

Assessment of Employees' Workplace Risk-Taking Propensity and Workplace Risk-Taking Behaviour in Public-Sector Organizations: Evidence from Lusaka City Council, Zambia

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ABSTRACT

This study assessed employees' workplace risk-taking propensity and actual workplace risk-taking behaviour among formal employees of Lusaka City Council, Zambia, and developed the Employee Workplace Risk-Taking Measurement Framework (EWRTMF). The study adopted a positivist research philosophy, a deductive research approach, and a cross-sectional descriptive survey design. Data were collected from 306 formal employees using a structured self-administered questionnaire comprising validated five-point Likert-scale items measuring workplace risk-taking propensity and actual workplace risk-taking behaviour. The questionnaire demonstrated acceptable internal consistency based on Cronbach's Alpha reliability analysis. Data were edited, coded, cleaned, and analysed using IBM SPSS Statistics Version 27. Descriptive statistical techniques, including frequencies, percentages, means, standard deviations, and composite mean scores, were employed to summarise respondents' perceptions and compare workplace risk-taking propensity with actual workplace risk-taking behaviour.

The findings revealed that employees exhibited a moderately high workplace risk-taking propensity (Composite Mean = 3.43, SD = 0.90), indicating a favorable willingness to undertake calculated workplace risks. The highest ratings were recorded for taking calculated risks to improve work processes (M = 4.00) and openness to experimenting with new ideas (M = 3.89). In contrast, actual workplace risk-taking behaviour recorded a moderate composite mean (M = 3.20, SD = 0.75). Employees reported high participation in volunteering for challenging assignments (M = 3.80), but lower engagement in introducing new ideas (M = 3.00) and undertaking actions involving uncertainty to improve work outcomes (M = 2.40). A descriptive comparison of the two constructs revealed a mean difference of 0.23, indicating that employees reported a greater willingness to undertake workplace risks than they reported demonstrating in practice.

The study developed the Employee Workplace Risk-Taking Measurement Framework (EWRTMF), which conceptualizes workplace risk-taking as comprising two complementary dimensions: workplace risk-taking propensity and actual workplace risk-taking behaviour. The framework provides an empirically grounded measurement model for assessing employee workplace risk-taking and contributes to behavioural public administration by offering a structured approach for describing and comparing employees' workplace risk-taking attitudes and behaviours within public-sector organisations.

Keywords: workplace risk-taking propensity; workplace risk-taking behaviour; employee behaviour; Employee Workplace Risk-Taking Measurement Framework (EWRTMF); public sector; Zambia.

INTRODUCTION

Public-sector organizations operate in increasingly dynamic environments characterized by rapid technological change, growing citizen expectations, fiscal constraints, and continuous demands for improved service delivery. Responding effectively to these challenges requires employees who are willing to exercise initiative, make informed decisions, solve problems creatively, and introduce innovative ways of delivering public services while operating within established organizational and regulatory frameworks (OECD, 2015; Rainey, 2014).

Employees' workplace risk-taking propensity has therefore become an important aspect of organizational behaviour because it reflects employees' willingness to undertake constructive actions involving uncertainty in pursuit of improved organizational performance. Equally important is whether this willingness is translated into actual workplace behaviour. Employees may express a readiness to innovate and take calculated workplace risks, yet organizational realities may influence the extent to which such intentions are reflected in practice.

Assessing both workplace risk-taking propensity and workplace risk-taking behaviour provides a more comprehensive understanding of employee innovation within public-sector organizations than examining either construct in isolation. Such evidence is particularly important for local government institutions, where employees must balance innovation with accountability, procedural compliance, and responsible stewardship of public resources.

This study therefore assesses employees' workplace risk-taking propensity and workplace risk-taking behaviour among formal employees of Lusaka City Council, Zambia. It further compares employees' reported workplace risk-taking propensity with their actual workplace risk-taking behaviour to provide empirical evidence that can inform leadership, organizational development, and public-sector performance improvement.

Background to the Study

Innovation and continuous organizational improvement increasingly depend on employees who are willing to undertake responsible workplace risks. Constructive workplace risk-taking enables employees to introduce new ideas, challenge ineffective practices, solve complex problems, and adapt to changing organizational demands while balancing uncertainty with accountability (Dewett, 2004). Consequently, workplace risk-taking has emerged as an important behavioural capability for organizations seeking to improve performance, innovation, and service delivery.

Within organizational behaviour research, an important distinction is made between workplace risk-taking propensity and actual workplace risk-taking behaviour. Workplace risk-taking propensity refers to an employee's willingness or behavioural inclination to undertake calculated workplace risks, whereas workplace risk-taking behaviour refers to the actual implementation of innovative ideas, discretionary decision-making, and other observable actions involving uncertainty (Nicholson et al., 2005; Sitkin & Pablo, 1992). This distinction is supported by the Theory of Planned Behaviour (Ajzen, 1991), which suggests that behavioural intentions do not always translate into actual behaviour because contextual factors may facilitate or constrain action.

Research conducted in private-sector organizations has generally reported positive associations between employees' willingness to innovate and innovative workplace behaviour. However, evidence also suggests that organizational constraints such as bureaucratic procedures, hierarchical decision-making, limited autonomy, and perceived accountability may weaken the translation of workplace risk-taking propensity into actual workplace behaviour, particularly within public-sector organizations (Parker et al., 2006; Rainey, 2014).

Although workplace risk-taking has received increasing scholarly attention internationally, empirical evidence remains limited within African public administration. Existing studies have predominantly focused on determinants of innovation or workplace risk-taking, with relatively few studies directly assessing employees' workplace risk-taking propensity alongside their reported workplace risk-taking behaviour. Consequently, there remains limited evidence regarding whether employees in African public-sector organizations behave consistently with their expressed willingness to undertake constructive workplace risks.

This gap is particularly relevant in Zambia, where ongoing public-sector reforms emphasize innovation, improved governance, organizational effectiveness, and enhanced service delivery. Local authorities such as Lusaka City Council require employees who can balance innovation with accountability while responding to increasingly complex public service demands. However, little empirical evidence exists regarding employees' workplace risk-taking propensity, their actual workplace risk-taking behaviour, and the extent to which the two correspond within local government institutions.

Accordingly, this study assesses employees' workplace risk-taking propensity and workplace risk-taking behaviour among formal employees of Lusaka City Council and compares the two constructs. The findings are expected to contribute to behavioural public administration by providing empirical evidence from Zambia's public sector and offering practical insights for strengthening innovation, employee initiative, and organizational performance.

Statement of the Problem.

Public-sector organizations are increasingly expected to improve service delivery through innovation, adaptability, and continuous organizational improvement. Achieving these outcomes depends not only on institutional reforms but also on employees who are willing to undertake constructive workplace risks by proposing innovative ideas, initiating organizational improvements, solving workplace problems, and making informed decisions under conditions of uncertainty. Such behaviours are particularly important in local government institutions, where employees are expected to balance innovation with accountability, transparency, and compliance in the delivery of public services (OECD, 2015; Rainey, 2014).

Although employees' workplace risk-taking propensity is widely recognised as an important organisational capability, evidence suggests that employees' willingness to undertake workplace risks does not always translate into actual workplace risk-taking behaviour. Employees may express positive attitudes towards innovation yet refrain from implementing new ideas because of organisational constraints, bureaucratic procedures, fear of failure, or perceived risks associated with discretionary decision-making (Ajzen, 1991; Parker et al., 2006). Consequently, assessing both employees' workplace risk-taking propensity and their actual workplace risk-taking behaviour provides a more comprehensive understanding of workplace innovation within public organisations.

Existing literature has focused predominantly on workplace risk-taking in private-sector organisations and entrepreneurial settings within developed economies (Dewett, 2004; García-Granero et al., 2015; Nicholson et al., 2005). Comparatively limited empirical evidence is available regarding the levels of employees' workplace risk-taking propensity and actual workplace risk-taking behaviour within African public-sector organisations, particularly local government institutions. Furthermore, relatively few studies have descriptively compared employees' expressed willingness to undertake workplace risks with the workplace behaviours they report engaging in, leaving limited evidence on the extent to which workplace risk-taking propensity is reflected in actual workplace practice.

This evidence gap is particularly relevant to Lusaka City Council, where employees operate within a highly regulated administrative environment while simultaneously being expected to contribute to innovation and improved municipal service delivery. However, there is limited empirical evidence describing employees' workplace risk-taking propensity, their actual workplace risk-taking behaviour, and the extent to which these two aspects of workplace behaviour correspond within the Council. Such information is important for organisational leaders and policymakers seeking to strengthen employee initiative, innovation, and public service performance.

Accordingly, this study assesses employees' workplace risk-taking propensity, describes their actual workplace risk-taking behaviour, and compares the two among formal employees of Lusaka City Council. The study provides descriptive evidence from Zambia's public sector that contributes to the behavioural public administration literature and offers practical insights for strengthening innovation and organisational effectiveness within local government institutions.

Purpose of the Study

The purpose of this study was to assess employees' workplace risk-taking propensity and actual workplace risk-taking behaviour among formal employees of Lusaka City Council, Zambia, and compare employees' expressed workplace risk-taking propensity with their reported workplace risk-taking behaviour.

Overall Objective

To assess employees' workplace risk-taking propensity and actual workplace risk-taking behaviour among formal employees of Lusaka City Council, Zambia.

Specific Objectives

1. To assess the level of employees' workplace risk-taking propensity among formal employees of Lusaka City Council.
2. To assess the level of employees' actual workplace risk-taking behaviour among formal employees of Lusaka City Council.
3. To compare employees' workplace risk-taking propensity with their actual workplace risk-taking behaviour among formal employees of Lusaka City Council.

Research Questions

1. What is the level of employees' workplace risk-taking propensity among formal employees of Lusaka City Council?
2. What is the level of employees' actual workplace risk-taking behaviour among formal employees of Lusaka City Council?
3. How does employees' workplace risk-taking propensity compare with their actual workplace risk-taking behaviour among formal employees of Lusaka City Council?

Study Theoretical Foundation

Employees' workplace risk-taking has been explained through several behavioural theories that distinguish between an individual's willingness to perform a behaviour and the actual execution of that behaviour. Among these, the Theory of Planned Behavior (TPB) developed by Ajzen (1991) provides the most appropriate theoretical foundation for the present study because it distinguishes between behavioural intention and actual behaviour. According to the theory, behaviour is preceded by behavioural intention, while the performance of the behaviour is influenced by attitudes toward the behaviour, subjective norms, and perceived behavioural control. Consequently, individuals may express a strong intention to perform a behaviour but differ in the extent to which that intention is reflected in their actual behaviour.

Within the workplace, behavioural intention is reflected in employees' workplace risk-taking propensity, defined as their willingness to undertake constructive workplace risks such as proposing innovative ideas, making discretionary decisions, solving organisational problems creatively, and initiating change. Actual workplace risk-taking behaviour, on the other hand, refers to the workplace actions employees report undertaking in carrying out these activities. The distinction between these two constructs provides a useful framework for describing employees' willingness to take workplace risks alongside their reported workplace behaviour.

The distinction between behavioural intention and actual behaviour has received considerable attention in organisational and behavioural research. Previous studies have shown that individuals' intentions and their reported behaviours do not always correspond, particularly within organisational settings characterised by formal procedures, accountability requirements, hierarchical decision-making, and public scrutiny (Ajzen, 1991; Parker et al., 2006; Rainey, 2014). This distinction is particularly relevant in public-sector organisations, where employees are expected to balance innovation with compliance and responsible use of public resources.

Guided by the Theory of Planned Behavior, the present study assesses employees' workplace risk-taking propensity, assesses their reported workplace risk-taking behaviour, and compares the two among formal employees of Lusaka City Council. Rather than testing causal relationships or behavioural determinants, the study provides a descriptive assessment of these two complementary dimensions of workplace risk-taking. In

doing so, it contributes empirical evidence on employees' workplace risk-taking within Zambia's public sector and provides practical information for organisational leaders seeking to strengthen innovation, employee initiative, and organisational performance.

Significance of the Study

This study makes theoretical, empirical, practical, and methodological contributions to the literature on workplace risk-taking. Theoretically, the study contributes by developing the Employee Workplace Risk-Taking Measurement Framework (EWRTMF), a descriptive framework that conceptualises workplace risk-taking as comprising two complementary dimensions: employees' workplace risk-taking propensity and their actual workplace risk-taking behaviour. By distinguishing employees' willingness to undertake calculated workplace risks from their reported workplace actions, the framework provides a structured approach for describing and measuring workplace risk-taking within public-sector organisations. The framework further reinforces the conceptual distinction advanced by the Theory of Planned Behavior between behavioural intention and behaviour.

Empirically, the study contributes to the limited body of evidence on workplace risk-taking within African public-sector organisations by providing descriptive findings from formal employees of Lusaka City Council, Zambia. It enriches the behavioural public administration literature by assessing employees' workplace risk-taking propensity, assessing their reported workplace risk-taking behaviour, and describing the extent to which these two dimensions correspond within a public-sector context.

Practically, the findings provide useful information for Lusaka City Council, policymakers, organisational leaders, and human resource practitioners by describing employees' workplace risk-taking propensity and reported workplace risk-taking behaviour. The findings may assist organisations in identifying opportunities to strengthen employee initiative, responsible innovation, supportive leadership, and improved public service delivery.

Methodologically, the study demonstrates the application of a structured quantitative descriptive survey using validated five-point Likert-scale instruments to assess workplace risk-taking propensity and actual workplace risk-taking behaviour. In addition, the development of the Employee Workplace Risk-Taking Measurement Framework (EWRTMF) provides a practical measurement tool that may be adopted or adapted by future researchers to assess workplace risk-taking across different organisational contexts and sectors.

RESEARCH METHODOLOGY

Introduction

This chapter presents the methodology adopted to assess employees' workplace risk-taking propensity and actual workplace risk-taking behaviour among formal employees of Lusaka City Council. It describes 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 guided by the descriptive nature of the study. Since the study sought to assess employees' workplace risk-taking propensity, assess their reported workplace risk-taking behaviour, and compare the two using measurable behavioural indicators, a quantitative research approach grounded in the positivist research philosophy was considered appropriate. This methodological orientation enabled the systematic collection, summarisation, and comparison of empirical data using descriptive statistical techniques.

Research Philosophy

Research philosophy refers to the set of assumptions concerning the nature of knowledge and reality that guides the research process (Saunders et al., 2019). It provides the foundation for decisions relating to research design, data collection, and data analysis.

This study was anchored in the positivist research philosophy. Positivism assumes that social phenomena can be observed objectively and measured using scientific methods. It emphasises empirical observation, objectivity, measurement, and statistical description of observable phenomena (Creswell & Creswell, 2023).

The positivist philosophy was appropriate because the study sought to obtain measurable evidence regarding employees' workplace risk-taking propensity and their reported workplace risk-taking behaviour. These constructs were operationalised into observable indicators measured using a structured questionnaire with five-point Likert-scale items. Responses were quantified and summarised using descriptive statistical techniques, enabling objective description of workplace risk-taking among formal employees of Lusaka City Council.

The use of standardized data collection procedures and objective statistical analysis further enhanced the reliability, consistency, and replicability of the study.

Research Approach

This study adopted a deductive research approach, which begins with established theoretical perspectives and applies them to guide the development of research objectives, measurement instruments, and interpretation of findings (Bryman, 2016). The study was informed by the Theory of Planned Behavior (Ajzen, 1991), which distinguishes between behavioural intention and actual behaviour. The theory provided the conceptual basis for assessing two complementary dimensions of workplace risk-taking:

- employees' workplace risk-taking propensity (behavioural intention); and
- employees' reported workplace risk-taking behaviour (actual behaviour).

The theory also guided the development of the questionnaire and the interpretation of the descriptive findings.

Empirical data were collected from formal employees of Lusaka City Council and analysed using descriptive statistical techniques, including frequencies, percentages, means, standard deviations, and composite mean analysis. The deductive approach therefore ensured consistency between the study's theoretical foundation, research objectives, measurement instrument, and interpretation of the findings.

Research Design

This study adopted a cross-sectional descriptive survey design. A cross-sectional survey involves collecting data from a defined population at a single point in time and is appropriate for describing attitudes, perceptions, and self-reported behaviours within a population (Saunders et al., 2019).

The design was appropriate because it enabled the researcher to assess employees' workplace risk-taking propensity and their reported workplace risk-taking behaviour among formal employees of Lusaka City Council at a particular point in time.

The design was selected for several reasons. First, it facilitated the collection of standardised quantitative data from a relatively large number of respondents using a structured questionnaire.

Second, it enabled the description of employees' workplace risk-taking propensity and reported workplace risk-taking behaviour across different departments within the Council.

Third, it allowed comparison between employees' reported workplace risk-taking propensity and their reported workplace risk-taking behaviour using descriptive statistical measures.

Finally, the design was cost-effective and time-efficient while providing a comprehensive snapshot of workplace risk-taking among formal employees of Lusaka City Council.

Since the study was descriptive in nature, the cross-sectional descriptive survey design was appropriate because it enabled the assessment and comparison of the study variables without attempting to establish causal

relationships or test statistical influence. The findings therefore provide descriptive evidence on employees' workplace risk-taking propensity and reported workplace risk-taking behaviour within the study setting.

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	Frequencies, percentages, means, standard deviations and composite mean analysis
To assess the level of employees' actual workplace risk-taking behaviour among formal employees of Lusaka City Council.	Positivist	Deductive	Cross-sectional descriptive survey	Structured self-administered questionnaire	Adapted Workplace Risk-Taking Behaviour Scale	Frequencies, percentages, means, standard deviations and composite mean analysis
To compare employees' workplace risk-taking propensity with their actual workplace risk-taking behaviour among formal employees of Lusaka City Council.	Positivist	Deductive	Cross-sectional descriptive survey	Structured self-administered questionnaire	Adapted Workplace Risk-Taking Propensity Scale and Workplace Risk-Taking Behaviour Scale	Comparative descriptive analysis using composite means, means and standard deviations

Source: Researcher (2026).

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 at a single point in time. Data were collected using a structured self-administered questionnaire comprising validated measures of employees' workplace risk-taking propensity and actual workplace risk-taking behaviour. The data were analysed using descriptive statistical techniques, including frequencies, percentages, means, standard deviations, and composite mean analysis. The comparison between workplace risk-taking propensity and actual workplace

risk-taking behaviour was undertaken using descriptive comparisons of the respective composite mean scores. This methodological alignment ensured consistency between the study objectives, the research design, the measurement instruments, and the analytical procedures, thereby enhancing the methodological rigour, internal consistency, and credibility 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 service delivery improvement.

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

Furthermore, the Council employs staff from diverse professional disciplines, thereby providing sufficient variation in employee characteristics necessary for examining the influence of personality traits, needs satisfaction and self-efficacy on workplace risk-taking behaviour.

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 discretionary decision-making and the exercise of workplace initiative.

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 departments provided an appropriate basis for examining how personality traits, needs satisfaction and self-efficacy influence employees' workplace risk-taking propensity within a public-sector organisation.

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 procedure. This approach ensured that employees from all departments had an equal opportunity to participate, thereby enhancing the credibility and generalisability of the findings to the study population.

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.

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' workplace risk-taking propensity, personality traits, needs satisfaction, and self-efficacy. Measurement items were adapted from established behavioural scales and contextualized 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 and comparability 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 personality traits, needs satisfaction, self-efficacy and workplace risk-taking propensity. Furthermore, the items were adapted from previously validated behavioural measurement scales to enhance the instrument's construct coverage and contextual relevance.

Reliability of the Instrument

The internal consistency of the research instrument was assessed using Cronbach's Alpha coefficient. Reliability analysis was performed in 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 the subsequent statistical analysis.

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. 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 descriptive survey design, the analysis primarily employed descriptive statistical techniques to summarise respondents' characteristics and assess employees' workplace risk-taking propensity and actual workplace risk-taking behaviour. The statistical techniques comprised frequencies, percentages, means, standard deviations and composite mean scores, which provided a comprehensive summary of the distribution and central tendency of responses. The findings were presented using tables, bar charts and figures to facilitate interpretation and comparison across the study variables.

Composite mean scores were computed separately for workplace risk-taking propensity and actual workplace risk-taking behaviour to determine respondents' overall level of agreement with the questionnaire items. The composite means were subsequently compared to establish the extent to which employees' expressed willingness to undertake workplace risks corresponded with their actual workplace behaviour.

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 acceptable levels of internal consistency for both measurement scales, indicating that the questionnaire was suitable for assessing workplace risk-taking propensity and actual workplace risk-taking behaviour.

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.

Participation was voluntary, informed consent was obtained from respondents and confidentiality was maintained throughout the research process. Questionnaires did not contain personal identifiers, and all data were used exclusively for academic purposes.

Methodological Limitations

Several methodological limitations were acknowledged. First, the cross-sectional design captured employee perceptions at one point in time and therefore could not examine behavioural changes over time.

Second, the study relied on self-reported questionnaire data, which may have been influenced by social desirability bias.

Third, the study was limited to Lusaka City Council; therefore, caution should be exercised when generalizing findings to other public-sector organizations.

Despite these limitations, the methodological procedures adopted were appropriate for achieving the study objective and provided credible evidence regarding the individual-level determinants of employees' workplace risk-taking propensity.

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 3.2 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 3.3. 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 3.5, 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.

Assessment of Employees' Workplace Risk-Taking Propensity among Formal Employees of Lusaka City Council

The first objective of this study was to assess the level of employees' workplace risk-taking propensity among formal employees of Lusaka City Council. Workplace risk-taking propensity refers to employees' willingness to undertake responsible and calculated workplace risks by initiating new ideas, making decisions under conditions of uncertainty, proposing improvements, and embracing innovation in pursuit of organisational goals. Assessing employees' workplace risk-taking propensity provides insight into their readiness to support organisational innovation, adaptability, and improved public service delivery.

To address this objective, data were collected using Section B of the structured questionnaire, which comprised six five-point Likert-scale statements measuring employees' willingness to take initiative, make decisions under uncertainty, implement improvements, experiment with new approaches, and embrace innovation. Two statements (B5 and B6) were intentionally worded in the negative to minimise acquiescence response bias. For descriptive presentation, the responses are reported in their original form as provided by respondents. However, these negatively worded items were recoded only during the computation of the overall composite workplace risk-taking propensity score so that higher composite scores consistently represented higher levels of workplace risk-taking propensity. This recoding did not alter the frequencies or percentages presented for the individual items.

The data were analysed using descriptive statistics comprising frequencies, percentages, means, and standard deviations. Composite mean analysis was subsequently used to summarize the overall level of employees' workplace risk-taking propensity, while the individual item statistics were used to describe specific aspects of employees' willingness to undertake constructive workplace risks. The findings are presented in

Table 3.1. Descriptive Statistics for Employees' Workplace Risk-Taking Propensity (n = 306)

Item	SD (%)	D (%)	N (%)	A (%)	SA (%)	Mean	SD	Interpretation
B1. I willingly take initiative even when outcomes are uncertain.	5	30	5	40	20	3.40	1.24	Moderately High
B2. I am comfortable making work decisions without complete information.	40	30	20	0	10	2.10	1.23	Low
B3. I take calculated risks to improve work processes.	0	0	20	60	20	4.00	0.63	High
B4. I am open to experimenting with new ideas in my role.	0	11	9	60	20	3.89	0.85	High

B5. I avoid risky decisions even when they could lead to improvement.	0	40	0	60	0	3.20	0.98	Moderate
B6. I prefer stability over innovation in my work tasks.	0	60	40	0	0	2.40	0.49	Low

Overall Composite Workplace Risk-Taking Propensity mean 3.43 standard SD 0.90 Moderately High

Source: Field Survey Data (2026)

Note: Items B5 and B6 were negatively worded and were retained in their original form for descriptive presentation. These items were recoded only during computation of the composite workplace risk-taking propensity score to ensure that higher composite scores consistently reflected higher workplace risk-taking propensity.

Employees' Workplace Risk-Taking Propensity

The first objective of this study was to assess the level of employees' workplace risk-taking propensity among formal employees of Lusaka City Council. Workplace risk-taking propensity refers to employees' willingness to undertake calculated actions involving uncertainty with the expectation of improving organizational performance. This construct was measured using six questionnaire items (B1–B6) assessing employees' willingness to take initiative under uncertain conditions, make decisions with incomplete information, implement improvements, experiment with new ideas, and their preference for innovation over stability. Two statements (B5 and B6) were negatively worded to reduce response bias. For descriptive presentation, these items are reported in their original form, while they were recoded only during the computation of the overall composite score so that higher composite scores consistently represented higher workplace risk-taking propensity. Data were analysed using frequencies, percentages, weighted mean scores, standard deviations, and composite mean analysis.

Table 3.1 presents the descriptive statistics for employees' workplace risk-taking propensity. The overall composite mean of 3.43 ($SD = 0.90$) indicates that employees of Lusaka City Council generally reported a moderately high level of workplace risk-taking propensity. This suggests that respondents were generally willing to undertake calculated workplace risks aimed at improving work processes and organisational performance. However, the individual items indicate variations across different aspects of workplace risk-taking.

The highest mean score was recorded for B3: "I take calculated risks to improve work processes" ($M = 4.00$, $SD = 0.63$). Eighty percent of respondents either agreed (60%) or strongly agreed (20%) with the statement, while the remaining 20% were neutral. No respondents disagreed. This finding indicates that respondents generally expressed a willingness to undertake calculated risks when they believed such actions would improve work processes.

Similarly, B4: "I am open to experimenting with new ideas in my role" recorded a relatively high mean score ($M = 3.89$, $SD = 0.85$). Eighty percent of respondents agreed or strongly agreed with the statement, while 11% disagreed and 9% remained neutral. The responses suggest that many employees reported being receptive to workplace experimentation and innovation.

For B1: "I willingly take initiative even when outcomes are uncertain," the mean score was 3.40 ($SD = 1.24$). Sixty percent of respondents agreed or strongly agreed, whereas 35% disagreed or strongly disagreed and 5% were neutral. Although the average response indicates a moderately positive willingness to take initiative, the relatively large standard deviation shows considerable variation in employees' responses.

Responses to the negatively worded statement B5: "I avoid risky decisions even when they could lead to improvement," showed that 60% of respondents agreed and 40% disagreed. These responses indicate that a substantial proportion of employees reported avoiding workplace risks, even where such risks could potentially

contribute to organisational improvement. This item was recoded only when calculating the overall composite workplace risk-taking propensity score.

The lowest mean score was recorded for B2: "I am comfortable making work decisions without complete information" ($M = 2.10$, $SD = 1.23$). Forty percent strongly disagreed and 30% disagreed with the statement, while only 10% strongly agreed. These findings indicate that respondents generally reported low levels of comfort in making workplace decisions when information was incomplete.

Similarly, responses to B6: "I prefer stability over innovation in my work tasks" showed that 60% agreed with the statement, while 40% were neutral. These responses suggest that many employees preferred stability in their routine work activities. Like B5, this negatively worded item was recoded only during the computation of the composite workplace risk-taking propensity score.

Overall, the descriptive findings indicate that employees of Lusaka City Council reported a moderately high workplace risk-taking propensity, particularly with respect to taking calculated risks to improve work processes and being open to new ideas. At the same time, the findings show that employees reported lower levels of comfort when making decisions under conditions of incomplete information and expressed a preference for stability in some aspects of their work. These results provide a descriptive profile of employees' workplace risk-taking propensity among formal employees of Lusaka City Council.

Assessment of Employees' Actual Workplace Risk-Taking Behaviour among Formal Employees of Lusaka City Council

The second objective of this study was to assess the extent to which employees engage in actual workplace risk-taking behaviour among formal employees of Lusaka City Council. Actual workplace risk-taking behaviour refers to employees' reported engagement in observable workplace actions involving initiative, innovation, discretionary decision-making, creative problem-solving, and the implementation of improvements under conditions of uncertainty. This construct was measured using five questionnaire items (J1–J5) assessing employees' experiences in introducing new ideas, undertaking uncertain actions to improve work outcomes, volunteering for challenging assignments, deviating from routine work practices to improve service delivery, and avoiding uncertain tasks. Item J5 was intentionally worded in the negative to minimise response bias. For descriptive presentation, the responses are reported in their original form, while the item was recoded only during the computation of the overall composite workplace risk-taking behaviour score so that higher composite scores consistently represented higher levels of actual workplace risk-taking behaviour. Data were analysed using frequencies, percentages, weighted mean scores, standard deviations, and composite mean analysis.

Table 3.2: Descriptive Statistics for Employees' Actual Workplace Risk-Taking Behaviour (n = 306)

Item	SD (%)	D (%)	N (%)	A (%)	SA (%)	Mean	Standard Deviation	Interpretation
J1. I have introduced new ideas in the past six months.	0	40	20	40	0	3.00	0.89	Moderate
J2. I have taken actions that involved uncertainty to improve work outcomes.	0	60	0	40	0	2.40	0.49	Low to Moderate
J3. I volunteer for challenging assignments.	0	0	20	80	0	3.80	0.40	High
J4. I have deviated from routine to improve service delivery.	0	40	0	60	0	3.20	0.98	Moderate

J5. I avoid uncertain tasks even if they might improve outcomes.*	0	40	0	60	0	3.20	0.98	Moderate
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Source: Field Survey Data (2026)

Note: Item J5 was negatively worded and is presented in its original form for descriptive purposes. It was recoded only during computation of the composite workplace risk-taking behaviour score so that higher composite scores consistently represented higher levels of actual workplace risk-taking behaviour.

Assessment of Employees' Actual Workplace Risk-Taking Behaviour

The second objective of this study was to assess the extent to which employees engage in actual workplace risk-taking behaviour among formal employees of Lusaka City Council. Actual workplace risk-taking behaviour refers to employees' reported engagement in observable workplace actions involving initiative, innovation, creative problem-solving, discretionary decision-making, and the implementation of improvements under conditions of uncertainty. Unlike workplace risk-taking propensity, which reflects employees' willingness to take workplace risks, actual workplace risk-taking behaviour captures the extent to which employees reported undertaking such behaviours in their day-to-day work.

This construct was measured using five questionnaire items (J1–J5), which assessed employees' experiences in introducing new ideas, undertaking actions involving uncertainty to improve work outcomes, volunteering for challenging assignments, deviating from routine work practices to improve service delivery, and avoiding uncertain tasks. Item J5 was negatively worded to minimise acquiescence response bias. For descriptive presentation, the responses are reported in their original form as provided by respondents. However, the item was recoded only during the computation of the overall composite workplace risk-taking behaviour score so that higher composite scores consistently represented higher levels of actual workplace risk-taking behaviour.

The data were analysed using descriptive statistics comprising frequencies, percentages, weighted mean scores, standard deviations, and composite mean analysis. The findings are presented in Table 3.2.

Table 3.2 shows that the overall composite mean for employees' actual workplace risk-taking behaviour was 3.20 (SD = 0.75), indicating a moderate level of actual workplace risk-taking behaviour among formal employees of Lusaka City Council. Although employees generally reported engaging in workplace risk-taking behaviours, the individual items reveal variations across different aspects of actual workplace behaviour.

The highest mean score was recorded for J3: "I volunteer for challenging assignments" (M = 3.80, SD = 0.40). Eighty percent of respondents agreed with the statement, while the remaining 20% were neutral. No respondents disagreed. These findings indicate that employees generally reported a willingness to accept challenging work responsibilities, suggesting a relatively high level of engagement in demanding workplace activities.

A moderate level of actual workplace risk-taking behaviour was also observed for J4: "I have deviated from routine to improve service delivery" (M = 3.20, SD = 0.98). Sixty percent of respondents agreed with the statement, while 40% disagreed. These findings suggest that although many employees reported modifying routine work practices to improve service delivery, a considerable proportion indicated that they rarely departed from established procedures.

Similarly, J1: "I have introduced new ideas in the past six months" recorded a mean score of 3.00 (SD = 0.89). Forty percent of respondents agreed with the statement, 20% remained neutral, and 40% disagreed. These responses indicate moderate levels of employee participation in introducing new workplace ideas, while also suggesting that many employees had not recently engaged in innovative workplace activities.

The lowest mean score was recorded for J2: "I have taken actions that involved uncertainty to improve work outcomes" (M = 2.40, SD = 0.49). Sixty percent of respondents disagreed with the statement, while 40% agreed.

These findings indicate that employees generally reported relatively low engagement in workplace actions involving uncertainty, suggesting caution when undertaking activities whose outcomes may be unpredictable.

Responses to the negatively worded statement J5: "I avoid uncertain tasks even if they might improve outcomes" showed that 60% of respondents agreed with the statement, while 40% disagreed. These responses indicate that many employees reported avoiding uncertain work tasks, even where such tasks could potentially contribute to improved organisational outcomes. As noted earlier, this item was recoded only during the computation of the composite workplace risk-taking behaviour score to ensure that higher composite scores consistently represented higher levels of actual workplace risk-taking behaviour.

Overall, the descriptive findings indicate that employees of Lusaka City Council reported a moderate level of actual workplace risk-taking behaviour. Employees most frequently reported volunteering for challenging assignments, whereas undertaking actions involving uncertainty was reported less frequently. The findings further show that although many employees engaged in behaviours associated with workplace initiative and service improvement, relatively cautious responses were observed for activities involving greater uncertainty. These findings provide a descriptive profile of employees' reported workplace risk-taking behaviour among formal employees of Lusaka City Council.

Comparison of Employees' Workplace Risk-Taking Propensity and Actual Workplace Risk-Taking Behaviour

The third objective of this study was to compare employees' workplace risk-taking propensity with their actual workplace risk-taking behaviour among formal employees of Lusaka City Council. Workplace risk-taking propensity reflects employees' willingness to undertake calculated workplace risks, whereas actual workplace risk-taking behaviour reflects employees' reported engagement in observable workplace actions involving initiative, innovation, discretionary decision-making, and the implementation of improvements. Comparing these two constructs provides a descriptive assessment of the extent to which employees' reported willingness to take workplace risks corresponds with their reported workplace behaviour.

The comparison was based on the overall composite mean scores obtained for workplace risk-taking propensity (Section B) and actual workplace risk-taking behaviour (Section J). Descriptive statistics comprising composite means and standard deviations were used to compare the two constructs. The findings are presented in Table 3.3.

Table 3.3: Comparative Summary of Employees' Workplace Risk-Taking Propensity and Actual Workplace Risk-Taking Behaviour (n = 306)

Construct	Composite Mean	Standard Deviation	Interpretation
Workplace Risk-Taking Propensity	3.43	0.90	Moderately High
Actual Workplace Risk-Taking Behaviour	3.20	0.75	Moderate
Difference	0.23	-	Propensity higher than reported behaviour

Source: Field Survey Data (2026)

Table 3.3 shows that employees reported a moderately high level of workplace risk-taking propensity with a composite mean of 3.43 (SD = 0.90). In comparison, employees reported a moderate level of actual workplace risk-taking behaviour, with a composite mean of 3.20 (SD = 0.75). The descriptive comparison indicates a difference of 0.23 mean points, with workplace risk-taking propensity being higher than reported workplace risk-taking behaviour.

The results presented in Sections 3.1 and 3.2 provide further context for this comparison. Employees reported relatively high levels of willingness to take calculated risks to improve work processes and to experiment with new ideas. In contrast, the reported levels of actual workplace behaviour were comparatively lower for introducing new ideas and undertaking actions involving uncertainty to improve work outcomes.

Overall, the descriptive findings indicate that employees reported higher levels of workplace risk-taking propensity than actual workplace risk-taking behaviour. The observed difference of 0.23 mean points suggests that employees' reported willingness to undertake constructive workplace risks was greater than their reported engagement in actual workplace risk-taking behaviour during the period covered by the study. These findings provide a descriptive comparison of the two constructs among formal employees of Lusaka City Council and serve as the basis for the discussion presented in the subsequent chapter.

Discussion of Findings on Employees' Workplace Risk-Taking Propensity

The first objective of this study was to assess the level of employees' workplace risk-taking propensity among formal employees of Lusaka City Council. The findings revealed an overall composite mean of 3.43 (SD = 0.90), indicating a moderately high level of workplace risk-taking propensity. This suggests that employees generally reported a favourable willingness to undertake calculated workplace risks associated with improving work processes, introducing new ideas, and supporting organisational improvement. At the same time, the findings indicate that employees exercise caution in situations characterised by uncertainty, particularly when important decisions must be made without sufficient information.

Among the individual indicators, the highest mean score was recorded for employees' willingness to take calculated risks to improve work processes ($M = 4.00$, $SD = 0.63$). This finding suggests that respondents generally perceive calculated workplace risk-taking as an acceptable means of improving organisational performance. Similarly, employees reported a high level of openness to experimenting with new ideas ($M = 3.89$, $SD = 0.85$), indicating a positive disposition towards innovation and continuous improvement within their work roles. These findings are consistent with those reported by Dewett (2004), who observed that employees are generally willing to engage in workplace risks when such actions are viewed as constructive and capable of improving organisational effectiveness. Likewise, García-Granero et al. (2015) reported that employees tend to express favourable attitudes towards workplace innovation when risk-taking is perceived as purposeful and beneficial to organisational performance.

The findings also showed a moderately high willingness to take initiative under uncertain conditions ($M = 3.40$, $SD = 1.24$). However, the relatively large standard deviation suggests considerable variation in employees' responses, indicating that although many respondents were willing to initiate action under uncertainty, others expressed greater caution. This variation reflects differences in employees' perceptions and comfort with uncertainty within the workplace. Similar variability in employees' willingness to undertake workplace risks has been reported in previous studies, which found that employees differ considerably in their readiness to engage in innovative workplace activities (Nicholson et al., 2005).

The descriptive results further revealed that employees reported a moderate level of avoidance of risky decisions after the negatively worded item was reverse scored during data processing (Adjusted $M = 3.20$, $SD = 0.98$). The reverse scoring procedure was undertaken solely to ensure that all questionnaire items were coded in the same direction before computing the composite score, with higher values consistently representing higher workplace risk-taking propensity. The adjusted result suggests that while respondents generally expressed positive attitudes towards constructive workplace risk-taking, some degree of caution remains when workplace decisions involve uncertainty. This finding reflects the balanced nature of workplace risk-taking, where employees may support innovation while simultaneously recognising potential organisational or professional consequences associated with uncertain decisions.

The lowest mean score was recorded for employees' comfort in making work decisions without complete information ($M = 2.10$, $SD = 1.23$). This finding indicates that many employees prefer having adequate information before making important workplace decisions. Such a preference is understandable within public-sector organisations, where accountability, procedural compliance, and evidence-based decision-making are

emphasised. Similar observations have been reported by Rainey (2014), who notes that employees in public organisations often operate within structured administrative environments that encourage careful and well-informed decision-making.

Similarly, employees reported a relatively low preference for innovation over organisational stability following reverse scoring of the negatively worded statement (Adjusted $M = 2.40$, $SD = 0.49$). Although respondents generally expressed positive attitudes towards workplace innovation, this finding suggests that many also value organisational stability and established work procedures. The result is consistent with OECD (2015), which notes that innovation in public-sector organisations commonly occurs within environments characterised by formal procedures, regulatory requirements, and accountability mechanisms that promote consistency while allowing carefully managed innovation.

Overall, the findings indicate that employees of Lusaka City Council reported a moderately high workplace risk-taking propensity. Respondents demonstrated strong willingness to undertake calculated risks aimed at improving work processes and showed positive attitudes towards innovation and experimentation. However, they also expressed caution when workplace decisions involved incomplete information or when innovation required departing from established organisational practices. Collectively, these findings suggest that employees possess a generally positive orientation towards constructive workplace risk-taking while recognising the importance of responsible decision-making within a public-sector environment. These descriptive findings provide a basis for the subsequent comparison between employees' reported workplace risk-taking propensity and their actual workplace risk-taking behaviour.

Discussion of Findings on Employees' Actual Workplace Risk-Taking Behaviour

The second objective of this study was to assess the extent to which employees engage in actual workplace risk-taking behaviour among formal employees of Lusaka City Council. The findings revealed an overall composite mean of 3.20 ($SD = 0.75$), indicating a moderate level of actual workplace risk-taking behaviour. This suggests that employees reported engaging in workplace behaviours involving initiative, innovation, and calculated uncertainty to a moderate extent. Although employees demonstrated positive workplace behaviours in several areas, these behaviours were not consistently reported across all indicators of workplace risk-taking.

The highest-rated behavioural indicator was employees' willingness to volunteer for challenging assignments ($M = 3.80$, $SD = 0.40$). Most respondents either agreed or strongly agreed that they voluntarily accepted challenging work responsibilities. This finding suggests that employees generally demonstrate a positive orientation towards undertaking demanding tasks within their work roles. Similar findings were reported by Parker et al. (2006), who observed that proactive employees are more likely to volunteer for challenging assignments as part of their contribution to organisational performance. Likewise, Crant (2000) found that employees who display proactive work behaviour often seek opportunities to assume additional responsibilities beyond routine job requirements.

Employees also reported a moderate level of deviation from routine work practices to improve service delivery ($M = 3.20$, $SD = 0.98$). While many respondents indicated that they had occasionally departed from established procedures in pursuit of improved outcomes, others reported that they had not. The relatively large standard deviation indicates noticeable variation in responses, suggesting that employees differ in the extent to which they report engaging in such behaviours. Similar observations have been reported by Dewett (2004), who noted that workplace innovation often involves employees exploring alternative approaches to improve organisational performance. García-Granero et al. (2015) likewise observed that innovative workplace behaviours frequently involve employees implementing new approaches to work, although the extent of such behaviours varies across organisational settings.

A comparable pattern was observed regarding the introduction of new ideas within the previous six months ($M = 3.00$, $SD = 0.89$). Equal proportions of respondents reported having introduced new ideas and not having done so, while some remained neutral. This finding suggests that innovative workplace behaviour is present among employees but is not uniformly practised across the organisation. Similar findings have been reported by Anderson and West (1998), who observed that employees differ in the extent to which they contribute innovative

ideas within organisations. Baer and Frese (2003) likewise found that the implementation of new ideas varies among employees, even within the same organisational environment.

The lowest behavioural score was recorded for taking actions involving uncertainty to improve work outcomes ($M = 2.40$, $SD = 0.49$). This finding indicates that employees reported engaging less frequently in behaviours requiring decisions under uncertain conditions. The result suggests that respondents were generally more comfortable undertaking workplace activities where the outcomes were relatively predictable than engaging in actions characterised by greater uncertainty. Similar observations have been reported by Sitkin and Pablo (1992), who noted that workplace risk-taking behaviours involving uncertainty are generally reported less frequently than behaviours associated with routine organisational activities.

The negatively worded statement on avoiding uncertain tasks was reverse scored during data processing to ensure that all questionnaire items were coded in the same direction before computing the composite score. After reverse scoring, the item recorded an adjusted mean of 3.20 ($SD = 0.98$), indicating a moderate level of workplace risk-taking behaviour. The reverse scoring procedure does not alter respondents' original responses but ensures that higher scores consistently represent higher levels of actual workplace risk-taking behaviour when calculating the overall composite score. The adjusted result indicates that respondents reported a moderate tendency to engage in workplace activities involving calculated uncertainty.

Overall, the findings indicate that employees of Lusaka City Council reported a moderate level of actual workplace risk-taking behaviour. Respondents were more likely to volunteer for challenging assignments and reported moderate engagement in introducing new ideas and improving work processes. However, they reported lower levels of behaviour involving actions undertaken under uncertain conditions. Collectively, these findings suggest that actual workplace risk-taking behaviour is present among employees but is demonstrated to varying degrees across different workplace activities. The findings provide a descriptive picture of employees' reported workplace behaviours and establish a basis for comparing actual workplace risk-taking behaviour with employees' workplace risk-taking propensity in the subsequent objective.

Discussion of Findings on the Comparison between Employees' Workplace Risk-Taking Propensity and Actual Workplace Risk-Taking Behaviour

The third objective of this study was to compare employees' workplace risk-taking propensity with their actual workplace risk-taking behaviour among formal employees of Lusaka City Council. The findings revealed that employees reported a moderately high workplace risk-taking propensity ($M = 3.43$, $SD = 0.90$), while their actual workplace risk-taking behaviour was moderate ($M = 3.20$, $SD = 0.75$). The descriptive comparison indicates a mean difference of 0.23, showing that employees reported a higher willingness to undertake workplace risks than the extent to which they reported engaging in actual workplace risk-taking behaviours.

The relatively higher workplace risk-taking propensity suggests that employees generally expressed favourable attitudes towards taking calculated workplace risks. As observed under the first objective, respondents reported particularly high willingness to take calculated risks to improve work processes ($M = 4.00$) and to experiment with new ideas ($M = 3.89$). These findings indicate that employees reported positive dispositions towards innovation, initiative, and workplace improvement. Similar observations have been reported by Nicholson et al. (2005), who noted that employees often express favourable orientations towards workplace risk-taking and innovation. Likewise, Highhouse et al. (2022) reported that employees commonly demonstrate positive attitudes towards behaviours involving calculated workplace risks.

In contrast, the findings on actual workplace risk-taking behaviour indicate that employees reported engaging in these behaviours to a lesser extent. Although respondents reported a high level of volunteering for challenging assignments ($M = 3.80$), lower mean scores were observed for introducing new ideas ($M = 3.00$) and undertaking actions involving uncertainty to improve work outcomes ($M = 2.40$). These results indicate that the reported level of actual workplace risk-taking behaviour was generally lower than the reported level of workplace risk-taking propensity across several indicators.

The observed difference between employees' reported workplace risk-taking propensity and their reported workplace risk-taking behaviour is consistent with the distinction made in the behavioural literature between behavioural intentions and actual behaviour. According to Ajzen's (1991) Theory of Planned Behavior, behavioural intention and actual behaviour are conceptually related but distinct constructs. Within the context of the present study, workplace risk-taking propensity represents employees' reported willingness to undertake calculated workplace risks, whereas actual workplace risk-taking behaviour reflects employees' self-reported workplace actions. The descriptive findings therefore illustrate this conceptual distinction by showing that the reported level of workplace risk-taking propensity was higher than the reported level of actual workplace risk-taking behaviour.

Comparable observations have been reported in previous workplace behaviour studies. Dewett (2004) observed that employees often express positive attitudes towards innovation and calculated workplace risk-taking, while reported workplace behaviours may vary across different organisational activities. Similarly, Parker et al. (2006) found that employees' reported proactive orientations are not always reflected equally across different forms of workplace behaviour. These studies support the view that workplace attitudes and workplace behaviours are related but empirically distinguishable constructs.

The descriptive comparison undertaken in this study does not establish the reasons for the observed difference between workplace risk-taking propensity and actual workplace risk-taking behaviour. Rather, it demonstrates that employees reported a higher level of willingness to undertake workplace risks than the level of actual workplace risk-taking behaviours they reported performing. Identifying the factors associated with this difference would require inferential analyses or explanatory research designs, which were beyond the scope of the present descriptive study.

Overall, the findings indicate that employees of Lusaka City Council reported a moderately high workplace risk-taking propensity alongside a moderate level of actual workplace risk-taking behaviour. The observed mean difference of 0.23 suggests that employees' reported willingness to undertake calculated workplace risks was somewhat higher than their reported workplace actions. This comparison contributes to the study by providing a descriptive assessment of the relationship between the two constructs and establishes an empirical basis for future explanatory studies that may investigate factors associated with the observed difference.

Advancement of Theory: Employee Workplace Risk-Taking Measurement Framework (EWRTMF)

The principal theoretical contribution of this study is the development of the Employee Workplace Risk-Taking Measurement Framework (EWRTMF), an empirically grounded framework derived from the descriptive findings of the study. Unlike previous studies that have conceptualized workplace risk-taking primarily as either a psychological disposition or an observable behavioural outcome, the EWRTMF integrates both dimensions into a single measurement framework. It conceptualizes workplace risk-taking through two complementary but distinct constructs: workplace risk-taking propensity, representing employees' reported willingness to undertake calculated workplace risks, and actual workplace risk-taking behaviour, representing employees' self-reported engagement in workplace actions involving initiative, innovation, and calculated uncertainty.

The framework identifies workplace risk-taking propensity as the first dimension of workplace risk-taking. This dimension reflects employees' reported willingness to take initiative, experiment with new ideas, make decisions under uncertain conditions, and pursue workplace improvements despite possible risks. The second dimension, actual workplace risk-taking behaviour, reflects the extent to which employees reported engaging in observable workplace behaviours such as introducing new ideas, volunteering for challenging assignments, departing from routine work practices to improve service delivery, and undertaking actions involving uncertainty.

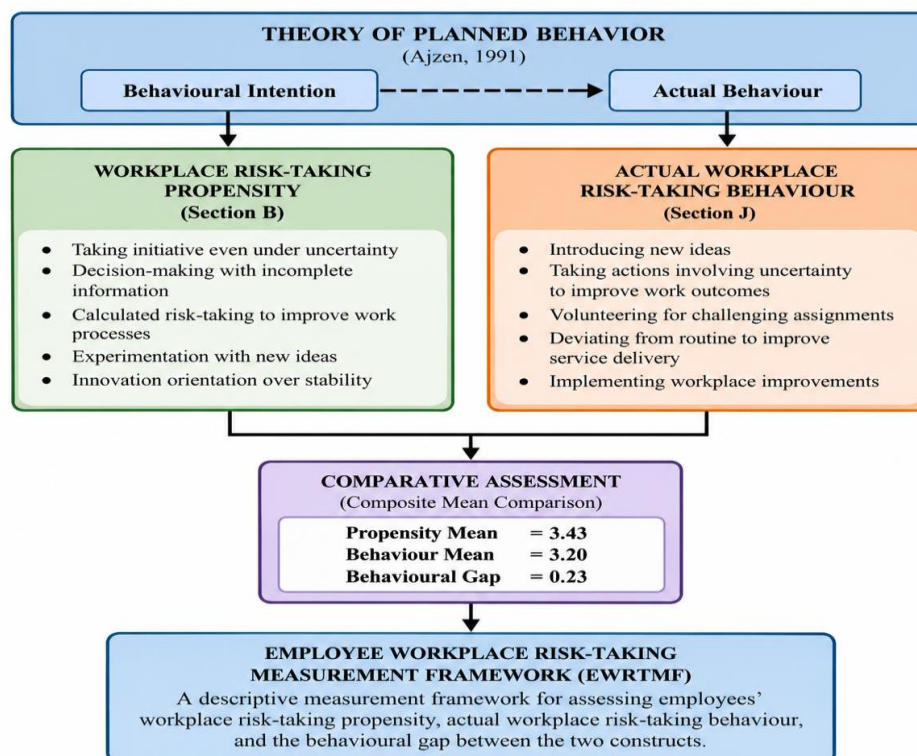
The descriptive findings of the study support this conceptual distinction. Employees reported a moderately high workplace risk-taking propensity (Composite Mean = 3.43, SD = 0.90), whereas actual workplace risk-taking behaviour was moderate (Composite Mean = 3.20, SD = 0.75). The descriptive comparison revealed a mean difference of 0.23, indicating that employees reported a higher level of workplace risk-taking propensity than actual workplace risk-taking behaviour. At the indicator level, respondents reported particularly high willingness to take calculated risks to improve work processes ($M = 4.00$) and to experiment with new ideas ($M = 3.89$),

while comparatively lower mean scores were observed for introducing new ideas ($M = 3.00$) and undertaking actions involving uncertainty to improve work outcomes ($M = 2.40$). These findings demonstrate that the two constructs, although related, represent distinct dimensions of workplace risk-taking.

Based on these findings, the EWRTMF proposes that workplace risk-taking can be assessed through two sequential measurement dimensions. The first dimension assesses employees' workplace risk-taking propensity, while the second assesses employees' reported workplace risk-taking behaviour. Comparing these two dimensions enables organizations and researchers to describe the extent to which employees' reported willingness to undertake workplace risks corresponds with their reported workplace behaviour. The framework therefore provides a structured approach for assessing both constructs simultaneously rather than examining either dimension in isolation.

The Employee Workplace Risk-Taking Measurement Framework advances the workplace risk-taking literature in three important ways. First, it distinguishes between workplace risk-taking propensity and actual workplace risk-taking behaviour as two related but empirically distinct dimensions of workplace risk-taking. Second, it introduces a comparative measurement approach that enables researchers and practitioners to describe differences between employees' reported workplace risk-taking propensity and their reported workplace behaviour using descriptive statistical techniques. Third, the framework is grounded in empirical evidence from Zambia's public sector and provides a simple, contextually relevant model for assessing workplace risk-taking among employees in public-sector organizations. Consequently, the EWRTMF contributes a practical measurement framework that can be adopted or adapted in future descriptive and comparative studies of workplace risk-taking across different organisational settings.

Figure 1. Employee Workplace Risk-Taking Measurement Framework (EWRTMF)



Source: Developed by the Researcher (2026).

Figure Explanation

The Employee Workplace Risk-Taking Measurement Framework (EWRTMF) was developed from the findings of this study and is anchored in Ajzen's (1991) Theory of Planned Behavior, which distinguishes behavioural intention from actual behaviour. The framework conceptualises workplace risk-taking as comprising two complementary constructs: workplace risk-taking propensity, representing employees' willingness to undertake calculated workplace risks, and actual workplace risk-taking behaviour, representing the observable enactment of that willingness through workplace actions. The framework further incorporates a comparative assessment of

the two constructs using composite mean analysis to identify the behavioural gap between employees' expressed willingness and their reported workplace behaviour. In the present study, employees reported a moderately high workplace risk-taking propensity ($M = 3.43$) and a moderate level of actual workplace risk-taking behaviour ($M = 3.20$), producing a behavioural gap of 0.23. Rather than explaining causal relationships, the framework provides a practical measurement model for assessing workplace risk-taking and comparing employees' behavioural intentions with their reported workplace actions across organisational settings.

CONCLUSIONS, RECOMMENDATIONS AND FUTURE RESEARCH IMPLICATIONS

Conclusions

This study assessed employees' workplace risk-taking propensity and actual workplace risk-taking behaviour among formal employees of Lusaka City Council. The conclusions are presented according to the three study objectives.

Objective One: To Assess the Level of Employees' Workplace Risk-Taking Propensity

The study concludes that employees of Lusaka City Council exhibit a moderately high level of workplace risk-taking propensity (Composite Mean = 3.43, $SD = 0.90$). Employees generally reported a willingness to take calculated risks aimed at improving work processes and expressed positive attitudes towards experimenting with new ideas and workplace innovation. These findings indicate that employees possess favourable dispositions towards constructive workplace risk-taking.

However, the findings also show that employees reported relatively lower confidence in making work-related decisions under conditions of incomplete information and demonstrated some preference for organisational stability over innovation. Overall, workplace risk-taking propensity varied across the different dimensions measured, suggesting that employees are more willing to engage in some forms of workplace risk-taking than others.

Objective Two: To Assess the Extent to which Employees Engage in Actual Workplace Risk-Taking Behaviour

The study concludes that employees demonstrate a moderate level of actual workplace risk-taking behaviour (Composite Mean = 3.20, $SD = 0.75$). Employees were more likely to volunteer for challenging assignments and occasionally reported introducing new ideas and deviating from routine procedures to improve service delivery.

Conversely, behaviours involving greater uncertainty were reported less frequently. Overall, the findings indicate that employees engage in constructive workplace risk-taking behaviours, although these behaviours are not consistently demonstrated across all aspects of their work.

Objective Three: To Compare Employees' Workplace Risk-Taking Propensity with Actual Workplace Risk-Taking Behaviour

The study concludes that employees' reported workplace risk-taking propensity is higher than their reported actual workplace risk-taking behaviour. The descriptive comparison showed a mean difference of 0.23, with workplace risk-taking propensity recording a composite mean of 3.43 compared with 3.20 for actual workplace risk-taking behaviour.

This finding indicates that employees report a greater willingness to undertake constructive workplace risks than they report demonstrating in practice. The study does not attempt to explain the reasons for this observed difference because the research was descriptive in nature. Rather, the findings provide empirical evidence describing both employees' workplace risk-taking attitudes and their reported workplace behaviours within Lusaka City Council.

Recommendations

The following recommendations are based directly on the descriptive findings of the study.

5.2.1 Strengthen Employees' Decision-Making Capacity. Employees reported relatively low confidence in making work-related decisions when complete information was unavailable. Lusaka City Council should provide continuous professional development programmes focusing on critical thinking, problem solving and decision-making to strengthen employees' confidence when dealing with workplace uncertainty.

5.2.2 Encourage Employee Innovation. Although employees reported a relatively high willingness to undertake calculated workplace risks, actual implementation of innovative workplace practices was only moderate. The Council should establish structured innovation platforms, employee suggestion schemes and improvement initiatives that provide opportunities for employees to contribute practical ideas for organisational improvement.

5.2.3 Promote Responsible Workplace Risk-Taking. Employees reported relatively lower engagement in workplace activities involving uncertainty. Management should develop clear organisational guidelines that encourage responsible and well-considered workplace risk-taking while maintaining accountability and compliance with organisational policies and procedures.

5.2.4 Increase Employee Participation in Organisational Improvement. Since only a moderate proportion of employees reported introducing new ideas or improving existing work practices, management should encourage broader employee participation through innovation committees, quality improvement teams and regular staff consultation forums.

5.2.5 Recognise Innovative Workplace Behaviour. Employees who demonstrate initiative and contribute innovative ideas should be recognised through appropriate organisational recognition systems. Formal recognition programmes may encourage wider participation in constructive workplace innovation and continuous organisational improvement.

5.2.6 Foster a Supportive Organisational Environment. The descriptive findings indicate that employees generally report favourable attitudes towards workplace risk-taking but only moderate behavioural engagement. Lusaka City Council should continue strengthening an organisational environment that promotes learning, collaboration, responsible experimentation and continuous improvement.

5.3 Future Research Implications. Because this study adopted a descriptive research design, several opportunities exist for future research.

5.3.1 Examine Factors Associated with Workplace Risk-Taking Behaviour. Future studies should investigate organisational, psychological and contextual factors that may be associated with employees' workplace risk-taking behaviour using appropriate inferential statistical techniques. Such studies would provide a deeper understanding of the relationships between workplace risk-taking propensity and actual workplace risk-taking behaviour.

5.3.2 Apply Inferential Statistical Techniques. Future researchers should employ inferential statistical methods such as correlation analysis, multiple regression and structural equation modelling where the objective is to examine relationships or explain workplace risk-taking behaviour rather than simply describe it.

5.3.3 Conduct Comparative Studies across Public Organisations. Future studies should compare workplace risk-taking propensity and workplace risk-taking behaviour across different public-sector organisations, including ministries, government agencies, local authorities and state-owned enterprises, to determine whether similar behavioural patterns exist.

5.3.4 Compare Public and Private Sector Organisations. Future research could compare employees in public and private sector organisations to establish whether organisational context is associated with differences in workplace risk-taking propensity and actual workplace risk-taking behaviour.

5.3.5 Undertake Longitudinal Research. Because the present study adopted a cross-sectional design, future longitudinal studies are recommended to examine how employees' workplace risk-taking propensity and workplace risk-taking behaviour change over time.

5.3.6 Validate the Employee Workplace Risk-Taking Measurement Framework (EWRTMF)

Future studies should validate the Employee Workplace Risk-Taking Measurement Framework (EWRTMF) using larger and more diverse samples across different organisational settings and countries. Such studies would strengthen the framework's reliability, generalizability and usefulness as a practical measurement tool for assessing workplace risk-taking.

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APPENDIX A

Questionnaire

Employees' Workplace Risk-Taking Propensity and Actual Workplace Risk-Taking Behaviour among Formal Employees of Lusaka City Council

Introduction

Dear Respondent,

You are invited to participate in a research study entitled:

Employees' Workplace Risk-Taking Propensity and Actual Workplace Risk-Taking Behaviour among Formal Employees of Lusaka City Council.

The purpose of this study is to assess employees' workplace risk-taking propensity, examine the extent to which employees engage in actual workplace risk-taking behaviour, and compare employees' willingness to undertake workplace risks with their reported workplace behaviours.

Your participation is entirely voluntary. The information you provide will be treated with the highest level of confidentiality and will be used strictly for academic purposes. Your responses will remain anonymous, and no information that identifies you personally will be disclosed. You are free to decline participation or withdraw from the study at any stage without any penalty or negative consequences.

There are no right or wrong answers. Please respond honestly by ticking (✓) the option that best reflects your opinion or experience.

Thank you for your valuable participation.

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

Please 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 and Social Services
- ☐ Other (Please specify): _____

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 B: EMPLOYEES' WORKPLACE RISK-TAKING PROPENSITY

Please indicate the extent to which you agree with each of the following statements by ticking (✓) the appropriate response.

Statement	SD	D	N	A	SA
B1. I willingly take initiative even when outcomes are uncertain.	☐	☐	☐	☐	☐
B2. I am comfortable making work decisions without complete information.	☐	☐	☐	☐	☐
B3. I take calculated risks to improve work processes.	☐	☐	☐	☐	☐
B4. I am open to experimenting with new ideas in my role.	☐	☐	☐	☐	☐
B5. I avoid risky decisions even when they could lead to improvement.	☐	☐	☐	☐	☐
B6. I prefer stability over innovation in my work tasks.	☐	☐	☐	☐	☐

SECTION J: ACTUAL WORKPLACE RISK-TAKING BEHAVIOUR

Please indicate the extent to which each statement reflects your actual workplace behaviour during the past six months by ticking (✓) the appropriate response.

Statement	SD	D	N	A	SA
J1. I have introduced new ideas in the past six months.	☐	☐	☐	☐	☐
J2. I have taken actions involving uncertainty to improve work outcomes.	☐	☐	☐	☐	☐
J3. I volunteer for challenging assignments.	☐	☐	☐	☐	☐
J4. I have deviated from routine procedures to improve service delivery.	☐	☐	☐	☐	☐
J5. I avoid uncertain tasks even if they might improve work outcomes.	☐	☐	☐	☐	☐

Thank you for taking the time to complete this questionnaire.

Thank you for your participation.