were female (60.1%), while 39.9% were male. This distribution suggests that females constituted a larger proportion of the employees who participated in the study. The gender composition reflects the staffing profile of Lusaka City Council and indicates that both male and female employees were adequately represented in the survey, thereby enhancing the representativeness of the findings.

Age Distribution of Respondents

Age was included because employees at different stages of their careers may differ in their willingness to embrace uncertainty, adopt innovation and undertake workplace risks.

Table 3.3 Age Distribution of Respondents

Age Category	Frequency	Percentage (%)
18–25 years	31	10.1
26–35 years	61	19.9
36–45 years	123	40.2
46–55 years	61	19.9
56 years and above	30	9.9
Total	306	100.0

Source: Field Data (2026)

Table 4.3 shows that the largest proportion of respondents (40.2%) were aged 36–45 years, followed by employees aged 26–35 years and 46–55 years, each representing 19.9% of the sample. Employees aged 18–25 years accounted for 10.1%, while those aged 56 years and above constituted 9.9% of respondents.

These findings indicate that the study was dominated by employees in their middle working years, suggesting that most respondents possessed substantial organisational experience and were therefore well positioned to provide informed views regarding workplace risk-taking behaviour.

Highest Educational Qualification

Educational attainment influences employees' analytical ability, problem-solving capacity and confidence when making organisational decisions. It was therefore considered an important background characteristic.

Table 3.4 Highest Educational Qualification

Qualification	Frequency	Percentage (%)
Certificate	122	39.9
Diploma	92	30.1

Bachelor's Degree	61	19.9
Master's Degree	21	6.9
Doctorate (PhD)	10	3.2
Total	306	100.0

Source: Field Data (2026)

The findings indicate that respondents possessed varying educational qualifications. The largest proportion (39.9%) held Certificate qualifications, followed by Diploma holders (30.1%) and Bachelor's degree holders (19.9%). Respondents with Master's degrees represented 6.9%, while those holding Doctoral qualifications accounted for 3.2%.

The diversity in educational attainment suggests that the study captured perceptions from employees with different levels of professional knowledge and organisational expertise, thereby providing a broad perspective on workplace risk-taking propensity.

Length of Service

Length of service reflects employees' organisational experience and familiarity with workplace policies, procedures and organisational culture, factors that may influence workplace decision-making.

Table 3.5 Length of Service

Length of Service	Frequency	Percentage (%)
1–5 years	15	4.9
6–10 years	61	19.9
11–15 years	184	60.1
16 years and above	46	15.1
Total	306	100.0

Source: Field Data (2026)

As shown in Table 4.5, the majority of respondents (60.1%) had worked at Lusaka City Council for 11–15 years. Employees with 6–10 years of service accounted for 19.9%, while 15.1% had served for 16 years or more. Only 4.9% had worked for 1–5 years.

These findings indicate that most respondents had considerable organisational experience and were therefore familiar with the Council's policies, procedures and organisational environment. Such experience enhances the credibility of their responses regarding workplace risk-taking.

Departmental Distribution of Respondents

To ensure broad organisational representation, respondents were drawn from all major departments of Lusaka City Council.

Table 3.6 Departmental Distribution of Respondents

Department	Frequency	Percentage (%)
Administration and Human Resource	92	30.1
Finance	61	19.9
Planning	61	19.9
Licensing	31	10.1
Community and Social Services	31	10.1
Engineering	15	4.9
Public Health	15	4.9
Total	306	100.0

Source: Field Data (2026)

The results show that respondents were drawn from all functional departments, with the largest proportion coming from Administration and Human Resource (30.1%), followed by Finance (19.9%) and Planning (19.9%). Smaller proportions were drawn from Licensing, Community and Social Services, Engineering and Public Health.

The departmental distribution demonstrates that the study incorporated respondents from diverse organisational functions, thereby providing a comprehensive understanding of workplace risk-taking across the Council.

Job Level of Respondents

Employees occupying different organisational positions may experience different levels of authority, responsibility and exposure to workplace risk. Respondents were therefore classified according to their job level.

Table 3.7 Job Level of Respondents

Job Level	Frequency	Percentage (%)
Junior/Entry Level	9	2.9
Middle Level	21	6.9
Senior Officer	92	30.1
Management	184	60.1
Total	306	100.0

Source: Field Data (2026)

The findings indicate that Management employees constituted the majority of respondents (60.1%), followed by Senior Officers (30.1%). Middle-level employees represented 6.9%, while Junior or Entry-level employees accounted for 2.9%.

The predominance of management and senior officers suggests that many respondents occupied positions involving decision-making responsibilities and organisational accountability, making them well placed to provide informed perspectives on workplace risk-taking behaviour.

Overall, the demographic profile indicates that the respondents were broadly representative of the Lusaka City Council workforce. The sample comprised employees from different genders, age groups, educational backgrounds, organisational departments, job levels and years of service. Most respondents were experienced employees occupying senior or management positions, suggesting that they possessed sufficient organisational knowledge to provide credible responses regarding the individual-level determinants of workplace risk-taking propensity. This demographic diversity enhances the robustness and credibility of the subsequent descriptive analysis of the study variables.

Personality Traits and Employees' Workplace Risk-Taking Propensity

Personality traits are widely recognized as important behavioural characteristics that shape how individuals perceive uncertainty, respond to organisational challenges and approach decisions involving calculated risks. Guided by the Big Five Personality Theory, this section describes employees' perceptions of personality traits in relation to workplace risk-taking propensity. Specifically, it presents descriptive findings on employees' perceptions of openness to experience, initiative, confidence, conscientiousness and emotional stability as behavioural characteristics associated with workplace risk-taking propensity among formal employees of Lusaka City Council.

Table 3.8: Descriptive Statistics for Personality Traits (Section E) (n = 306)

Item	SD (%)	D (%)	N (%)	A (%)	SA (%)	Mean	Standard Deviation	Interpretation
E1. I enjoy trying new methods and approaches at work.	0	0	40	60	0	3.60	0.49	High
E2. I seek opportunities for creativity in my job.	0	0	0	80	20	4.20	0.40	Very High
E3. I feel energized when proposing new ideas.	0	0	20	60	20	4.00	0.63	High
E4. I am confident expressing bold ideas publicly.	0	0	40	40	20	3.80	0.75	High
E5. I enjoy taking the lead in uncertain situations.	0	0	60	40	0	3.40	0.49	Moderate to High
E6. I prefer structured procedures over experimentation. (Reverse coded)	0	40	20	40	0	3.00 (3.00 after reverse coding)	0.89	Moderate
E7. I avoid actions that may disrupt established systems. (Reverse coded)	0	20	0	80	0	3.80 (2.20 after reverse coding)	0.75	Moderate*
E8. I carefully follow established rules before taking action.	0	0	0	80	20	4.20	0.40	Very High
E9. I worry about negative outcomes when making uncertain decisions. (Reverse coded)	0	0	0	100	0	4.00 (2.00 after reverse coding)	0.00	Moderate*

E10. I feel anxious when facing risky tasks. (Reverse coded)	0	20	20	60	0	3.40 (2.60 after reverse coding)	0.80	Moderate*
E11. Fear of criticism influences my decisions. (Reverse coded)	0	40	0	60	0	3.20 (2.80 after reverse coding)	0.98	Moderate*
Overall Composite Mean						3.58	0.64	Moderately High Personality Orientation toward Workplace Risk-Taking

Source: Field Survey Data (2026)

Note: Reverse-coded items were recorded during computation of the composite personality score so that higher values consistently represented personality characteristics supportive of workplace risk-taking.

Analysis of Individual Personality Indicators

E1. Enjoyment of New Methods and Approaches

Table 4.2.0 indicates that 60% (184 respondents) agreed that they enjoy trying new methods and approaches at work, while 40% (122 respondents) remained neutral. No respondents expressed disagreement.

The mean score of 3.60 (SD = 0.49) indicates a generally positive perception of openness to trying new methods and approaches among employees. Descriptively, the findings suggest that respondents viewed themselves as receptive to new ways of working, reflecting characteristics associated with openness to experience.

E2. Seeking Opportunities for Creativity

The highest level of agreement was recorded for this statement. Eighty per cent (245 respondents) agreed, while 20% (61 respondents) strongly agreed that they actively seek opportunities for creativity in their jobs.

The mean score of 4.20 (SD = 0.40) indicates a very high level of agreement among respondents. Descriptively, the findings suggest that employees perceive themselves as actively seeking opportunities to apply creativity within their work.

E3. Feeling Energized When Proposing New Ideas

A large majority of respondents (80%) agreed or strongly agreed that they feel energised when proposing new ideas.

The mean score of 4.00 (SD = 0.63) indicates a high level of agreement. The findings suggest that respondents generally perceive proposing new ideas as a positive and motivating aspect of their work.

E4. Confidence in Expressing Bold Ideas

Table 4.2.0 further indicates that 60% of respondents agreed or strongly agreed that they are confident in expressing bold ideas publicly, while 40% remained neutral.

The mean score of 3.80 (SD = 0.75) indicates relatively high levels of confidence in expressing new ideas. Descriptively, respondents generally perceived themselves as comfortable communicating constructive suggestions within the organisational environment.

E5. Taking the Lead under Uncertainty

Sixty per cent of respondents remained neutral, while 40% agreed that they enjoy taking the lead in uncertain situations.

The mean score of 3.40 (SD = 0.49) indicates a moderate level of agreement. Although respondents generally expressed confidence in proposing ideas, they appeared more reserved regarding assuming leadership roles under uncertain conditions.

E6. Preference for Structured Procedures (Reverse-Coded)

Responses to this statement were evenly distributed between agreement and disagreement, while 20% of respondents remained neutral.

Following reverse coding, the findings indicate a balanced pattern of responses, suggesting that employees perceive value in both following established procedures and remaining open to alternative approaches where appropriate.

E7. Avoidance of Disrupting Established Systems (Reverse-Coded)

Most respondents (80%) agreed that they avoid actions that disrupt established systems.

Following reverse coding, the descriptive findings suggest that respondents generally value organisational stability while recognising the need for measured and responsible change.

E8. Following Established Rules

All respondents either agreed (80%) or strongly agreed (20%) that they carefully follow established organisational procedures before taking action.

The mean score of 4.20 (SD = 0.40) indicates a very high level of agreement. The findings suggest that employees place considerable importance on complying with organisational rules and procedures when carrying out their responsibilities.

E9. Worry about Negative Outcomes (Reverse-Coded)

Every respondent (100%) agreed that they worry about negative outcomes when making uncertain decisions.

Following reverse coding, the findings indicate that respondents remain highly aware of the potential consequences of workplace decisions involving uncertainty. This pattern reflects employees' cautious perceptions when considering workplace risks.

E10. Anxiety When Facing Risky Tasks (Reverse-Coded)

Most respondents (60%) agreed that they feel anxious when confronting risky tasks.

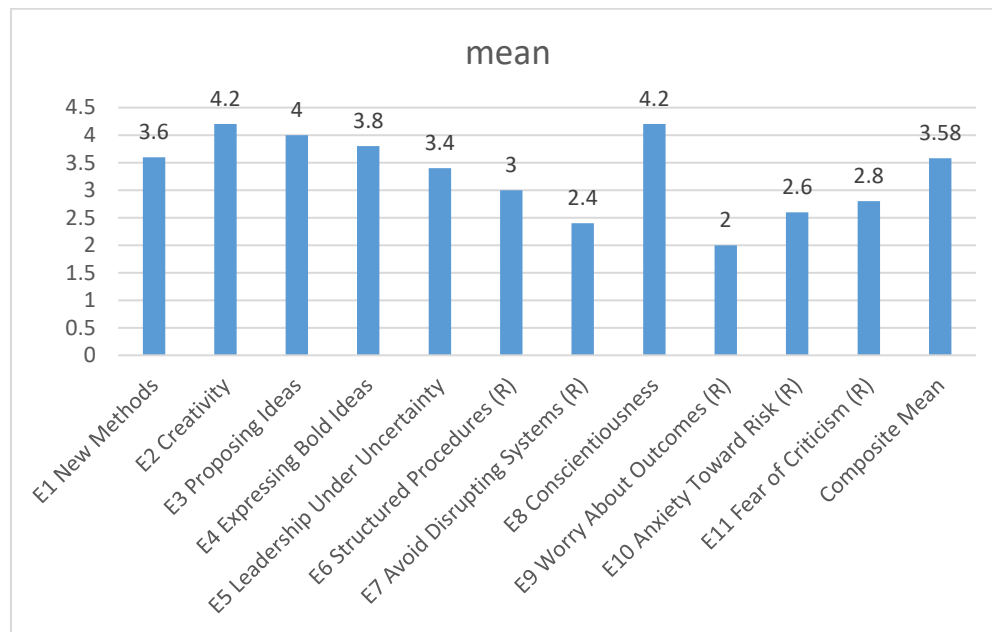
Following reverse coding, the findings suggest moderate levels of confidence when dealing with uncertainty, although some respondents continued to express concerns when faced with potentially risky workplace situations.

E11. Fear of Criticism

Finally, 60% of respondents agreed that fear of criticism influences their decisions, while 40% disagreed.

The findings indicate that fear of criticism remains an important consideration in employees' perceptions of workplace decision-making. Descriptively, this suggests that concerns about negative evaluation may influence how employees approach situations involving uncertainty.

Figure 3.0 Mean Scores for Personality Traits (Section E)



Comparison of Mean Scores for Personality Trait Indicators (E1–E11) and the Overall Composite Mean

Figure 3.0 presents the mean scores for the eleven personality trait indicators together with the overall composite mean. The overall composite mean of 3.58 indicates that respondents generally reported favourable personality characteristics associated with workplace risk-taking propensity. Overall, employees perceived themselves as demonstrating behavioural characteristics that support creativity, openness to new ideas and responsible workplace initiative. However, the results also indicate that concerns relating to uncertainty, criticism and potential negative outcomes remained evident, suggesting that some personality characteristics may moderate employees' willingness to undertake workplace risks.

The highest mean scores were recorded for E2 (I seek opportunities for creativity in my job) ($M = 4.20$) and E8 (I carefully follow established rules before taking action) ($M = 4.20$). These findings suggest that respondents perceived themselves as highly creative while also attaching considerable importance to procedural compliance and accountability. The coexistence of these two characteristics indicates that employees generally favour innovation that is undertaken within established organisational procedures rather than through unstructured or reckless risk-taking. This pattern is consistent with the public-sector environment of Lusaka City Council, where innovation is expected to occur alongside adherence to organisational rules and statutory requirements.

A similarly high mean score was recorded for E3 (I feel energised when proposing new ideas) ($M = 4.00$), indicating that respondents generally perceived themselves as enthusiastic about contributing new ideas within the workplace. Likewise, E4 (I am confident expressing bold ideas publicly) recorded a relatively high mean score ($M = 3.80$), suggesting that many employees viewed themselves as reasonably confident in communicating innovative suggestions and participating in organisational improvement.

Moderately favourable mean scores were observed for E1 (I enjoy trying new methods and approaches at work) ($M = 3.60$) and E5 (I enjoy taking the lead in uncertain situations) ($M = 3.40$). These findings indicate that respondents generally viewed themselves as open to new approaches, although they expressed comparatively lower confidence regarding assuming leadership roles under conditions of uncertainty. This descriptive pattern suggests that while employees appear receptive to innovation, greater caution is exercised when workplace decisions involve higher levels of uncertainty or personal responsibility.

The reverse-coded indicators recorded comparatively lower adjusted mean scores. E6 (Preference for structured procedures over experimentation) recorded an adjusted mean of 3.00, E11 (Fear of criticism influences my decisions) recorded 2.80, E10 (Feeling anxious when facing risky tasks) recorded 2.60, E7 (Avoiding actions that may disrupt established systems) recorded 2.40, while E9 (Worry about negative outcomes when making

uncertain decisions) recorded the lowest adjusted mean (2.00). Although these reverse-coded items contributed positively to the overall composite score after adjustment, their comparatively lower means indicate that respondents continued to acknowledge concerns relating to criticism, uncertainty and possible negative workplace outcomes. These descriptive findings suggest that caution remains an important aspect of employees' personality characteristics when considering workplace initiatives involving uncertainty.

Overall, the findings indicate that respondents generally perceived their personality characteristics as supportive of constructive workplace risk-taking, as reflected by the overall composite mean of 3.58. Employees reported particularly favourable perceptions regarding creativity, enthusiasm for new ideas and conscientiousness, while expressing comparatively lower confidence in situations involving uncertainty, organisational disruption and potential criticism. These descriptive patterns suggest that personality traits constitute an important individual-level consideration associated with employees' workplace risk-taking propensity. Within the context of the proposed Employee Risk-Taking Propensity Framework (ERTPF), the findings indicate that personality characteristics provide an important behavioural foundation through which employees perceive workplace opportunities, evaluate uncertainty and respond to organisational challenges. However, consistent with the descriptive research design adopted in this study, these findings should be interpreted as reflecting respondents' perceptions rather than demonstrating causal relationships between personality traits and workplace risk-taking propensity.

Needs Satisfaction and Employees' Workplace Risk-Taking Propensity

The second individual-level construct examined in this study was needs satisfaction. Guided by Maslow's Hierarchy of Needs Theory, this section examined employees' perceptions of needs satisfaction in relation to workplace risk-taking propensity. According to Maslow (1943), individuals whose physiological, safety, belongingness, esteem and self-actualisation needs are adequately satisfied are more likely to pursue higher-order goals associated with personal growth, creativity and achievement. Within the workplace, these needs may be reflected through employees' perceptions of job security, recognition, opportunities for professional development and the ability to realise their potential.

To examine this construct, six questionnaire items were used to assess respondents' perceptions of job security, fear of job loss, recognition, professional reputation, opportunities for growth and self-actualisation. These indicators were included to provide a descriptive assessment of the extent to which employees perceived their needs to be satisfied within the organisational environment of Lusaka City Council. Item F2 was reverse-coded during data analysis so that higher scores consistently represented more favourable levels of needs satisfaction associated with employees' workplace risk-taking propensity.

The findings presented in this section therefore describe respondents' perceptions of needs satisfaction and their relationship to workplace risk-taking propensity. Consistent with the cross-sectional descriptive survey design adopted in this study, the results should be interpreted as reflecting employees' perceptions rather than demonstrating causal relationships between needs satisfaction and workplace risk-taking propensity.

Table 3.10: Descriptive Statistics for Needs Satisfaction (Section F) (n = 306)

Item	SD (%)	D (%)	N (%)	A (%)	SA (%)	Mean	Standard Deviation	Interpretation
F1. I feel secure in my job.	0	0	0	70	30	4.30	0.46	Very High
F2. Fear of losing my job influences my willingness to take risks. (Reverse coded)	0	0	20	80	0	3.80 (2.20 before reverse coding)	0.40	High*

F3. Recognition motivates me to take initiative.	0	40	0	60	0	3.20	0.98	Moderate
F4. I am willing to take risks if it enhances my professional reputation.	0	0	20	80	0	3.80	0.40	High
F5. I seek opportunities for growth and development.	0	0	0	80	20	4.20	0.40	Very High
F6. I take risks when they allow me to realise my full potential.	0	0	0	80	20	4.20	0.40	Very High
Overall Composite Mean						3.92	0.51	High Needs Satisfaction

Source: Field Survey Data (2026)

Note: Item F2 was reverse-coded when computing the composite needs satisfaction score so that higher values consistently represented more favourable levels of needs satisfaction associated with employees' workplace risk-taking propensity.

Analysis of Individual Needs Satisfaction Indicators

F1. Job Security

The findings indicate that 70% (214 respondents) agreed and 30% (92 respondents) strongly agreed that they feel secure in their jobs. No respondents expressed disagreement.

The mean score of 4.30 (SD = 0.46) indicates a very high level of perceived job security among respondents. This descriptive finding suggests that employees generally perceived their employment as stable and secure. Within Maslow's Hierarchy of Needs Theory, job security represents an important safety need that is considered fundamental before individuals pursue higher-order needs such as achievement, professional growth and self-actualisation.

F2. Fear of Losing One's Job (Reverse-Coded)

Most respondents (80%) agreed that fear of losing their job influences their willingness to take workplace risks, while 20% remained neutral.

Before reverse coding, the mean score was 2.20. Following reverse coding, the adjusted mean increased to 3.80 (SD = 0.40), indicating relatively favourable perceptions of job security after score adjustment. The descriptive findings suggest that respondents regarded job security as an important consideration when evaluating workplace situations involving uncertainty. Although respondents generally perceived themselves as secure in their employment, the response pattern also indicates that concerns about employment security remained evident for some employees.

F3. Recognition as a Source of Motivation

Sixty per cent (184 respondents) agreed that recognition motivates them to take initiative, while 40% (122 respondents) disagreed.

The mean score of 3.20 (SD = 0.98) was the lowest recorded within the needs satisfaction construct. This finding indicates comparatively lower agreement regarding organisational recognition than for the other motivational indicators. The descriptive pattern suggests that although many respondents regarded recognition as important,

perceptions regarding organisational recognition were less favourable than perceptions relating to job security, growth opportunities and self-actualisation.

F4. Professional Reputation

The majority of respondents (80%) agreed that they are willing to undertake workplace risks when doing so enhances their professional reputation.

The mean score of 3.80 (SD = 0.40) indicates relatively favourable perceptions regarding professional reputation. The findings suggest that respondents generally attached importance to opportunities that enhance professional credibility, competence and achievement. Within Maslow's theoretical framework, these characteristics are consistent with employees' esteem-related needs.

F5. Growth and Development

All respondents expressed favourable perceptions regarding opportunities for growth and development, with 80% agreeing and 20% strongly agreeing.

The mean score of 4.20 (SD = 0.40) indicates a very high level of agreement. The descriptive findings suggest that respondents generally regarded professional growth, learning opportunities and career development as important aspects of their work environment.

F6. Self-Actualisation

Similarly, all respondents either agreed (80%) or strongly agreed (20%) that they undertake workplace risks when such actions enable them to realise their full potential.

The mean score of 4.20 (SD = 0.40) indicates a very high level of agreement regarding self-actualisation. These findings suggest that respondents generally perceived opportunities for personal fulfilment, achievement and professional growth as important considerations associated with workplace initiative.

Overall Analysis of Needs Satisfaction

The overall composite mean of 3.92 (SD = 0.51) indicates a relatively high level of perceived needs satisfaction among employees of Lusaka City Council. Overall, respondents reported favourable perceptions across the six needs satisfaction indicators, suggesting that they generally viewed their work environment as meeting important motivational needs associated with job security, professional development and personal growth.

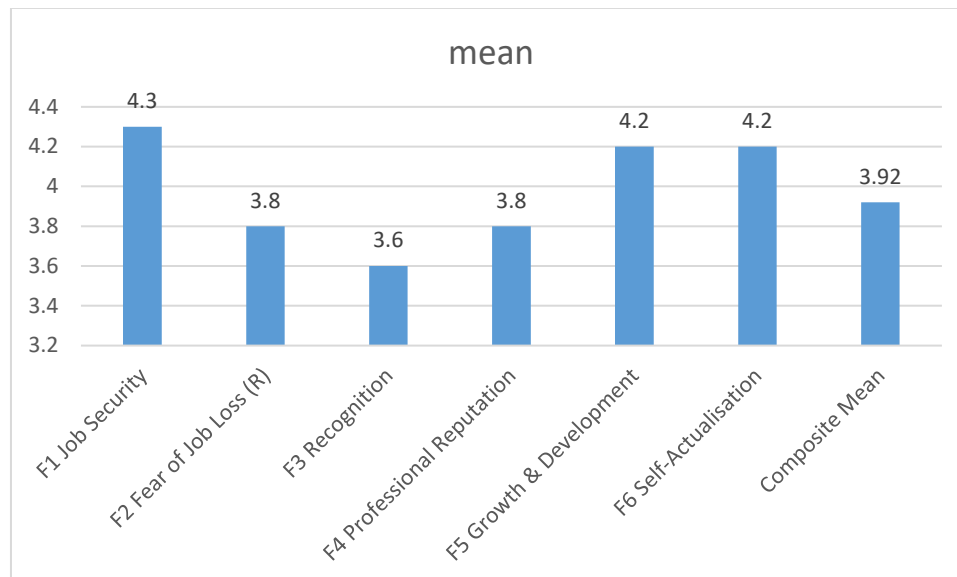
The highest mean scores were recorded for job security (M = 4.30), growth and development (M = 4.20) and self-actualisation (M = 4.20). These findings indicate that respondents generally perceived stable employment, opportunities for professional development and the ability to realise their potential as important aspects of their workplace experience. Similarly, professional reputation (M = 3.80) and the reverse-coded job security indicator (F2) (M = 3.80) also recorded relatively favourable mean scores, suggesting that respondents generally viewed professional achievement and employment security as important considerations associated with workplace initiative.

By comparison, recognition as a source of motivation (M = 3.20, SD = 0.98) recorded the lowest mean score within the construct. Although the mean remained above the neutral point, the comparatively lower score suggests that respondents expressed less favourable perceptions regarding organisational recognition than for the other needs satisfaction indicators. This descriptive pattern indicates that organisational recognition may represent an area where employees perceived relatively greater room for improvement.

Overall, the descriptive findings are consistent with the propositions of Maslow's Hierarchy of Needs Theory, which identifies safety, esteem and self-actualisation as important motivational needs. Respondents generally reported favourable perceptions regarding these needs, particularly job security, opportunities for growth and self-actualisation. Within the context of the proposed Employee Risk-Taking Propensity Framework (ERTPF),

these findings suggest that needs satisfaction constitutes an important individual-level characteristic associated with employees' workplace risk-taking propensity. However, consistent with the cross-sectional descriptive survey design adopted in this study, the findings should be interpreted as reflecting employees' perceptions rather than demonstrating causal relationships between needs satisfaction and workplace risk-taking propensity.

Figure 3.1: Mean Scores for Needs Satisfaction (Section F)



Comparison of Mean Scores for Needs Satisfaction Indicators (F1–F6) and the Overall Composite Mean

Figure 3.1 presents the mean scores for the six needs satisfaction indicators together with the overall composite mean. The overall composite mean of 3.92 indicates a relatively high level of perceived needs satisfaction among employees of Lusaka City Council. Overall, respondents reported favourable perceptions across the needs satisfaction indicators, suggesting that they generally viewed their work environment as meeting important motivational needs associated with job security, professional growth and personal fulfilment.

The highest mean score was recorded for F1 (Job Security) ($M = 4.30$), indicating that respondents generally perceived their employment as stable and secure. Similarly, F5 (Growth and Development) ($M = 4.20$) and F6 (Self-Actualisation) ($M = 4.20$) also recorded very high mean scores, suggesting that respondents attached considerable importance to opportunities for professional development, career growth and the achievement of their full potential. These findings indicate favourable employee perceptions regarding both lower-order and higher-order needs within the workplace.

Relatively favourable mean scores were also recorded for F2 (Fear of Job Loss—Reverse-Coded) ($M = 3.80$) and F4 (Professional Reputation) ($M = 3.80$). Following reverse coding, the findings suggest that respondents generally perceived employment security as an important consideration when undertaking workplace initiatives involving uncertainty. Likewise, the results indicate that employees attached importance to maintaining and enhancing their professional reputation through their workplace activities.

The comparatively lowest mean score was recorded for F3 (Recognition Motivates Me to Take Initiative) ($M = 3.20$). Although this score remained above the neutral point of the scale, it was lower than the other needs satisfaction indicators. This descriptive pattern suggests that respondents expressed comparatively less favourable perceptions regarding organisational recognition than they did regarding job security, growth opportunities and self-actualisation. The findings therefore identify organisational recognition as the least favourably perceived dimension within the needs satisfaction construct.

Overall, the figure indicates that respondents generally reported favourable perceptions of needs satisfaction, as reflected by the overall composite mean of 3.92. Job security, opportunities for growth and self-actualisation recorded the highest levels of agreement, while organisational recognition recorded the lowest mean score. Within the context of the proposed Employee Risk-Taking Propensity Framework (ERTPF), these descriptive

findings suggest that needs satisfaction represents an important individual-level characteristic associated with employees' workplace risk-taking propensity. However, consistent with the cross-sectional descriptive survey design adopted in this study, these findings should be interpreted as reflecting employees' perceptions rather than demonstrating causal relationships between needs satisfaction and workplace risk-taking propensity.

Self-Efficacy and Employees' Workplace Risk-Taking Propensity

The third individual-level construct examined in this study was self-efficacy. Guided by Bandura's Self-Efficacy Theory (1977, 1997), this section examined employees' perceptions of their self-efficacy in relation to workplace risk-taking propensity. Self-efficacy refers to individuals' beliefs about their capability to organise and execute the actions required to perform specific tasks successfully. According to Bandura (1977, 1997), individuals with higher levels of self-efficacy generally perceive themselves as more capable of undertaking challenging tasks, managing uncertainty, persisting in the face of obstacles and recovering from setbacks.

To examine this construct, six questionnaire items were used to assess respondents' perceptions of their competence, confidence, resilience and ability to undertake challenging workplace responsibilities. The indicators focused on employees' confidence in performing difficult tasks, solving workplace problems, making decisions under uncertainty, recovering from setbacks and handling unfamiliar situations. Item H5 was reverse-coded during the computation of the composite self-efficacy score so that higher scores consistently represented more favourable levels of perceived self-efficacy associated with employees' workplace risk-taking propensity.

The findings presented in this section therefore provide a descriptive assessment of employees' perceptions of self-efficacy in relation to workplace risk-taking propensity among formal employees of Lusaka City Council. Consistent with the cross-sectional descriptive survey design adopted in this study, the results should be interpreted as reflecting respondents' perceptions rather than demonstrating causal relationships between self-efficacy and workplace risk-taking propensity.

Table 11: Self-Efficacy and Employees' Workplace Risk-Taking Propensity

Item	SD (%)	D (%)	N (%)	A (%)	SA (%)	Mean	Standard Deviation	Interpretation
H1. I believe I can successfully handle challenging tasks.	0	0	0	80	20	4.20	0.40	Very High
H2. I feel capable of managing uncertain work situations.	0	0	0	80	20	4.20	0.40	Very High
H3. I persist even when tasks become difficult.	0	0	0	60	40	4.40	0.49	Very High
H4. I am confident in my ability to recover from failure.	0	0	0	60	40	4.40	0.49	Very High
H5. I avoid risky tasks because I doubt my abilities. (Reverse coded)	20	80	0	0	0	4.80 (1.20 before reverse coding)	0.40	Very High*
H6. I see difficult tasks as challenges rather than threats.	0	0	0	60	40	4.40	0.49	Very High

Overall Mean	Composite						4.40	0.45	Very High Self-Efficacy
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Source: Field Survey Data (2026)

Note Item H5 was reverse-coded during the computation of the composite self-efficacy score so that higher values consistently represented more favorable levels of perceived self-efficacy associated with employees' workplace risk-taking propensity.

Analysis of Individual Self-Efficacy Indicators

H1. Ability to Handle Challenging Tasks

The findings indicate that 80% (245 respondents) agreed, while 20% (61 respondents) strongly agreed that they believe they can successfully handle challenging tasks.

The mean score of 4.20 (SD = 0.40) indicates a very high level of perceived confidence among respondents. The descriptive findings suggest that employees generally viewed themselves as capable of undertaking demanding workplace responsibilities. Within Bandura's Self-Efficacy Theory, confidence in one's capabilities is regarded as an important personal belief associated with undertaking challenging tasks.

H2. Managing Uncertain Work Situations

Similarly, all respondents expressed favourable perceptions regarding their ability to manage uncertain work situations, with 80% agreeing and 20% strongly agreeing.

The mean score of 4.20 (SD = 0.40) indicates a very high level of agreement. The findings suggest that respondents generally perceived themselves as capable of managing uncertainty encountered within the workplace. This descriptive pattern indicates favourable perceptions regarding employees' confidence in handling unfamiliar or uncertain work situations.

H3. Persistence in the Face of Difficulty

The findings further show that 60% (184 respondents) agreed, while 40% (122 respondents) strongly agreed that they persist even when workplace tasks become difficult.

The mean score of 4.40 (SD = 0.49) indicates a very high level of agreement. The descriptive findings suggest that respondents generally perceived themselves as persistent when faced with workplace challenges and obstacles.

H4. Recovery from Failure

The findings also indicate that all respondents either agreed or strongly agreed that they are confident in their ability to recover from setbacks or failure.

The mean score of 4.40 (SD = 0.49) indicates very favourable perceptions regarding resilience. Respondents generally viewed themselves as capable of recovering from workplace setbacks and continuing with their responsibilities following challenging experiences.

H5. Doubting Personal Abilities (Reverse-Coded)

The reverse-coded statement recorded the highest adjusted mean score within the construct. Before reverse coding, 80% (245 respondents) disagreed and 20% (61 respondents) strongly disagreed that they avoid risky tasks because they doubt their abilities.

Following reverse coding, the adjusted mean score increased to 4.80 (SD = 0.40), indicating exceptionally favourable perceptions of self-confidence after score adjustment. The descriptive findings suggest that respondents generally did not perceive self-doubt as a major personal characteristic when considering workplace responsibilities involving uncertainty.

H6. Viewing Challenges as Opportunities

Finally, 60% (184 respondents) agreed, while 40% (122 respondents) strongly agreed that they view difficult tasks as challenges rather than threats.

The mean score of 4.40 (SD = 0.49) indicates a very high level of agreement. The findings suggest that respondents generally perceived workplace challenges positively and regarded demanding situations as opportunities for learning, achievement and professional growth.

Figure 3.2: Mean Scores for Self-Efficacy (Section H)

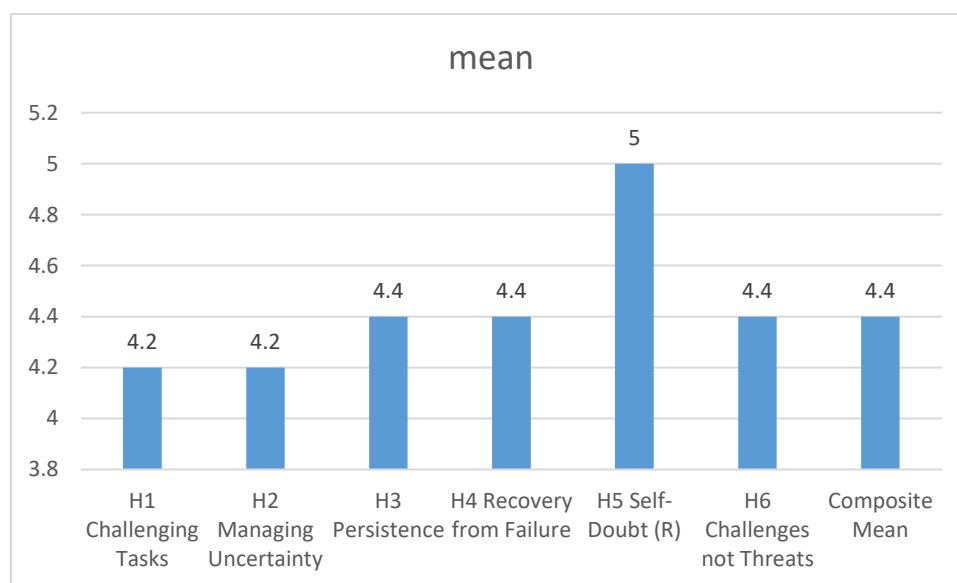


Figure 3.2 Comparison of Mean Scores for Self-Efficacy Indicators (H1–H6) and the Overall Composite Mean

Figure 3.2 presents the mean scores for the six self-efficacy indicators together with the overall composite mean. The overall composite mean of 4.40 indicates a very high level of perceived self-efficacy among employees of Lusaka City Council. Overall, respondents expressed strong confidence in their ability to perform challenging tasks, manage uncertainty, recover from setbacks and approach demanding work situations positively.

The highest mean score was recorded for H5 (I avoid risky tasks because I doubt my abilities Reverse Coded) (M = 4.80, SD = 0.40). After reverse coding, this finding indicates that respondents generally disagreed with the notion that self-doubt prevents them from undertaking workplace challenges. This suggests that employees perceive themselves as possessing a high level of confidence in their personal capabilities.

High mean scores were also observed for H3 (Persistence when tasks become difficult) (M = 4.40, SD = 0.49), H4 (Confidence in recovering from failure) (M = 4.40, SD = 0.49), and H6 (Viewing difficult tasks as challenges rather than threats) (M = 4.40, SD = 0.49). These findings indicate that respondents generally perceive themselves as persistent, resilient and capable of responding positively to workplace challenges and setbacks.

Similarly, H1 (Confidence in handling challenging tasks) (M = 4.20, SD = 0.40) and H2 (Capability to manage uncertain work situations) (M = 4.20, SD = 0.40) also recorded high mean scores. These results suggest that employees generally believe they possess the competence required to manage demanding work responsibilities and uncertain situations.

Overall, the figure demonstrates consistently high mean scores across all six self-efficacy indicators, with relatively little variation among the individual items. The descriptive findings suggest that employees of Lusaka City Council generally perceive themselves as confident, resilient and capable of managing challenging workplace situations. These characteristics are consistent with the propositions of Bandura's Self-Efficacy Theory, which suggests that individuals with stronger self-beliefs are more likely to approach challenging situations with confidence and persistence. However, given the descriptive nature of this study, these findings should be interpreted as reflecting employees' perceptions rather than demonstrating causal relationships between self-efficacy and workplace risk-taking propensity.

Integrated Analysis of Individual-Level Factors Associated with Employees' Workplace Risk-Taking Propensity

Having examined the three individual-level constructs separately, this section presents an integrated descriptive analysis of employees' perceptions of personality traits, needs satisfaction and self-efficacy in relation to workplace risk-taking propensity. The purpose of this analysis is to compare the relative prominence of the three psychological determinants and provide an overall understanding of the individual characteristics perceived to support constructive workplace risk-taking among employees of Lusaka City Council.

The analysis addresses the study objective of examining the individual-level determinants associated with employees' workplace risk-taking propensity and synthesizes the descriptive findings presented in the preceding sections. Rather than establishing causal relationships, the section compares the composite mean scores of the three constructs to identify the psychological characteristics that respondents perceived as being more or less supportive of workplace risk-taking.

Table 3.12: Comparative Summary of Individual-Level Determinants Associated with Employees' Workplace Risk-Taking Propensity (n = 306)

Individual-Level Determinant	Composite Mean	Standard Deviation	Interpretation
Personality Traits	3.58	0.58	Moderately High
Needs Satisfaction	3.92	0.51	High
Self-Efficacy	4.40	0.44	Very High

Source: Field Data (2026).

The findings presented in Table 3.12 indicate varying levels of employee agreement across the three individual-level determinants examined. Self-efficacy recorded the highest composite mean ($M = 4.40$, $SD = 0.44$), suggesting that respondents generally expressed very high confidence in their ability to perform challenging tasks, manage uncertainty, recover from setbacks and undertake demanding workplace responsibilities. The consistently high ratings across the self-efficacy indicators suggest that employees perceived confidence and resilience as important personal characteristics associated with constructive workplace risk-taking.

Needs satisfaction recorded the second-highest composite mean ($M = 3.92$, $SD = 0.51$), indicating that respondents generally perceived their motivational needs to be adequately satisfied. Employees reported relatively high levels of job security, opportunities for growth, professional development and self-actualisation, while organisational recognition received comparatively lower ratings. Overall, the findings suggest that respondents viewed the fulfilment of personal and professional needs as supportive of their willingness to undertake constructive workplace initiatives.

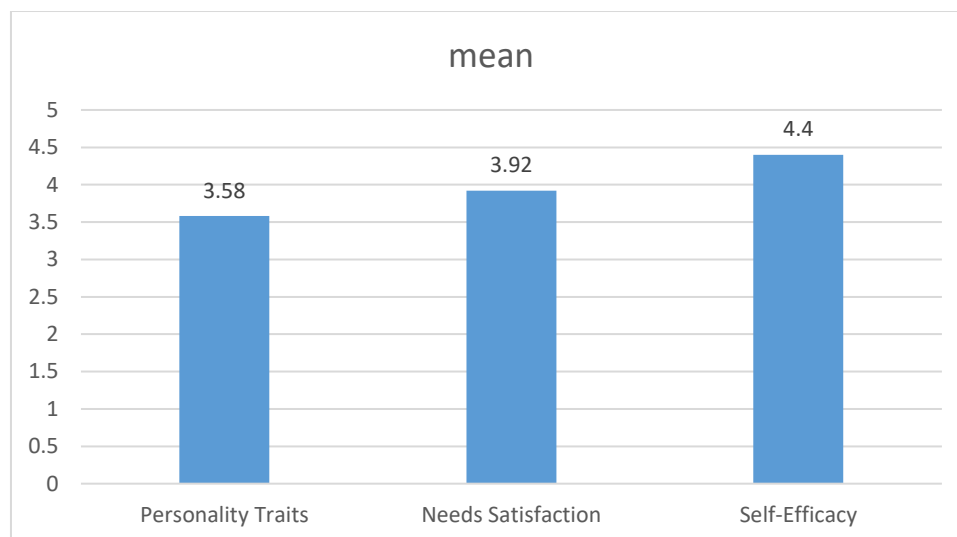
Personality traits recorded the lowest composite mean among the three constructs ($M = 3.58$, $SD = 0.58$), although the score still reflects a moderately favourable perception. Respondents generally reported openness to new ideas, creativity and conscientiousness, while also indicating that concerns about uncertainty, criticism and potential negative outcomes remained evident. These findings suggest that although employees possess

personality characteristics associated with innovation, some psychological reservations continue to shape how they approach workplace situations involving uncertainty.

Overall, the comparative findings indicate that respondents expressed positive perceptions across all three individual-level determinants examined. Among these, self-efficacy emerged as the most highly rated psychological characteristic, followed by needs satisfaction and personality traits. Although the descriptive design does not permit conclusions regarding the relative influence of these determinants on workplace risk-taking propensity, the findings provide valuable empirical evidence regarding employees' perceptions of the psychological characteristics associated with constructive workplace risk-taking within Lusaka City Council.

Collectively, these descriptive findings informed the development of the Employee Risk-Taking Propensity Framework (ERTPF), which integrates Big Five Personality Theory, Maslow's Hierarchy of Needs Theory and Self-Efficacy Theory into a unified conceptual framework. The framework provides a theoretically grounded explanation of how individual psychological characteristics may be associated with employees' workplace risk-taking propensity and offers a conceptual foundation for future studies employing inferential statistical techniques to examine and validate the proposed relationships.

Figure 3.3: Comparative Mean Scores for Individual-Level Factors



Comparison of Composite Mean Scores for Individual-Level Determinants of Employees' Workplace Risk-Taking Propensity

Figure 3.3 presents a comparative analysis of the overall composite mean scores for the three individual-level constructs examined in the study, namely personality traits, needs satisfaction, and self-efficacy. The figure reveals noticeable differences in employees' perceptions across the three psychological characteristics associated with workplace risk-taking propensity.

Among the three constructs, self-efficacy recorded the highest overall composite mean ($M = 4.40$), indicating that respondents generally expressed very high confidence in their ability to perform challenging tasks, manage uncertainty, recover from setbacks and persist in difficult situations. The consistently high ratings suggest that employees perceived themselves as possessing strong confidence and resilience when undertaking demanding workplace responsibilities.

The second-highest composite mean was recorded for needs satisfaction ($M = 3.92$), indicating that respondents generally perceived their motivational needs to be adequately satisfied. Employees reported positive perceptions regarding job security, opportunities for professional growth and personal development, suggesting that these motivational conditions were viewed favourably within the workplace.

In comparison, personality traits recorded the lowest composite mean ($M = 3.58$), although the score remained above the neutral point of the scale, indicating moderately favourable perceptions. The findings suggest that

respondents generally exhibited openness to innovation, creativity and conscientiousness while also expressing some caution regarding uncertainty, criticism and potential negative outcomes.

Overall, the figure demonstrates differences in the levels of employee agreement across the three individual-level constructs. Self-efficacy recorded the highest level of agreement, followed by needs satisfaction, while personality traits recorded the comparatively lowest, though still favourable, level of agreement. These descriptive findings suggest that respondents expressed more positive perceptions regarding their confidence in performing challenging tasks and the satisfaction of their motivational needs than regarding personality characteristics associated with workplace risk-taking. The findings provide descriptive evidence that informed the development of the Employee Risk-Taking Propensity Framework (ERTPF) and provide a basis for future studies employing inferential statistical techniques to examine the relationships among these individual-level constructs.

Comparative Interpretation

The comparative analysis presented in **Table 3.12** indicates that respondents expressed generally favourable perceptions across all three individual-level constructs examined in the study. The overall composite mean of 3.97 suggests a relatively high overall level of agreement regarding the psychological characteristics associated with employees' workplace risk-taking propensity.

Among the three constructs, self-efficacy recorded the highest composite mean ($M = 4.40$, $SD = 0.44$), indicating that respondents generally expressed very high confidence in their ability to manage uncertainty, overcome challenges, recover from setbacks and perform demanding workplace tasks. These findings suggest that employees perceived themselves as possessing strong psychological confidence and resilience.

Needs satisfaction recorded the second-highest composite mean ($M = 3.92$, $SD = 0.51$). Respondents generally reported positive perceptions regarding job security, opportunities for professional growth and self-actualisation. However, organisational recognition received comparatively lower ratings than the other motivational indicators, suggesting that respondents perceived recognition systems less favourably than other aspects of needs satisfaction.

Personality traits recorded the lowest composite mean ($M = 3.58$, $SD = 0.58$), although the overall score remained moderately high. Respondents generally reported openness to creativity, confidence in proposing new ideas and conscientiousness while also expressing concerns relating to uncertainty, criticism and the possible disruption of established organisational systems. These findings indicate that employees perceived themselves as generally receptive to innovation while remaining mindful of organisational responsibilities and potential consequences.

Overall, the comparative descriptive analysis indicates that respondents expressed positive perceptions across all three individual-level constructs examined. Self-efficacy recorded the highest level of agreement, followed by needs satisfaction and personality traits. While these descriptive findings do not establish the relative influence or causal effect of the three constructs on workplace risk-taking propensity, they provide valuable empirical evidence regarding employees' perceptions of the psychological characteristics associated with constructive workplace risk-taking among formal employees of Lusaka City Council. These findings also informed the development of the Employee Risk-Taking Propensity Framework (ERTPF), which integrates the three individual-level constructs into a unified conceptual framework for understanding workplace risk-taking propensity within a public-sector context.

DISCUSSION OF FINDINGS

Discussion of Findings

This chapter discusses the study findings in relation to the research objectives, the theoretical foundations underpinning the study, and the relevant empirical literature. The discussion focuses on employees' perceptions of personality traits, needs satisfaction, and self-efficacy as individual-level characteristics associated with

workplace risk-taking propensity among formal employees of Lusaka City Council. The findings are interpreted within the context of the Big Five Personality Theory, Maslow's Hierarchy of Needs Theory, and Self-Efficacy Theory, while comparisons are made with previous empirical studies.

Given the descriptive nature of the study, the discussion does not seek to establish causal relationships between the individual-level constructs and workplace risk-taking propensity. Rather, it explains the observed patterns in respondents' perceptions and considers how these findings relate to existing behavioural theories and previous research. The chapter also highlights the study's contribution to behavioural public administration by providing descriptive empirical evidence from Zambia's public sector and by informing the development of the Employee Risk-Taking Propensity Framework (ERTPF) as a theoretically informed conceptual framework for understanding employees' workplace risk-taking propensity.

Discussion of Findings on Personality Traits and Employees' Workplace Risk-Taking Propensity

The study described employees' perceptions of personality characteristics associated with workplace risk-taking propensity among formal employees of Lusaka City Council. The overall composite mean of 3.58 indicated a moderately high personality orientation toward workplace risk-taking, suggesting that respondents generally perceived themselves as possessing behavioural characteristics supportive of creativity, openness to new ideas and responsible workplace initiative. At the same time, the descriptive findings showed that concerns relating to uncertainty, criticism and possible negative outcomes remained evident. These results suggest that employees viewed workplace innovation as something that should occur within the boundaries of organisational accountability rather than through unrestricted risk-taking.

The findings are generally consistent with the Big Five Personality Theory (Costa & McCrae, 1992), which proposes that personality characteristics such as openness to experience, conscientiousness and emotional stability are associated with how individuals approach new situations and organisational challenges. In the present study, respondents reported particularly favourable perceptions regarding creativity ($M = 4.20$), enthusiasm for proposing new ideas ($M = 4.00$) and adherence to organisational procedures ($M = 4.20$). Descriptively, these findings suggest that employees perceived themselves as balancing innovation with procedural responsibility. Within the public-sector environment of Lusaka City Council, such a pattern is understandable because employees are expected to introduce improvements while simultaneously complying with statutory regulations and organisational policies.

The highest mean score was recorded for the statement relating to seeking opportunities for creativity ($M = 4.20$). This finding suggests that respondents generally perceived creativity as an important aspect of their work. Similarly, employees reported high levels of enthusiasm for proposing new ideas and relatively high confidence in expressing innovative suggestions publicly. Collectively, these descriptive findings indicate that respondents viewed themselves as receptive to workplace improvement and willing to contribute ideas that may enhance organisational performance. These observations correspond with previous studies by Dewett (2004) and García-Granero et al. (2015), which reported that employees who perceive themselves as creative and open to new ideas are more likely to participate in innovative organisational activities. However, consistent with the descriptive nature of the present study, these findings describe respondents' perceptions rather than demonstrating that creativity directly produces workplace risk-taking.

An equally notable finding was the very high level of agreement regarding following established organisational rules before taking action ($M = 4.20$). This result suggests that respondents placed considerable importance on procedural compliance and organisational accountability. Rather than indicating reluctance to innovate, the finding implies that employees perceive innovation as something that should occur within recognised organisational procedures. This observation reflects the institutional realities of public-sector organisations, where employees operate within formal administrative systems characterised by accountability, transparency and regulatory compliance (Rainey, 2014). The coexistence of high creativity and high conscientiousness therefore suggests that respondents viewed innovation and procedural compliance as complementary rather than contradictory workplace behaviours.

The findings also revealed comparatively lower mean scores for taking the lead under uncertain situations ($M = 3.40$) and for the reverse-coded indicators relating to fear of criticism, anxiety, organisational disruption and concerns about negative outcomes. Although these scores remained within the moderate range, they indicate that respondents acknowledged a degree of caution when considering workplace situations involving uncertainty. The lowest adjusted mean score was recorded for concern about negative outcomes ($M = 2.00$ after reverse coding), suggesting that employees remained highly conscious of the possible consequences of workplace decisions. Similarly, concerns relating to criticism ($M = 2.80$), organisational disruption ($M = 2.40$) and anxiety ($M = 2.60$) indicate that respondents perceived uncertainty as an important consideration when undertaking workplace initiatives.

These descriptive findings are broadly consistent with previous empirical studies conducted in public-sector settings. Nicholson et al. (2005) observed that individuals differ in their willingness to engage in uncertain workplace situations because personality characteristics shape behavioural preferences regarding uncertainty and responsibility. Likewise, Zhao and Seibert (2006) reported that employees characterised by openness and emotional stability generally report greater readiness to embrace new opportunities, although organisational context often moderates the expression of these characteristics. Within Lusaka City Council, respondents appeared to perceive themselves as supportive of innovation while simultaneously recognising the importance of avoiding actions that could expose the organisation to unnecessary risk or criticism.

Overall, the findings indicate that respondents generally perceived their personality characteristics as supportive of constructive workplace risk-taking. Employees reported favourable perceptions regarding creativity, openness to new methods and conscientiousness, while expressing comparatively greater caution when faced with uncertainty, possible criticism and potentially negative organisational outcomes. Within the proposed Employee Risk-Taking Propensity Framework (ERTPF), these findings suggest that personality characteristics provide an important behavioural foundation through which employees perceive workplace opportunities and organisational challenges. However, because the study adopted a descriptive cross-sectional survey design, these findings should be interpreted as describing employees' perceptions and observed behavioural orientations rather than establishing causal relationships between personality traits and workplace risk-taking propensity.

Discussion of Findings on Needs Satisfaction and Employees' Workplace Risk-Taking Propensity

The study described employees' perceptions of needs satisfaction in relation to workplace risk-taking propensity among formal employees of Lusaka City Council. The overall composite mean of 3.92 indicated a relatively high level of perceived needs satisfaction, suggesting that respondents generally viewed their work environment as meeting important motivational needs associated with job security, professional growth and personal fulfilment. Overall, the findings indicate that employees perceived favourable workplace conditions with respect to both lower-order and higher-order needs, although perceptions regarding organisational recognition were comparatively less favourable.

The findings are broadly consistent with Maslow's Hierarchy of Needs Theory (Maslow, 1943, 1954), which proposes that individuals progressively pursue higher-order needs such as esteem, personal growth and self-actualisation once lower-order needs, particularly safety and security, are reasonably satisfied. In the present study, respondents reported particularly favourable perceptions regarding job security, opportunities for growth and self-actualisation. Descriptively, these findings suggest that employees generally perceived the organisational environment as providing conditions that support personal and professional development.

Among the six indicators, job security recorded the highest mean score ($M = 4.30$), indicating that respondents generally perceived their employment as stable and secure. This finding reflects the importance that employees attach to employment stability within a public-sector organisation. Previous studies have similarly reported that employees in public organisations often value job security because it provides predictability and supports long-term career development (Rainey, 2014). Within Maslow's theoretical framework, safety needs constitute the foundation upon which employees pursue higher-order aspirations such as professional achievement and personal growth. The descriptive findings therefore suggest that respondents generally regarded employment security as an important aspect of their workplace experience.

Similarly, growth and development ($M = 4.20$) and self-actualisation ($M = 4.20$) recorded very high levels of agreement. These findings indicate that respondents attached considerable importance to opportunities for learning, professional advancement and achieving their full potential. Such perceptions are consistent with Maslow's proposition that once basic needs are reasonably satisfied, individuals increasingly value opportunities for achievement, competence and personal fulfilment. Comparable observations have been reported in organisational behaviour literature, where opportunities for professional development are frequently associated with positive employee attitudes and greater willingness to participate in organisational improvement initiatives (Robbins & Judge, 2023). Within the present study, however, these findings should be understood as describing employees' perceptions rather than demonstrating that professional development directly results in workplace risk-taking.

The findings also showed relatively favourable perceptions regarding professional reputation ($M = 3.80$) and the reverse-coded indicator relating to fear of job loss ($M = 3.80$ after reverse coding). These results suggest that respondents generally regarded professional credibility and employment security as important considerations within the workplace. Employees appeared to perceive that maintaining a positive professional reputation and feeling secure in their employment formed part of a supportive organisational environment. At the same time, responses to the reverse-coded item indicate that concerns about employment security were not entirely absent, suggesting that some respondents continued to consider the possible consequences of workplace decisions involving uncertainty.

By comparison, recognition as a source of motivation recorded the lowest mean score ($M = 3.20$), although the score remained above the neutral point of the scale. This finding indicates that respondents expressed comparatively less favourable perceptions regarding organisational recognition than they did regarding the other motivational dimensions. The descriptive pattern suggests that while employees generally valued recognition, they perceived existing recognition practices less positively than opportunities for job security, professional development and self-actualisation. Similar observations have been reported in previous organisational studies, which indicate that employees often perceive formal recognition systems less favourably than intrinsic sources of motivation such as meaningful work and opportunities for growth (Armstrong & Taylor, 2023). Within Lusaka City Council, the comparatively lower rating for recognition may therefore represent an area where employees perceive opportunities for organisational improvement.

Overall, the findings indicate that respondents generally reported favourable perceptions across the needs satisfaction indicators, particularly regarding job security, opportunities for growth and self-actualisation. These descriptive patterns correspond with Maslow's theoretical proposition that employees value both lower-order needs, such as safety and security, and higher-order needs, including esteem, growth and personal fulfilment. Within the proposed Employee Risk-Taking Propensity Framework (ERTPF), the findings suggest that needs satisfaction represents an important individual-level characteristic associated with employees' workplace risk-taking propensity by providing a motivational context within which employees perceive workplace opportunities and organisational responsibilities. However, consistent with the cross-sectional descriptive survey design adopted in this study, these findings should be interpreted as describing respondents' perceptions of their workplace experiences rather than establishing causal relationships between needs satisfaction and workplace risk-taking propensity.

Discussion of Findings on Self-Efficacy and Employees' Workplace Risk-Taking Propensity

The third objective of this study sought to examine employees' perceptions of self-efficacy in relation to workplace risk-taking propensity among formal employees of Lusaka City Council. The descriptive findings indicate that respondents reported very high levels of perceived self-efficacy, as reflected by the overall composite mean of 4.40 ($SD = 0.45$). Employees expressed particularly strong confidence in their ability to handle challenging tasks, manage uncertain work situations, persist when difficulties arise, recover from setbacks and view workplace challenges as opportunities rather than threats. These findings suggest that employees generally perceive themselves as possessing the confidence and resilience required to undertake demanding workplace responsibilities. Within the context of the proposed Employee Risk-Taking Propensity Framework (ERTPF), self-efficacy emerged as the strongest individual-level characteristic associated with employees' workplace risk-taking propensity.

The findings are consistent with Bandura's Self-Efficacy Theory (1977, 1997), which proposes that individuals' beliefs in their capabilities influence how they approach challenging tasks, respond to uncertainty and persist when confronted with obstacles. According to the theory, individuals with high self-efficacy are more likely to perceive difficult situations as opportunities for learning rather than as threats to be avoided. The very high mean scores recorded for persistence (H3), recovery from failure (H4) and confidence in undertaking challenging tasks (H1) are consistent with Bandura's proposition that self-efficacy enhances resilience, perseverance and adaptive behaviour. Similarly, the exceptionally high adjusted mean for the reverse-coded statement on self-doubt (H5) suggests that respondents generally perceived themselves as capable of overcoming uncertainty without allowing lack of confidence to limit their workplace behaviour.

The findings also support the argument that self-efficacy plays an important role in shaping employees' willingness to undertake workplace initiatives involving uncertainty. Employees who believe they possess the competence to perform difficult tasks are generally more willing to accept responsibility, make decisions and engage in challenging work activities. Although the present study employed a descriptive research design and therefore does not establish causal relationships, the consistently high perceptions of confidence observed across all six indicators suggest that employees regard self-efficacy as an important personal characteristic associated with constructive workplace behaviour.

These findings are consistent with previous empirical studies conducted in different organisational settings. Bandura (1997) argued that individuals with higher self-efficacy demonstrate greater persistence, resilience and confidence when facing challenging situations because they believe they possess the capabilities required to succeed. Similarly, Stajkovic and Luthans (1998), in a meta-analysis of organisational studies, reported that self-efficacy is positively associated with employee motivation, work performance and persistence across diverse occupational contexts. Their findings suggest that employees with stronger confidence in their abilities are generally more willing to undertake challenging assignments and demonstrate greater initiative in achieving organisational objectives.

Comparable evidence has also been reported in more recent studies. Judge and Bono (2001) found that self-efficacy contributes significantly to employees' confidence in handling complex work tasks and adapting to changing organisational environments. Likewise, Luthans, Youssef-Morgan and Avolio (2021) observed that psychological resources such as self-efficacy enhance employees' capacity to cope with workplace challenges, maintain resilience and pursue organisational goals despite setbacks. These studies reinforce the descriptive findings of the present research, which indicate that respondents generally perceive themselves as confident in handling demanding workplace responsibilities.

Within the African context, studies have similarly highlighted the importance of self-efficacy in shaping employee behaviour. For example, Adekanmbi (2022) reported that employees who exhibit stronger confidence in their capabilities are generally more willing to participate in organisational improvement initiatives and demonstrate higher levels of workplace adaptability. Likewise, Sulaiman (2024) found that self-confidence and resilience positively influence employees' willingness to embrace organisational change within public-sector institutions. Although these studies were conducted in different national contexts, their findings are broadly consistent with the present study, suggesting that employees who perceive themselves as capable of managing uncertainty also report greater readiness to engage with challenging workplace situations.

One notable finding of the present study is the remarkably consistent pattern of responses across all six self-efficacy indicators. Unlike personality traits and needs satisfaction, where greater variation was observed across individual indicators, the self-efficacy construct recorded uniformly high mean scores with relatively small standard deviations. This consistency suggests that respondents shared similar perceptions regarding their confidence, resilience and ability to cope with workplace demands. Such a pattern may reflect the professional experience and organisational responsibilities associated with permanent employment within Lusaka City Council, where employees routinely perform administrative, technical and managerial duties requiring confidence, problem-solving and decision-making.

The findings also have important implications for the proposed Employee Risk-Taking Propensity Framework (ERTPF). While personality traits provide employees with behavioural predispositions and needs satisfaction

provides motivational readiness, self-efficacy appears to function as the psychological mechanism through which employees translate favourable dispositions and motivation into workplace action. Employees may possess innovative personalities and favourable motivational conditions, but without confidence in their own abilities they may still hesitate to undertake challenging responsibilities or initiate workplace improvements. The present findings therefore reinforce the framework's proposition that self-efficacy represents the strongest individual-level determinant supporting constructive workplace risk-taking.

From a practical perspective, the findings suggest that public-sector organisations should continue investing in organisational practices that strengthen employees' confidence, competence and resilience. Professional development programmes, mentoring, coaching, continuous learning opportunities, constructive feedback and supportive leadership practices may reinforce employees' beliefs in their capabilities and sustain the positive perceptions of self-efficacy observed in this study. Such interventions are likely to encourage employees to approach workplace challenges with greater confidence while remaining committed to organisational objectives and service delivery improvement.

Overall, the findings indicate that employees of Lusaka City Council reported very high levels of perceived self-efficacy across all measured dimensions. The results are consistent with Bandura's Self-Efficacy Theory and with previous empirical studies demonstrating that confidence, resilience and persistence are important psychological characteristics associated with constructive workplace behaviour. Within the context of the proposed Employee Risk-Taking Propensity Framework (ERTPF), self-efficacy emerged as the strongest individual-level characteristic associated with employees' workplace risk-taking propensity. Nevertheless, consistent with the descriptive cross-sectional design adopted in this study, these findings should be interpreted as reflecting employees' perceptions rather than establishing causal relationships between self-efficacy and workplace risk-taking propensity.

Discussion of Findings on Personality Traits and Employees' Workplace Risk-Taking Propensity

The findings of this study indicate that employees of Lusaka City Council generally reported favourable personality characteristics associated with workplace risk-taking propensity, as reflected by the overall composite mean of 3.58 (SD = 0.64). Although the overall level was moderately high rather than exceptionally high, respondents generally perceived themselves as open to creativity, receptive to new ideas, conscientious in carrying out their responsibilities and reasonably confident in expressing innovative suggestions. At the same time, the descriptive findings also revealed that concerns relating to uncertainty, criticism and possible negative outcomes remained evident among many respondents. These findings suggest that employees viewed workplace innovation as desirable, provided it occurred within the boundaries of organisational accountability and established procedures.

The findings are consistent with the Big Five Personality Theory (Costa & McCrae, 1992), which proposes that personality characteristics such as openness to experience, conscientiousness and emotional stability shape how individuals perceive workplace situations and respond to uncertainty. Employees who exhibit openness to experience are generally more receptive to new ideas, learning and organisational improvement, while conscientious individuals tend to balance innovation with responsibility and procedural compliance. In the present study, respondents reported very favourable perceptions regarding creativity ($M = 4.20$) and compliance with organisational procedures ($M = 4.20$), suggesting that employees perceived innovation and accountability as complementary rather than contradictory aspects of workplace behaviour. This pattern reflects the nature of public-sector organisations, where innovation is often expected to occur within established regulatory and administrative frameworks.

The descriptive findings also support the proposition that openness to experience represents an important personality characteristic associated with workplace innovation. Respondents generally agreed that they enjoy trying new methods and approaches ($M = 3.60$), actively seek opportunities for creativity ($M = 4.20$) and feel energised when proposing new ideas ($M = 4.00$). These findings suggest that employees perceived themselves as willing to explore alternative ways of performing their duties and contributing to organisational improvement. Such characteristics are consistent with the openness dimension of the Big Five Personality Theory, which is commonly associated with curiosity, creativity and receptiveness to change (John & Srivastava, 1999). The

favourable perceptions reported in this study therefore suggest that employees generally viewed themselves as possessing behavioural characteristics compatible with constructive workplace innovation.

The findings further demonstrate relatively favourable perceptions regarding employees' confidence in communicating innovative ideas. Respondents generally agreed that they were confident expressing bold ideas publicly ($M = 3.80$), although the comparatively lower mean for taking the lead under uncertain situations ($M = 3.40$) indicates greater caution when personal responsibility increases. This descriptive pattern suggests that while employees perceived themselves as willing to contribute ideas, they were comparatively less certain about assuming leadership roles involving uncertain outcomes. Within public-sector organisations such as Lusaka City Council, this cautious approach may reflect the organisational emphasis placed on accountability, compliance and responsible decision-making.

The reverse-coded indicators provide additional insight into employees' perceptions of workplace uncertainty. The comparatively lower adjusted means recorded for worrying about negative outcomes ($M = 2.00$), avoiding disruption of established systems ($M = 2.40$), anxiety when facing risky tasks ($M = 2.60$) and fear of criticism ($M = 2.80$) suggest that respondents acknowledged psychological reservations when considering workplace situations involving uncertainty. Although these adjusted scores contributed positively to the overall composite personality score, they indicate that employees remained conscious of the possible consequences associated with workplace decisions. This finding is understandable within the context of a public-sector organisation where organisational decisions are subject to administrative oversight, legal requirements and public accountability.

The findings correspond with previous empirical studies that have reported positive associations between openness to experience and innovative workplace behaviour. For example, George and Zhou (2001) found that employees who demonstrate higher levels of openness are more likely to generate creative ideas and contribute to organisational innovation. Similarly, Bipp and Demerouti (2015) observed that openness and conscientiousness are associated with proactive work behaviours because individuals possessing these characteristics are generally more receptive to organisational improvement while remaining committed to achieving work objectives. The present findings are broadly consistent with these studies, as respondents expressed favourable perceptions regarding creativity, initiative and responsible workplace behaviour.

The findings also align with studies conducted within public-sector environments. Kim (2006) reported that public employees frequently demonstrate innovative behaviour within the constraints of organisational procedures and institutional accountability. Likewise, De Spiegelaere et al. (2014) argued that employees are more likely to engage in workplace innovation when organisational environments encourage idea generation while maintaining appropriate governance structures. The high levels of agreement regarding both creativity and procedural compliance observed in this study reflect a similar pattern, suggesting that respondents perceived innovation as compatible with organisational responsibility rather than as behaviour requiring the disregard of established rules.

However, the comparatively lower adjusted scores relating to uncertainty, criticism and potential negative outcomes also correspond with studies highlighting the cautious nature of decision-making within public organisations. Research by Sitkin and Weingart (1995) suggests that individuals often become more cautious when they perceive the potential consequences of workplace decisions to be substantial. Similarly, Kahneman and Tversky's (1979) behavioural research demonstrates that concerns about potential losses frequently shape how individuals evaluate uncertain situations. Although the present study did not examine causal relationships, respondents' relatively cautious perceptions regarding criticism and uncertainty are consistent with these broader behavioural observations.

Within the context of the proposed Employee Risk-Taking Propensity Framework (ERTPF), the findings suggest that personality traits represent an important behavioural characteristic associated with employees' perceptions of workplace risk-taking propensity. Respondents generally perceived themselves as creative, conscientious and receptive to organisational improvement while also recognising the importance of caution, accountability and responsible decision-making. The descriptive findings therefore provide empirical support for including personality traits as one of the three foundational individual-level constructs within the proposed framework. However, consistent with the descriptive cross-sectional design adopted in this study, these findings should be

interpreted as reflecting employees' perceptions rather than establishing causal relationships between personality traits and workplace risk-taking propensity.

Development of the Employee Risk-Taking Propensity Framework (ERTPF)

The principal theoretical contribution of this study is the development of the Employee Risk-Taking Propensity Framework (ERTPF), a conceptually informed framework developed from the descriptive findings of the study and grounded in the integration of three complementary behavioural theories: the Big Five Personality Theory, Maslow's Hierarchy of Needs Theory, and Self-Efficacy Theory. While previous studies have frequently examined personality, motivation and self-efficacy as separate psychological characteristics associated with workplace behaviour, the descriptive findings of this study suggest that employees' workplace risk-taking propensity may be conceptually understood through the combined consideration of these three individual-level characteristics. The ERTPF therefore provides an integrated conceptual perspective for understanding employees' workplace risk-taking propensity within public-sector organisations.

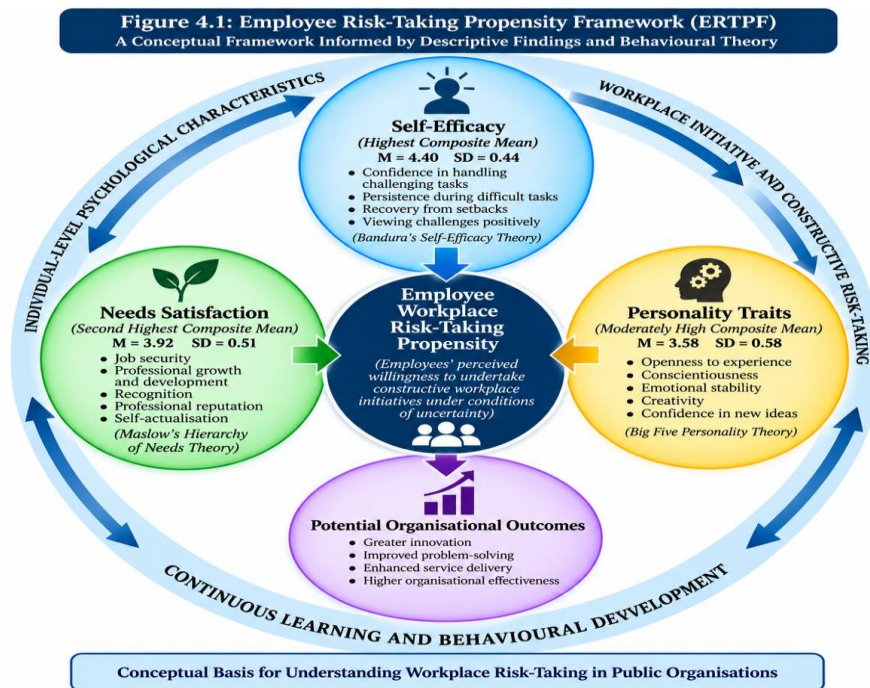
The framework conceptualises workplace risk-taking propensity as a behavioural orientation associated with three interrelated psychological characteristics, namely personality traits, needs satisfaction and self-efficacy. Within the framework, personality traits represent employees' behavioural dispositions, including openness to new experiences, conscientiousness and emotional stability. Needs satisfaction represents employees' perceptions regarding the fulfilment of security, esteem, professional growth and self-actualisation needs. Self-efficacy reflects employees' confidence in their ability to perform challenging tasks, manage uncertainty and respond effectively to workplace demands. Collectively, these three psychological characteristics provide a conceptual basis for understanding employees' perceptions of workplace initiative, innovation and calculated workplace risk-taking.

The descriptive findings of this study informed the development of the framework. Among the three constructs examined, self-efficacy recorded the highest composite mean ($M = 4.40$, $SD = 0.44$), followed by needs satisfaction ($M = 3.92$, $SD = 0.51$), while personality traits recorded a moderately high composite mean ($M = 3.58$, $SD = 0.58$). These findings indicate that respondents expressed comparatively higher levels of agreement regarding their confidence in performing challenging tasks than they did regarding needs satisfaction and personality characteristics. Similarly, respondents generally reported favourable perceptions regarding job security, opportunities for professional growth and self-actualisation, while personality traits were characterised by favourable perceptions relating to creativity, openness to new ideas and conscientiousness, alongside comparatively lower perceptions relating to uncertainty and fear of criticism. Collectively, these descriptive findings provided the empirical basis for integrating the three psychological characteristics within a single conceptual framework.

The ERTPF further proposes that favourable perceptions of personality traits, needs satisfaction and self-efficacy are conceptually associated with constructive workplace risk-taking behaviours, including the willingness to propose new ideas, undertake challenging responsibilities, participate in organisational improvement and engage in responsible workplace initiative. These behavioural orientations are, in turn, conceptually linked with positive organisational outcomes such as innovation, improved problem-solving, enhanced service delivery and organisational effectiveness. The framework also illustrates a continuous learning cycle in which positive workplace experiences may reinforce employees' confidence, motivation and willingness to participate in future workplace initiatives. These relationships are presented as conceptual propositions derived from behavioural theory and informed by the descriptive findings of the present study rather than as empirically verified causal relationships.

The Employee Risk-Taking Propensity Framework (ERTPF) contributes to the workplace behaviour literature by bringing together three complementary behavioural perspectives within a single conceptual model. Rather than considering personality traits, needs satisfaction and self-efficacy independently, the framework provides a holistic perspective through which these psychological characteristics may be viewed collectively when examining employees' workplace risk-taking propensity. Grounded in descriptive evidence obtained from employees of Lusaka City Council, the ERTPF offers a conceptual foundation for future studies employing inferential statistical techniques, structural equation modelling or longitudinal research designs to examine,

validate and refine the relationships proposed within the framework across different organisational and national contexts.



Explanation of the Employee Risk-Taking Propensity Framework (ERTPF)

Personality Traits

Personality traits constitute the first component of the Employee Risk-Taking Propensity Framework (ERTPF) and represent the relatively stable behavioural characteristics that employees bring into the workplace. Guided by the Big Five Personality Theory, this component recognises that characteristics such as openness to experience, creativity, confidence, conscientiousness and emotional stability shape employees' perceptions of workplace opportunities, uncertainty and innovation.

The findings of this study indicate that personality traits recorded an overall composite mean of 3.58 ($SD = 0.64$), representing a moderately high orientation towards workplace risk-taking. Respondents reported particularly high levels of creativity, enthusiasm for proposing new ideas and adherence to organisational procedures. However, comparatively lower scores relating to fear of criticism, concern about negative outcomes and reluctance to disrupt established systems suggest that employees remain cautious when workplace decisions involve uncertainty.

Within the ERTPF, personality traits therefore provide the behavioural foundation upon which workplace risk-taking propensity develops. Although important, personality emerged as the third strongest individual-level determinant, indicating that favourable personality characteristics alone are insufficient to explain employees' willingness to undertake constructive workplace risks.

Needs Satisfaction

The second component of the framework is needs satisfaction, which represents the motivational conditions that encourage employees to undertake workplace initiatives. This component is grounded in Maslow's Hierarchy of Needs Theory, which proposes that individuals become increasingly motivated to pursue achievement, innovation and self-development once their lower-order needs have been reasonably satisfied.

The findings indicate that needs satisfaction recorded an overall composite mean of 3.92 ($SD = 0.51$), representing a high level of perceived needs satisfaction among employees. Respondents expressed particularly favourable perceptions regarding job security, opportunities for professional growth and self-actualisation. In

contrast, organisational recognition recorded the lowest mean score within the construct, suggesting that recognition systems were perceived less favourably than other motivational factors.

Within the ERTPF, needs satisfaction functions as the motivational driver that encourages employees to translate favourable behavioural characteristics into workplace initiative. Employees who perceive their workplace as supporting security, development and personal growth appear more prepared to undertake constructive workplace risks. The findings position needs satisfaction as the second strongest determinant of workplace risk-taking propensity.

Self-Efficacy

Self-efficacy represents the third and strongest component of the Employee Risk-Taking Propensity Framework. Guided by Bandura's Self-Efficacy Theory, this construct reflects employees' confidence in their ability to perform demanding tasks, manage uncertainty, recover from setbacks and successfully overcome workplace challenges.

The empirical findings demonstrate that self-efficacy recorded the highest overall composite mean of 4.40 (SD = 0.45), making it the strongest individual-level determinant identified in this study. Employees reported exceptionally high levels of confidence in handling challenging tasks, persisting through difficulties, recovering from setbacks and viewing challenges as opportunities for learning and professional growth.

Within the framework, self-efficacy serves as the immediate psychological mechanism through which favourable personality characteristics and motivational readiness are transformed into constructive workplace behaviour. Employees who possess high levels of confidence in their capabilities are more likely to perceive uncertainty as manageable and to approach workplace challenges with persistence and resilience.

Employees' Workplace Risk-Taking Propensity

At the centre of the Employee Risk-Taking Propensity Framework is employees' workplace risk-taking propensity, conceptualised as employees' willingness to undertake constructive, responsible and calculated workplace risks that contribute to organisational improvement.

The framework proposes that workplace risk-taking propensity develops through the combined influence of personality traits, needs satisfaction and self-efficacy. The findings demonstrate that these determinants contribute unequally. Self-efficacy exerted the strongest influence, followed by needs satisfaction and personality traits. This empirical hierarchy suggests that employees are more likely to undertake constructive workplace risks when they possess confidence in their capabilities, perceive their motivational needs as adequately satisfied and demonstrate favourable behavioural characteristics.

Accordingly, the framework conceptualises workplace risk-taking as an outcome of the interaction between employees' behavioural dispositions, motivational readiness and psychological confidence rather than the result of any single individual characteristic.

Positive Organisational Outcomes

The Employee Risk-Taking Propensity Framework further proposes that constructive workplace risk-taking contributes to positive organisational outcomes. When employees are willing to undertake responsible workplace initiatives, organisations are more likely to experience improved innovation, enhanced problem-solving, continuous organisational learning, improved service delivery and greater organisational effectiveness.

Within the context of Lusaka City Council, these outcomes are particularly important because public-sector organisations operate within environments characterised by accountability, statutory compliance and increasing demands for improved service delivery. Employees who confidently introduce constructive ideas while operating within established organisational procedures can therefore contribute meaningfully to organisational improvement without compromising governance and accountability.

Continuous Reinforcement and Behavioural Development

A distinguishing feature of the Employee Risk-Taking Propensity Framework is its continuous reinforcement and behavioural development cycle. The framework proposes that successful workplace initiatives strengthen employees' confidence, reinforce their motivation and encourage the continued expression of favourable behavioural characteristics.

As employees experience successful outcomes from constructive workplace risk-taking, their self-efficacy is reinforced, motivational needs continue to be satisfied and confidence to undertake future workplace initiatives increases. These positive experiences also strengthen openness to innovation and reinforce employees' willingness to engage in responsible workplace improvement.

The framework therefore conceptualises workplace risk-taking propensity as a dynamic developmental process rather than a fixed individual characteristic. Continuous learning, successful workplace experiences and positive organisational outcomes collectively reinforce the individual-level determinants, creating an ongoing cycle of behavioural development and organisational improvement.

Advancement of Existing Literature

The Employee Risk-Taking Propensity Framework (ERTPF) makes several important contributions to the literature on workplace risk-taking.

First, it integrates Big Five Personality Theory, Maslow's Hierarchy of Needs Theory and Bandura's Self-Efficacy Theory into a single empirically informed framework for understanding employees' workplace risk-taking propensity. While previous studies have frequently examined these constructs independently, the ERTPF demonstrates that they operate as complementary individual-level determinants of workplace behaviour.

Second, the framework establishes an empirical hierarchy among the three determinants. The findings demonstrate that self-efficacy is the strongest determinant ($M = 4.40$), followed by needs satisfaction ($M = 3.92$) and personality traits ($M = 3.58$). This hierarchy extends existing knowledge by showing that employees' confidence in their capabilities and satisfaction of motivational needs are more strongly associated with workplace risk-taking propensity than personality characteristics alone.

Third, the framework contributes evidence from Zambia's public sector, a context that has received limited attention within the workplace risk-taking literature. By focusing on employees of Lusaka City Council, the study provides a contextually relevant explanation of workplace risk-taking within local government institutions operating under conditions of accountability, procedural compliance and public service delivery.

Finally, the incorporation of a continuous reinforcement and behavioural development cycle extends existing behavioural models by conceptualising workplace risk-taking propensity as a dynamic capability that develops through repeated interactions between individual characteristics and successful workplace experiences. Rather than viewing workplace risk-taking as a fixed personality attribute, the ERTPF demonstrates that confidence, motivation and behavioural readiness can be strengthened over time through positive organisational experiences.

Overall, the Employee Risk-Taking Propensity Framework provides an empirically grounded, contextually relevant and theoretically integrated model for understanding employees' workplace risk-taking propensity within public-sector organisations, while offering a useful foundation for future research, leadership practice and human resource development.

CONCLUSIONS, RECOMMENDATIONS AND FUTURE RESEARCH IMPLICATIONS

Conclusions

This study examined the role of individual-level factors in shaping employees' workplace risk-taking propensity among formal employees of Lusaka City Council. Specifically, the study investigated employees' perceptions of

personality traits, needs satisfaction and self-efficacy as determinants of their willingness to undertake constructive workplace risks. Guided by the Big Five Personality Theory, Maslow's Hierarchy of Needs Theory and Self-Efficacy Theory, the study further developed the Employee Risk-Taking Propensity Framework (ERTPF) as an integrated behavioural model for explaining workplace risk-taking within the public sector.

The findings indicate that all three individual-level factors are positively associated with employees' workplace risk-taking propensity, although their relative importance differs. Personality traits recorded a moderately high composite mean ($M = 3.58$, $SD = 0.64$), suggesting that employees generally perceive themselves as possessing behavioural characteristics supportive of workplace innovation. Respondents demonstrated favourable perceptions regarding creativity, openness to new ideas, confidence in expressing innovative suggestions and conscientiousness. However, comparatively lower scores relating to uncertainty, fear of criticism and concern about negative outcomes suggest that employees remain cautious when workplace decisions involve uncertainty. These findings indicate that personality traits provide an important behavioural foundation for constructive workplace risk-taking, but are not sufficient on their own to explain employees' willingness to undertake workplace risks.

Needs satisfaction recorded a high composite mean ($M = 3.92$, $SD = 0.51$), indicating that respondents generally perceived their motivational needs to be adequately satisfied. Job security, opportunities for professional growth, career development and self-actualisation emerged as the strongest motivational dimensions supporting workplace initiative. Recognition recorded the comparatively lowest mean score, suggesting that organisational recognition systems may not be perceived as equally supportive of innovative behaviour. Overall, the findings demonstrate that favourable motivational conditions provide an important psychological environment within which employees perceive themselves as more willing to undertake constructive workplace risks.

Among the three constructs, self-efficacy emerged as the strongest individual-level determinant, recording the highest composite mean ($M = 4.40$, $SD = 0.45$). Respondents consistently expressed high confidence in handling challenging tasks, managing uncertainty, recovering from setbacks, persisting despite difficulties and viewing workplace challenges as opportunities rather than threats. The findings therefore indicate that employees generally perceive themselves as possessing the confidence and resilience required to undertake constructive workplace risks, highlighting self-efficacy as the most prominent psychological characteristic associated with workplace risk-taking propensity.

When considered collectively, the three individual-level constructs produced an overall composite mean of 3.97 ($SD = 0.53$), indicating that employees generally possess favourable psychological characteristics associated with constructive workplace risk-taking. The comparative findings establish a clear hierarchy among the determinants, with self-efficacy emerging as the strongest, followed by needs satisfaction and personality traits. This hierarchy suggests that although favourable personality characteristics provide the behavioural disposition for workplace innovation, employees' confidence in their capabilities and the satisfaction of important motivational needs represent stronger psychological conditions associated with their willingness to undertake calculated workplace risks.

The study therefore concludes that employees at Lusaka City Council generally perceive themselves as capable of engaging in responsible and constructive workplace risk-taking. Their willingness to undertake workplace risks appears to be associated with an interaction between favourable behavioural characteristics, supportive motivational conditions and strong confidence in their personal capabilities. These findings provide empirical support for the complementary application of the Big Five Personality Theory, Maslow's Hierarchy of Needs Theory and Self-Efficacy Theory in explaining workplace risk-taking behaviour within Zambia's public sector.

A major contribution of the study is the development of the Employee Risk-Taking Propensity Framework (ERTPF). The framework advances existing knowledge by integrating personality traits, needs satisfaction and self-efficacy into a single behavioural model that explains employees' workplace risk-taking propensity. Unlike earlier studies that considered these constructs independently, the ERTPF demonstrates that workplace risk-taking is better understood as the combined outcome of behavioural dispositions, motivational readiness and cognitive confidence. Furthermore, by proposing a continuous reinforcement process in which successful workplace outcomes strengthen employees' confidence, motivation and future willingness to undertake

constructive risks, the framework presents workplace risk-taking as a dynamic capability that evolves through organisational learning and positive workplace experiences.

Overall, this study contributes to behavioural public administration by providing empirical evidence from Zambia's local government context and offering a contextually grounded framework for understanding employees' workplace risk-taking propensity. The findings also provide a practical foundation for organisational policies and human resource practices aimed at strengthening employee confidence, motivation and innovation in order to enhance organisational effectiveness and public service delivery.

Practical Implications

The findings of this study demonstrate that fostering constructive workplace risk-taking requires a holistic organisational approach that simultaneously strengthens employees' behavioural capabilities and creates an enabling organisational environment. Although employees of Lusaka City Council generally exhibited favourable personality characteristics, high levels of needs satisfaction and very strong self-efficacy, these individual capabilities are most likely to translate into constructive workplace risk-taking when supported by organisational systems that encourage innovation, learning and responsible decision-making.

The study therefore suggests that public sector organisations should move beyond traditional administrative control towards behavioural management practices that promote psychological safety, supportive leadership, continuous professional development and employee empowerment. Organisational environments that encourage learning from mistakes, provide constructive feedback, recognise innovative contributions and reward responsible initiative are more likely to strengthen employees' confidence to undertake calculated workplace risks.

The findings further indicate that investment in employee development should extend beyond technical competence to include behavioural competencies such as creativity, adaptability, resilience, initiative and confidence in decision-making. Since self-efficacy emerged as the strongest determinant of workplace risk-taking propensity, organisations should prioritise interventions that strengthen employees' confidence through mentoring, coaching, leadership development, skills enhancement and opportunities to successfully undertake increasingly challenging responsibilities.

Recommendations

Recommendations for Lusaka City Council

Lusaka City Council should institutionalise the principles of the Employee Risk-Taking Propensity Framework (ERTPF) by developing organisational systems that deliberately encourage responsible workplace risk-taking while maintaining accountability and good governance. The Council should establish formal innovation programmes, employee suggestion schemes and cross-functional innovation teams that provide employees with opportunities to propose and implement new ideas aimed at improving organisational performance and service delivery.

The Council should also strengthen leadership support for innovation by creating a psychologically safe work environment where employees are encouraged to experiment with new ideas without fear of unnecessary criticism or punitive consequences when well-intentioned initiatives do not succeed. Constructive feedback should emphasise learning and continuous improvement rather than blame.

In addition, Lusaka City Council should expand mentoring, coaching and professional development programmes designed to strengthen employees' confidence, resilience, creativity and problem-solving abilities. Such interventions would reinforce the behavioural capabilities identified by the Employee Risk-Taking Propensity Framework and increase employees' willingness to undertake constructive workplace risks that contribute to organisational effectiveness.

Recommendations for Human Resource Management

The Human Resource Department should integrate behavioural competencies alongside technical competencies throughout the employee lifecycle. Recruitment, selection, performance management, promotion and succession planning systems should explicitly assess and reward behavioural attributes such as creativity, adaptability, initiative, resilience, self-efficacy, problem-solving ability and responsible decision-making.

Performance appraisal systems should recognise innovative behaviour and responsible workplace initiative rather than focusing exclusively on procedural compliance. Likewise, promotion criteria should reward employees who demonstrate continuous learning, collaboration, innovation and constructive problem-solving.

The Human Resource Department should further strengthen formal employee recognition and reward programmes, as organisational recognition recorded the lowest mean score among the needs satisfaction indicators. Recognition programmes should acknowledge innovative ideas, exceptional initiative, continuous improvement and successful implementation of workplace innovations. Such initiatives would reinforce employees' motivation to engage in constructive workplace risk-taking while supporting organisational learning and continuous improvement.

Recommendations for Organisational Leadership

Organisational leaders should adopt participatory, transformational and developmental leadership approaches that foster trust, psychological safety and employee empowerment. Leaders should encourage open communication, involve employees in organisational decision-making and create opportunities for responsible experimentation and innovation.

Given that self-efficacy emerged as the strongest determinant of workplace risk-taking propensity, leaders should actively strengthen employees' confidence by providing regular coaching, mentoring, constructive feedback and opportunities for progressive responsibility. Leadership practices should encourage employees to view workplace challenges as opportunities for learning rather than occasions for blame or punishment.

Furthermore, leaders should cultivate organisational cultures that tolerate responsible failure as part of organisational learning while maintaining appropriate accountability. Such leadership practices would strengthen employees' confidence to undertake calculated workplace risks that contribute to innovation, improved problem-solving and enhanced organisational performance.

Recommendations for Public Sector Policy

Public sector reform initiatives should recognise behavioural capability as a strategic organisational resource alongside administrative efficiency and regulatory compliance. National public service policies should therefore complement structural reforms with behavioural interventions that strengthen employees' confidence, motivation, adaptability and innovation.

Government leadership development programmes should incorporate behavioural decision-making, innovation management, adaptive leadership, psychological safety, organisational learning and employee empowerment as core competencies for public sector managers. Similarly, national human resource management frameworks should encourage public institutions to create organisational environments that support responsible workplace innovation while maintaining transparency, accountability and ethical standards.

The Employee Risk-Taking Propensity Framework (ERTPF) developed in this study provides policymakers with an empirically grounded behavioural model that can inform public sector leadership development, organisational transformation and innovation management across government institutions.

Policy Implications

The findings of this study suggest that improving innovation, organisational effectiveness and public service delivery requires behavioural as well as structural reforms. While many public sector reforms emphasise

administrative procedures, regulatory compliance and institutional restructuring, the present findings demonstrate that employees' behavioural capabilities also play a critical role in organisational performance.

Policies should therefore move beyond procedural compliance to create organisational environments that promote psychological safety, employee empowerment, continuous learning, creativity and responsible workplace innovation. Public sector organisations should adopt integrated human resource policies that simultaneously strengthen employees' confidence, motivation and behavioural competencies while creating supportive organisational systems that encourage calculated workplace risk-taking.

The Employee Risk-Taking Propensity Framework (ERTPF) provides policymakers with an evidence-based behavioural model for integrating employee capability development, supportive organisational cultures, leadership practices and organisational learning into public sector management and reform. Adoption of the framework has the potential to strengthen innovation capacity, improve organisational responsiveness and enhance service delivery across public institutions.

Limitations of the Study

This study was conducted among formal employees of Lusaka City Council. Consequently, the findings may not be fully generalisable to other public sector organisations, private sector institutions or organisations operating within different institutional, cultural or national contexts.

The study employed a cross-sectional descriptive survey design, which captured employees' perceptions at a single point in time. Although this design was appropriate for describing employees' perceptions of workplace risk-taking propensity, it does not permit conclusions regarding causal relationships among personality traits, needs satisfaction, self-efficacy and workplace risk-taking propensity.

The exclusive reliance on self-administered questionnaires may also have introduced response bias despite assurances of anonymity and confidentiality. Employees may have provided socially desirable responses, particularly when evaluating their own workplace behaviour and psychological characteristics.

Furthermore, the study relied primarily on descriptive statistical techniques. While descriptive analysis effectively summarised respondents' perceptions, it did not empirically examine causal pathways or test the mediating and moderating relationships proposed within the Employee Risk-Taking Propensity Framework (ERTPF). Future studies employing inferential statistical techniques would provide stronger empirical validation of the proposed framework.

Implications for Future Research

The Employee Risk-Taking Propensity Framework (ERTPF) developed in this study provides several opportunities for future research. First, future studies should empirically validate the framework using advanced multivariate techniques such as Structural Equation Modelling (SEM) to examine the causal relationships, mediating mechanisms and hierarchical influence of personality traits, needs satisfaction and self-efficacy on employees' workplace risk-taking propensity.

Second, comparative studies involving different public sector institutions, private sector organisations, state-owned enterprises and non-governmental organisations should be undertaken to determine whether the relative influence of the three individual-level determinants differs across organisational contexts and sectors.

Third, longitudinal studies are recommended to investigate how workplace risk-taking propensity develops over time and how organisational interventions such as leadership development, mentoring, coaching, recognition systems and professional development influence employees' confidence, motivation and workplace behaviour.

Future research should also employ mixed-methods approaches by combining quantitative surveys with qualitative interviews or case studies to obtain deeper insights into employees' lived experiences, organisational cultures and behavioural decision-making processes.

Finally, researchers may extend the Employee Risk-Taking Propensity Framework (ERTPF) by incorporating additional behavioural constructs such as psychological capital, emotional intelligence, employee engagement, organisational commitment, organisational culture, psychological safety and transformational leadership. Such studies would further strengthen understanding of the behavioural factors that influence workplace risk-taking and contribute to continued refinement and validation of the framework across different organisational and national contexts.

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APPENDIXES

1. QUESTIONNAIRE

Employees' Perceptions of Individual-Level Determinants of Workplace Risk-Taking Propensity: Evidence from Lusaka City Council and the Development of the Employee Risk-Taking Propensity Framework (ERTPF)

Introduction

Dear Respondent,

You are kindly invited to participate in this research study entitled "**Individual-Level Determinants of Employees' Workplace Risk-Taking Propensity: Empirical Evidence from Lusaka City Council and Development of the Employee Risk-Taking Propensity Framework (ERTPF).**"

The purpose of this study is to examine the factors influencing employees' willingness to undertake calculated workplace risks that contribute to innovation and improved service delivery. Your responses will be used strictly for academic purposes and will remain confidential. Participation is voluntary, and you may withdraw from the study at any time without any consequences.

Please answer all questions honestly by ticking (✓) the response that best represents your opinion.

Response Scale

Scale	Meaning
1	Strongly Disagree (SD)

2	Disagree (D)
3	Neutral (N)
4	Agree (A)
5	Strongly Agree (SA)

SECTION A: DEMOGRAPHIC INFORMATION

Tick (✓) the appropriate response.

A1. Gender

☐ Male

☐ Female

A2. Age

☐ 18–25 years

☐ 26–35 years

☐ 36–45 years

☐ 46–55 years

☐ 56 years and above

A3. Highest Level of Education

☐ Certificate

☐ Diploma

☐ Bachelor's Degree

☐ Master's Degree

☐ Doctorate (PhD)

A4. Department

☐ Administration/Human Resource

☐ Finance

☐ Engineering

☐ Public Health

☐ Planning

☐ Licensing

☐ Community & Social Services

☐ Other _____

A5. Position

☐ Junior/Entry Level

☐ Middle Level

☐ Senior Officer

☐ Management

A6. Length of Service

☐ Less than 1 year

☐ 1–5 years

☐ 6–10 years

☐ 11–15 years

☐ More than 15 years

SECTION E: PERSONALITY TRAITS

Statement	SD	D	N	A	SA
E1. I enjoy trying new methods and approaches at work.	☐	☐	☐	☐	☐
E2. I seek opportunities for creativity in my job.	☐	☐	☐	☐	☐
E3. I feel energized when proposing new ideas.	☐	☐	☐	☐	☐
E4. I am confident expressing bold ideas publicly.	☐	☐	☐	☐	☐
E5. I enjoy taking the lead in uncertain situations.	☐	☐	☐	☐	☐
E6. I prefer structured procedures over experimentation. <i>(Reverse-coded)</i>	☐	☐	☐	☐	☐
E7. I avoid actions that may disrupt established systems. <i>(Reverse-coded)</i>	☐	☐	☐	☐	☐
E8. I carefully follow established rules before taking action.	☐	☐	☐	☐	☐
E9. I worry about negative outcomes when making uncertain decisions. <i>(Reverse-coded)</i>	☐	☐	☐	☐	☐
E10. I feel anxious when facing risky tasks. <i>(Reverse-coded)</i>	☐	☐	☐	☐	☐
E11. Fear of criticism influences my decisions. <i>(Reverse-coded)</i>	☐	☐	☐	☐	☐

SECTION F: NEEDS SATISFACTION

Statement	SD	D	N	A	SA
F1. I feel secure in my job.	☐	☐	☐	☐	☐
F2. Fear of losing my job influences my willingness to take risks. <i>(Reverse-coded)</i>	☐	☐	☐	☐	☐
F3. Recognition motivates me to take initiative.	☐	☐	☐	☐	☐
F4. I am willing to take risks if it enhances my professional reputation.	☐	☐	☐	☐	☐
F5. I seek opportunities for growth and development.	☐	☐	☐	☐	☐
F6. I take risks when they allow me to realize my full potential.	☐	☐	☐	☐	☐

SECTION H: SELF-EFFICACY

Statement	SD	D	N	A	SA
H1. I believe I can successfully handle challenging tasks.	☐	☐	☐	☐	☐
H2. I feel capable of managing uncertain work situations.	☐	☐	☐	☐	☐
H3. I persist even when tasks become difficult.	☐	☐	☐	☐	☐
H4. I am confident in my ability to recover from failure.	☐	☐	☐	☐	☐
H5. I avoid risky tasks because I doubt my abilities. <i>(Reverse-coded)</i>	☐	☐	☐	☐	☐
H6. I see difficult tasks as challenges rather than threats.	☐	☐	☐	☐	☐

Thank You

Thank you very much for your valuable participation. Your responses will make an important contribution to understanding workplace risk-taking and organisational innovation in Zambia's public sector.