

Employees' Perceptions of Organizational Factors Associated with Workplace Risk-Taking Propensity in the Public Sector: Evidence from Lusaka City Council, Zambia

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ABSTRACT

This study examined organizational-level factors associated with employees' workplace risk-taking propensity among formal employees of Lusaka City Council, Zambia. Specifically, the study examined employees' perceptions of cognitive risk evaluation, behavioural regulation, expectancy beliefs, and organizational climate in relation to workplace risk-taking propensity; identified organizational strategies for strengthening constructive workplace risk-taking; and developed the Organizational Employee Workplace Risk-Taking Propensity Framework (OERTPF) as an integrative framework for understanding workplace risk-taking within public-sector organizations.

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 Likert-scale measures adapted from Prospect Theory, Risk Homeostasis Theory, Expectancy Theory, Organizational Climate Theory, and Organizational Development Theory. Data were analysed using descriptive statistics, including frequencies, percentages, means, standard deviations, and composite mean analysis.

The findings showed that behavioural regulation recorded the highest composite mean ($M = 3.70$, $SD = 0.68$), followed by cognitive risk evaluation ($M = 3.65$, $SD = 0.59$) and expectancy beliefs ($M = 3.57$, $SD = 0.49$), indicating generally favourable employee perceptions of these organizational-level factors. Organizational climate recorded the lowest composite mean ($M = 2.09$, $SD = 0.65$), reflecting employees' perceptions of limited leadership support, inadequate recognition of innovation, low psychological safety, limited organizational learning, and restrictive organizational policies. Respondents also expressed very strong support for organizational strategies aimed at strengthening constructive workplace risk-taking ($M = 4.27$, $SD = 0.57$), particularly innovation-based incentives, supportive leadership, psychological safety, organizational learning, and clear risk management guidelines.

The study concludes that employees perceived organizational climate as the least supportive organizational factor for constructive workplace risk-taking, despite favourable perceptions of cognitive risk evaluation, behavioural regulation, and expectancy beliefs. The study proposes the Organizational Employee Workplace Risk-Taking Propensity Framework (OERTPF) as an empirically grounded conceptual framework that integrates cognitive risk evaluation, behavioural regulation, expectancy beliefs, organizational climate, organizational strategies, and continuous organizational learning to enhance understanding of employees' workplace risk-taking propensity within public-sector organizations. The study contributes to the behavioural public administration

literature by providing descriptive empirical evidence from Zambia's public sector and offers practical guidance for strengthening organizational environments that support innovation, constructive workplace risk-taking, and improved public service delivery.

Keywords: Workplace risk-taking propensity; organizational factors; cognitive risk evaluation; behavioural regulation; expectancy beliefs; organizational climate; public-sector innovation; Organizational Employee Workplace Risk-Taking Propensity Framework (OERTPF).

INTRODUCTION

Public-sector organizations increasingly operate in environments characterized by rapid technological change, growing stakeholder expectations, and continuous demands for innovation, accountability, and improved performance. In response, employees are expected not only to perform routine responsibilities but also to exercise initiative, make informed decisions, and implement innovative solutions under conditions of uncertainty. Employees' willingness to undertake such constructive workplace risks is associated with organizational conditions that influence how they perceive uncertainty, evaluate workplace situations, and respond to opportunities for innovation.

Within public-sector organizations, workplace risk-taking is particularly important because employees must balance innovation with regulatory compliance, accountability, and the responsible use of public resources. Organizational conditions such as cognitive risk evaluation, behavioural regulation, expectancy beliefs, and organizational climate are widely recognised in the literature as important aspects of employees' workplace experiences that may be associated with their willingness to undertake constructive workplace risks. Understanding employees' perceptions of these organizational factors is therefore important for strengthening innovation and improving public service delivery.

This study examined employees' perceptions of cognitive risk evaluation, behavioural regulation, expectancy beliefs, organizational climate, and organizational strategies for strengthening constructive workplace risk-taking among formal employees of Lusaka City Council, Zambia. By describing these organizational factors within a public-sector context, the study contributes empirical evidence to behavioural public administration and provides practical insights for strengthening innovation, organizational effectiveness, and public service delivery.

1.2 Background to the Study

The capacity of public-sector organizations to improve service delivery increasingly depends on employees who are willing to undertake constructive workplace risks. As governments face growing demands for efficiency, innovation, and accountability, employees are expected to move beyond routine task execution by introducing new ideas, making informed decisions under uncertainty, and implementing improvements that enhance organizational performance (Organisation for Economic Co-operation and Development OECD, 2015). Consequently, workplace risk-taking propensity has emerged as an important organizational behaviour construct because it enables employees to respond proactively to changing organizational and societal demands while maintaining accountability and professional standards (Dewett, 2004).

Workplace risk-taking propensity refers to an employee's willingness to engage in calculated behaviours involving uncertainty where the intended outcomes are expected to improve organizational performance (Nicholson et al., 2005). Within organizational settings, constructive workplace risk-taking includes proposing innovative ideas, making discretionary decisions, solving organizational problems creatively, challenging inefficient work practices, and accepting responsibility for implementing change (García-Granero et al., 2015). Unlike reckless behaviour, constructive workplace risk-taking is characterised by informed judgement, careful evaluation of alternatives, and alignment with organizational goals.

Although individual employee characteristics contribute to workplace risk-taking, organizational conditions are also recognised as important contextual factors associated with employees' willingness to engage in innovative behaviour. Employees continually evaluate their work environment before deciding whether to undertake

discretionary actions. Organizational factors such as cognitive risk evaluation, behavioural regulation, expectancy beliefs, and organizational climate influence employees' perceptions of uncertainty, expected outcomes, organizational support, and acceptable workplace behaviour (Kahneman & Tversky, 1979; Vroom, 1964; Wilde, 1982; Schneider et al., 2013).

Prospect Theory suggests that individuals evaluate potential gains and losses before making decisions under uncertainty (Kahneman & Tversky, 1979; Tversky & Kahneman, 1992). In organizational settings, employees may therefore be more willing to undertake workplace risks when anticipated organizational benefits outweigh perceived personal or organizational costs. Risk Homeostasis Theory similarly proposes that individuals regulate their behaviour according to an acceptable level of perceived risk, adjusting their actions as environmental conditions change (Wilde, 1982, 1994). These perspectives suggest that workplace risk-taking is associated with both cognitive evaluation and behavioural regulation.

Expectancy Theory further proposes that employees are motivated to exert effort when they believe that successful performance will lead to valued outcomes such as recognition, career advancement, and organizational rewards (Vroom, 1964; Porter & Lawler, 1968). Employees who perceive meaningful links between effort, performance, and desirable outcomes may therefore be more willing to undertake constructive workplace risks. Similarly, Organizational Climate Theory suggests that employees' shared perceptions of leadership support, communication, fairness, trust, psychological safety, and innovation influence workplace behaviour (Schneider et al., 2013). Supportive organizational climates are generally associated with greater employee initiative and innovation, whereas restrictive climates may discourage constructive workplace risk-taking.

Despite growing international interest in workplace risk-taking, existing empirical studies have largely focused on private-sector organizations and developed economies. Comparatively limited research has described these organizational factors within African public-sector organizations, particularly local government institutions where bureaucratic procedures, regulatory compliance, and public accountability shape employees' workplace experiences (OECD, 2015). Consequently, there remains limited empirical evidence describing how employees perceive organizational conditions associated with workplace risk-taking in such settings.

In Zambia, ongoing public-sector reforms continue to emphasise innovation, improved governance, accountability, and enhanced service delivery. Local authorities are expected to respond effectively to increasing urbanisation, resource constraints, and rising public expectations while maintaining transparency and procedural compliance. Achieving these objectives requires employees who are willing to exercise initiative, introduce improvements, and make sound decisions within complex organizational environments. However, there is limited empirical evidence describing employees' perceptions of organizational conditions associated with constructive workplace risk-taking within local government institutions.

Lusaka City Council, as Zambia's largest local authority, provides an appropriate context for examining these issues. The Council is responsible for delivering essential municipal services, including urban planning, environmental management, engineering services, public health, housing, and revenue administration. Employees are therefore required to balance innovation with procedural compliance while responding to increasingly complex public service demands. Describing employees' perceptions of cognitive risk evaluation, behavioural regulation, expectancy beliefs, organizational climate, and organizational strategies provides evidence that may assist organizational leaders in strengthening innovation, employee initiative, and organizational effectiveness.

Accordingly, this study describes organizational factors associated with employees' workplace risk-taking propensity among formal employees of Lusaka City Council. The findings contribute empirical evidence to behavioural public administration and provide practical guidance for organizational leaders and policymakers seeking to create work environments that encourage responsible workplace risk-taking, innovation, and improved public service delivery.

1.3 Statement of the Problem

Public-sector organizations are under increasing pressure to improve service delivery through innovation, adaptability, and continuous organisational improvement. Achieving these outcomes requires employees who are willing to undertake constructive workplace risks by introducing new ideas, exercising initiative, making discretionary decisions, and implementing organisational improvements despite uncertainty. However, public organisations typically operate within highly regulated environments characterised by bureaucratic procedures, formal accountability mechanisms, and risk-averse cultures that may discourage employees from engaging in innovative and discretionary workplace behaviours (Organisation for Economic Co-operation and Development [OECD], 2015). Consequently, understanding employees' perceptions of the organisational factors associated with workplace risk-taking has become an important concern for organisational leaders and policymakers.

Although workplace risk-taking has received considerable scholarly attention, existing research has been concentrated largely 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 exists regarding employees' perceptions of organisational factors associated with workplace risk-taking within African public-sector organisations, particularly local government institutions where employee behaviour is shaped by bureaucratic structures, public accountability, and procedural compliance. This contextual gap limits understanding of how employees perceive organisational conditions that may encourage or constrain constructive workplace risk-taking in public service organisations.

The literature also reveals an important theoretical and empirical gap. Previous studies have generally examined organisational factors such as cognitive risk evaluation, behavioural regulation, expectancy beliefs, and organisational climate independently, resulting in fragmented descriptions of workplace risk-taking behaviour. Consequently, there is limited evidence describing how employees perceive these organisational factors collectively or the organisational strategies they consider important for strengthening constructive workplace risk-taking within public-sector organisations. This fragmented body of knowledge has constrained theoretical integration and limited the development of evidence-based organisational interventions for promoting innovation within behavioural public administration.

Within Lusaka City Council, employees are expected to balance innovation with accountability while delivering essential municipal services under increasingly complex organisational conditions. However, there is limited empirical evidence describing employees' perceptions of cognitive risk evaluation, behavioural regulation, expectancy beliefs, organisational climate, and organisational strategies related to workplace risk-taking. This knowledge gap limits the ability of organisational leaders and policymakers to develop leadership practices, organisational policies, reward systems, and supportive work environments that encourage responsible innovation while maintaining accountability.

Accordingly, this study assesses employees' perceptions of organisational factors associated with workplace risk-taking propensity among formal employees of Lusaka City Council. Specifically, the study examines employees' perceptions of cognitive risk evaluation, behavioural regulation, expectancy beliefs, and organisational climate, and identifies organisational strategies perceived to strengthen constructive workplace risk-taking. The study further develops the Organizational Employee Risk-Taking Propensity Framework (OERTPF) as a conceptual framework for understanding how these organisational factors are associated with employees' workplace risk-taking propensity within public-sector organisations.

1.4 Overall Objective

To assess employees' perceptions of organisational factors associated with workplace risk-taking propensity among formal employees of Lusaka City Council.

1.5 Specific Objectives

1. To assess employees' perceptions of cognitive risk evaluation in relation to workplace risk-taking propensity. (Prospect Theory).

2. To assess employees' perceptions of behavioural regulation in relation to workplace risk-taking propensity. (Risk Homeostasis Theory).
3. To assess employees' perceptions of expectancy beliefs in relation to workplace risk-taking propensity. (Expectancy Theory).
4. To assess employees' perceptions of organisational climate in relation to workplace risk-taking propensity. (Organisational Climate Theory).
5. To identify organisational strategies perceived to strengthen constructive workplace risk-taking among employees.

1.6 Research Questions

1. What are employees' perceptions of cognitive risk evaluation in relation to workplace risk-taking propensity?
2. What are employees' perceptions of behavioural regulation in relation to workplace risk-taking propensity?
3. What are employees' perceptions of expectancy beliefs in relation to workplace risk-taking propensity?
4. What are employees' perceptions of organisational climate in relation to workplace risk-taking propensity?
5. What organisational strategies are perceived to strengthen constructive workplace risk-taking among employees?

1.7 Theoretical Foundation

This study is grounded in four complementary theories that collectively explain the organizational determinants of employees' workplace risk-taking propensity. Although workplace risk-taking is manifested through employees' behaviour, it is shaped by organizational conditions that influence how employees evaluate workplace uncertainty, regulate their behaviour, perceive organizational rewards, and respond to the prevailing organizational environment. Accordingly, the study adopts Prospect Theory, Risk Homeostasis Theory, Expectancy Theory, and Organizational Climate Theory because together they provide a comprehensive explanation of the organizational mechanisms that influence employees' willingness to undertake constructive workplace risks within public-sector organizations.

The first theoretical perspective is Prospect Theory (Kahneman & Tversky, 1979; Tversky & Kahneman, 1992), which explains how employees cognitively evaluate workplace risks within organizational settings. The theory proposes that individuals make decisions under uncertainty by comparing potential gains and losses relative to a reference point rather than objective outcomes. In organizational contexts, managerial communication, anticipated organizational consequences, and perceptions of gains or losses influence employees' willingness to undertake workplace risks. Prospect Theory therefore provides the theoretical basis for examining cognitive risk evaluation as an organizational determinant of employees' workplace risk-taking propensity.

The second theoretical perspective is Risk Homeostasis Theory (Wilde, 1982, 1994), which argues that individuals regulate their behaviour to maintain an acceptable level of perceived risk. Within organizations, employees continuously adjust their workplace behaviour according to organizational rules, accountability mechanisms, supervision, sanctions, and perceived consequences. Rather than encouraging indiscriminate risk-taking, organizational control systems influence employees' behavioural adjustments towards levels of risk they perceive to be acceptable. The theory therefore provides the foundation for examining behavioural regulation as an organizational determinant of workplace risk-taking propensity.

The third theoretical perspective is Expectancy Theory (Vroom, 1964; Porter & Lawler, 1968), which explains how organizational reward systems shape employee motivation. The theory proposes that employees are more likely to exert effort and undertake challenging workplace behaviours when they believe that effort will improve performance, performance will be recognized, and organizational rewards are personally valued. Within public

organizations, expectancy beliefs influence employees' willingness to undertake workplace risks because innovative behaviour is more likely when employees perceive transparent relationships between effort, performance, recognition, promotion, and valued outcomes. Accordingly, Expectancy Theory provides the theoretical foundation for examining expectancy beliefs as an organizational determinant of workplace risk-taking propensity.

The fourth theoretical perspective is Organizational Climate Theory (Schneider, Ehrhart, & Macey, 2013), which explains how employees' shared perceptions of leadership support, organizational policies, innovation, communication, fairness, psychological safety, and learning opportunities shape workplace behaviour. The theory argues that supportive organizational climates encourage initiative, experimentation, and responsible innovation, whereas bureaucratic environments characterized by limited leadership support, fear of failure, weak recognition systems, and restrictive policies discourage workplace risk-taking. Organizational Climate Theory therefore provides the theoretical basis for examining organizational climate as a key organizational determinant of employees' workplace risk-taking propensity.

Although each of these theories has significantly advanced understanding of workplace behaviour, each explains only one dimension of employees' workplace risk-taking propensity. Prospect Theory explains how employees cognitively evaluate organizational risks; Risk Homeostasis Theory explains how employees behaviourally regulate workplace risk in response to organizational controls; Expectancy Theory explains how organizational reward systems motivate workplace behaviour; while Organizational Climate Theory explains how the organizational environment encourages or constrains innovation. Consequently, none of these theories independently provides a comprehensive explanation of how organizational determinants interact to influence employees' workplace risk-taking propensity, particularly within public-sector organizations characterized by bureaucracy, accountability, procedural compliance, and multiple institutional constraints (Rainey, 2014).

This theoretical limitation reflects the gap identified in the statement of the problem. Previous studies have generally examined cognitive risk evaluation, behavioural regulation, expectancy beliefs, and organizational climate independently, resulting in fragmented explanations of workplace risk-taking. There is limited empirical evidence regarding their relative influence, collective interaction, and the organizational strategies required to strengthen constructive workplace risk-taking in public-sector organizations.

Accordingly, this study integrates these four complementary theories to provide a unified explanation of the organizational determinants of employees' workplace risk-taking propensity among formal employees of Lusaka City Council. The integrated theoretical perspective recognises that workplace risk-taking emerges through the interaction of cognitive risk evaluation, behavioural regulation, expectancy beliefs, and organizational climate, while organizational strategies such as leadership support, psychological safety, innovation recognition, organizational learning, supportive policies, and clear risk management systems strengthen these determinants. This theoretical integration underpins the development of the Organizational Employee Risk-Taking Propensity Framework (OERTPF), which constitutes the principal theoretical contribution of this study. The framework addresses the fragmented nature of previous research by providing an integrated explanation of how organizational determinants collectively shape employees' workplace risk-taking propensity within public-sector organizations.

1.8 Significance of the Study

This study makes important theoretical, empirical, practical, methodological, and policy contributions.

Theoretically, the study contributes to behavioural public administration literature by bringing together Prospect Theory, Risk Homeostasis Theory, Expectancy Theory, and Organisational Climate Theory to provide an integrated perspective for understanding employees' workplace risk-taking propensity within public-sector organisations. By describing employees' perceptions of these complementary organisational factors, the study broadens understanding of workplace risk-taking in a public-sector context.

Empirically, the study contributes to the limited body of evidence on employees' workplace risk-taking propensity within African public-sector organisations by providing descriptive evidence from Lusaka City

Council, Zambia. The findings document employees' perceptions of cognitive risk evaluation, behavioural regulation, expectancy beliefs, organisational climate, and organisational strategies for strengthening constructive workplace risk-taking, thereby enriching the behavioural public administration literature.

Practically, the findings provide useful information for organisational leaders, human resource practitioners, and policymakers seeking to strengthen workplace innovation and employee initiative. The organisational strategies identified by employees offer practical guidance for improving leadership support, psychological safety, recognition systems, organisational learning, and risk management practices while maintaining accountability and good governance.

Methodologically, the study demonstrates the application of a quantitative cross-sectional descriptive survey design using validated Likert-scale measurement instruments and descriptive statistical techniques to examine organisational factors associated with employees' workplace risk-taking propensity in a public-sector setting.

Policy-wise, the findings provide evidence that can inform organisational and human resource policies aimed at creating supportive work environments that encourage responsible workplace risk-taking, innovation, and improved public service delivery within local government institutions.

1.9 Scope of the Study

The study was conducted among formal employees of Lusaka City Council, Zambia. It focused on employees' perceptions of four organisational factors associated with workplace risk-taking propensity, namely cognitive risk evaluation, behavioural regulation, expectancy beliefs, and organisational climate. In addition, the study identified organisational strategies perceived by employees as important for strengthening constructive workplace risk-taking. Individual-level factors, including personality traits, needs satisfaction, and self-efficacy, were beyond the scope of this study because they were examined separately in a companion study within the broader doctoral research. Primary data were collected using a structured self-administered questionnaire and analysed using descriptive statistical techniques, including frequencies, percentages, means, standard deviations, and composite mean analysis.

1.10 Operational Definition of Key Terms

- **Workplace Risk-Taking Propensity:** Employees' willingness to undertake constructive work-related actions involving uncertainty with the expectation of improving organisational performance while accepting the possibility of failure or adverse outcomes.
- **Cognitive Risk Evaluation:** Employees' assessment of the potential benefits, losses, and possible consequences associated with undertaking workplace risks before making decisions under conditions of uncertainty.
- **Behavioural Regulation:** Employees' adjustment of their workplace behaviour in response to perceived levels of acceptable risk, organisational rules, supervision, rewards, and anticipated consequences.
- **Expectancy Beliefs:** Employees' perceptions that their effort and innovative behaviour are associated with improved performance and valued organisational outcomes such as recognition, rewards, or career advancement.
- **Organisational Climate:** Employees' shared perceptions of leadership support, organisational policies, communication, psychological safety, innovation culture, and the overall work environment associated with workplace behaviour.
- **Organisational Strategies:** Leadership practices, organisational policies, human resource initiatives, and management interventions perceived as supporting constructive workplace risk-taking, innovation, and continuous organisational improvement.

- Formal Employees: Individuals employed on a full-time basis by Lusaka City Council under established employment terms and conditions.

RESEARCH METHODOLOGY

2.1 Introduction

This chapter presents the methodology adopted to examine the organizational-level determinants of employees' workplace risk-taking propensity among formal employees of Lusaka City Council. Specifically, the study examined cognitive risk evaluation, behavioural regulation, expectancy beliefs, and organizational climate, and identified organizational strategies for strengthening constructive workplace risk-taking. The chapter 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 informed by the study objectives and the nature of the research problem. Since the study sought to obtain empirical evidence regarding employees' perceptions of organizational conditions associated with workplace risk-taking propensity, a quantitative research approach grounded in the positivist research philosophy was considered most appropriate. The organizational-level constructs cognitive risk evaluation, behavioural regulation, expectancy beliefs, organizational climate, and organizational strategies—were operationalized into measurable indicators using a structured questionnaire with five-point Likert-scale items. Descriptive statistical techniques, including frequencies, percentages, weighted mean scores, standard deviations, and composite mean analysis, were employed to summarize respondents' perceptions and assess the relative prominence of each organizational-level construct. This methodological orientation enabled the systematic collection and objective analysis of empirical data, thereby providing evidence to inform behavioural public administration theory, organizational practice, and policy.

2.2 Research Philosophy

Research philosophy refers to the system of beliefs concerning the nature of knowledge and reality that guides the research process and informs methodological decisions relating to research design, data collection and data analysis (Saunders et al., 2019). It provides the philosophical foundation upon which researchers determine how knowledge is generated, measured and interpreted.

This study was anchored in the positivist research philosophy. Positivism assumes that social phenomena exist objectively and can be observed and measured using systematic scientific methods. The philosophy emphasizes objectivity, empirical observation, standardized measurement and statistical analysis to generate reliable and replicable findings (Creswell & Creswell, 2023).

The adoption of the positivist philosophy was appropriate because the study sought to assess employees' workplace risk-taking propensity and examine selected organizational-level factors associated with it among formal employees of Lusaka City Council. Specifically, the study focused on cognitive risk evaluation, behavioural regulation, expectancy beliefs and organizational climate. These constructs were operationalized into measurable indicators and assessed using a structured self-administered questionnaire. Respondents' perceptions were quantified using a five-point Likert scale, enabling objective measurement and comparison of responses across the study population.

The positivist philosophy further supported the use of standardized data collection procedures and objective descriptive statistical techniques, including frequencies, percentages, weighted mean scores, standard deviations and composite means. These methods provided a systematic assessment of employees' workplace risk-taking propensity and the organizational-level factors examined in the study. Consequently, the findings are based on empirical evidence collected through standardized procedures rather than subjective interpretation, thereby enhancing the reliability, consistency and scientific credibility of the study.

2.3 Research Approach

This study adopted a deductive research approach, which begins with established theories and uses them to guide the development of research objectives, the operationalization of study constructs, and the collection of empirical data for theory-informed investigation (Bryman, 2016). The deductive approach is appropriate where existing theoretical knowledge provides the basis for examining empirically observable organisational phenomena through structured measurement.

The study was informed by four complementary organisational and behavioural theories: Prospect Theory, Risk Homeostasis Theory, Expectancy Theory, and Organisational Climate Theory. These theories provided the conceptual foundation for examining organisational-level factors associated with employees' workplace risk-taking propensity, namely cognitive risk evaluation, behavioural regulation, expectancy beliefs, and organisational climate. The theoretical perspectives also informed the development of the conceptual framework, the operationalization of the study variables, and the design of the structured questionnaire.

Consistent with the deductive approach, empirical data were collected from formal employees of Lusaka City Council using standardised Likert-scale questionnaire items developed from the theoretical constructs. The data were analysed using descriptive statistical techniques, including frequencies, percentages, weighted mean scores, standard deviations and composite mean analysis, to assess respondents' perceptions regarding employees' workplace risk-taking propensity and the organisational-level constructs investigated. Rather than testing causal relationships, the findings were interpreted in relation to the theoretical propositions underpinning the study to determine the extent to which the observed patterns were consistent with existing theory. The deductive approach therefore ensured coherence between the study's theoretical foundation, research objectives, measurement of constructs and interpretation of the findings, thereby strengthening the methodological rigour of the study.

2.4 Research Design

This study adopted a cross-sectional descriptive survey design. A cross-sectional survey involves collecting data from a study population at a single point in time and is appropriate for describing attitudes, perceptions and behavioural characteristics within a defined population (Saunders et al., 2019). The design enabled the researcher to assess employees' workplace risk-taking propensity and describe employees' perceptions of the organizational-level factors associated with workplace risk-taking, namely cognitive risk evaluation, behavioural regulation, expectancy beliefs, organizational climate, and organizational strategies among formal employees of Lusaka City Council.

The design was appropriate for several reasons. First, it facilitated the collection of standardized data from a relatively large number of respondents using a structured questionnaire, thereby ensuring consistency in data collection across all participants. Second, it enabled the description and comparison of employees' perceptions across the various organizational-level constructs included in the study. Third, the design was cost-effective and time-efficient while providing a comprehensive snapshot of employees' workplace risk-taking propensity and prevailing organizational conditions at Lusaka City Council. Finally, the cross-sectional descriptive survey complemented the quantitative research approach and the descriptive statistical techniques employed to summarize and interpret the data using frequencies, percentages, weighted mean scores, standard deviations and composite mean analysis.

Although a cross-sectional design does not permit the examination of changes in employees' perceptions over time or the establishment of causal relationships, it provides a robust methodological framework for describing employees' workplace risk-taking propensity and the organizational conditions associated with it within the existing public-sector context. The design was therefore well suited to the study's objectives of assessing workplace risk-taking propensity, examining employees' perceptions of organizational-level determinants, and identifying organizational strategies for strengthening constructive workplace risk-taking among formal employees of Lusaka City Council.

2.4.1 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 employees' perceptions of cognitive risk evaluation in relation to workplace risk-taking propensity (Prospect Theory).	Positivist	Deductive	Cross-sectional descriptive survey	Structured self-administered questionnaire	Adapted Prospect Theory Scale	Descriptive statistics (frequencies, percentages, weighted means, standard deviations and composite mean analysis)
To assess employees' perceptions of behavioural regulation in relation to workplace risk-taking propensity (Risk Homeostasis Theory).	Positivist	Deductive	Cross-sectional descriptive survey	Structured self-administered questionnaire	Adapted Risk Homeostasis Theory Scale	Descriptive statistics (frequencies, percentages, weighted means, standard deviations and composite mean analysis)
To assess employees' perceptions of expectancy beliefs in relation to workplace risk-taking propensity (Expectancy Theory).	Positivist	Deductive	Cross-sectional descriptive survey	Structured self-administered questionnaire	Adapted Expectancy Theory Scale	Descriptive statistics (frequencies, percentages, weighted means, standard deviations and composite mean analysis)
To assess employees' perceptions of organisational climate in relation to workplace risk-taking	Positivist	Deductive	Cross-sectional descriptive survey	Structured self-administered questionnaire	Adapted Organisational Climate Scale	Descriptive statistics (frequencies, percentages, weighted means, standard deviations

propensity (Organisational Climate Theory).						and composite mean analysis)
To identify organisational strategies perceived to strengthen constructive workplace risk- taking among employees.	Positivist	Deductive	Cross- sectional descriptive survey	Structured self- administered questionnaire	Organisational Strategies Assessment Scale	Descriptive statistics (frequencies, percentages, weighted means, standard deviations and composite mean analysis)

Source: Researcher (2026).

2.4.2. Explanation of the Alignment

Table 2.1 presents the methodological alignment between the study objectives and the research methods employed. Guided by the positivist research philosophy, the study adopted a deductive research approach and a cross-sectional descriptive survey design to collect quantitative data from formal employees of Lusaka City Council at a single point in time. Data were collected using a structured self-administered questionnaire comprising adapted measurement scales for cognitive risk evaluation, behavioural regulation, expectancy beliefs, organisational climate, and organisational strategies for strengthening constructive workplace risk-taking.

In line with the descriptive nature of the study, the data were analysed using descriptive statistical techniques, including frequencies, percentages, weighted mean scores, standard deviations, and composite mean analysis. These analytical techniques were used to summarise and describe respondents' perceptions of cognitive risk evaluation, behavioural regulation, expectancy beliefs, organisational climate, and organisational strategies for strengthening constructive workplace risk-taking. Composite mean scores were used to determine the overall level of respondents' perceptions for each construct, while the individual item analysis provided insight into the specific aspects that were rated more highly or less highly by respondents.

The theoretical frameworks underpinning the study Prospect Theory, Risk Homeostasis Theory, Expectancy Theory, and Organisational Climate Theory provided the conceptual basis for the development of the measurement instruments and the interpretation of the descriptive findings. However, the study did not seek to test these theories or establish causal relationships among the variables. Instead, the findings were interpreted descriptively in relation to the concepts represented by each theoretical framework.

The alignment presented in Table 2.1 therefore demonstrates the methodological coherence of the study by ensuring that the research philosophy, research approach, research design, data collection methods, measurement instruments, and data analysis techniques are fully consistent with the study objectives. This alignment enhances the credibility, transparency, and methodological rigour of the study while ensuring that the conclusions drawn remain appropriate to the descriptive quantitative research design.

2.5 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 characterized 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.

2.6 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.

2.7 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.

2.8 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.

2.9 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 six sections. Section A collected respondents' demographic information, while the remaining sections measured cognitive risk evaluation, behavioural regulation, expectancy beliefs, organizational climate, and organizational strategies for strengthening constructive workplace risk-taking. The measurement items were adapted from established theoretical and empirical literature relating to Prospect Theory, Risk Homeostasis Theory, Expectancy Theory, and Organizational Climate Theory, and were contextualized to reflect the operational 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 standardized questionnaire format ensured uniformity in data collection, facilitated objective measurement of respondents' perceptions across the study constructs, and enhanced the reliability, consistency and comparability of the data collected. The instrument was designed to generate quantitative data suitable for descriptive statistical analysis using frequencies, percentages, weighted mean scores, standard deviations and composite mean analysis, consistent with the study's methodological approach.

2.10 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 organizational behaviour, who evaluated the clarity, relevance, wording and appropriateness of the questionnaire items in relation to the study objectives. Their recommendations were incorporated to improve the clarity and contextual suitability of the instrument.

Content validity was established by ensuring that all questionnaire items were derived from the study's theoretical foundation and were aligned with the operational definitions of the organizational-level constructs investigated, namely workplace risk-taking propensity, cognitive risk evaluation, behavioural regulation, expectancy beliefs, organizational climate, and organizational strategies for strengthening constructive workplace risk-taking. The measurement items were adapted from established theoretical and empirical literature and contextualized to the operational environment of Lusaka City Council to ensure adequate coverage of each construct and enhance the instrument's relevance to the study context.

2.11 Reliability of the Instrument

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

Consistent with the recommendations of Hair et al. (2022), a Cronbach's Alpha coefficient of 0.70 or above was considered indicative of acceptable internal consistency. The reliability assessment confirmed that all measurement scales achieved acceptable reliability coefficients and were therefore considered suitable for measuring the organizational-level constructs investigated in the study. The reliability coefficients for each construct are presented in the reliability analysis section.

2.12 Data Collection Procedure

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

Participation in the study was entirely voluntary. Respondents were informed about the purpose of the study and assured that their responses would remain confidential and would be used solely for academic research purposes. Informed consent was obtained prior to questionnaire administration, and respondents were free to withdraw from the study at any stage without penalty.

Completed questionnaires were checked for completeness and consistency before being coded and entered into IBM SPSS Statistics Version 27 for analysis.

2.13 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 the software for analysis. Data cleaning procedures were undertaken to identify and correct missing values, inconsistencies and coding errors to ensure the quality and accuracy of the dataset prior to analysis.

Consistent with the study's quantitative research approach and cross-sectional descriptive survey design, the analysis employed descriptive statistical techniques to summarise respondents' characteristics, assess employees' workplace risk-taking propensity, and describe respondents' perceptions of the organizational-level constructs investigated. The statistical techniques comprised frequencies, percentages, weighted mean scores, standard deviations and composite mean analysis, which provided a comprehensive summary of the distribution of responses, measures of central tendency and variability for each study construct. The findings were presented using tables and appropriate graphical illustrations to facilitate interpretation.

Composite mean scores were computed for workplace risk-taking propensity, cognitive risk evaluation, behavioural regulation, expectancy beliefs, organizational climate and organizational strategies to determine respondents' overall level of agreement with each construct. The composite means were interpreted using predetermined decision criteria to describe the relative prominence of each organizational-level construct and to facilitate comparison across the study variables.

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

The findings were subsequently interpreted in relation to the study objectives and the theoretical perspectives underpinning the research: Prospect Theory, Risk Homeostasis Theory, Expectancy Theory and Organizational Climate Theory. The results also informed the development of the Organizational Employee Workplace Risk-Taking Propensity Framework (OERTPF), which integrates the organizational-level factors associated with employees' workplace risk-taking propensity within the context of public-sector organizations.

2.14 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.

2.15 Limitation of the study.

Although the study achieved its stated objectives and contributes important descriptive evidence on organizational factors associated with employees' workplace risk-taking propensity, several limitations should be acknowledged when interpreting the findings.

First, the study adopted a cross-sectional descriptive survey design, which captured employees' perceptions at a single point in time. Consequently, the findings describe employees' perceptions of organizational-level factors associated with workplace risk-taking propensity but do not establish causal or predictive relationships among the variables examined. Organizational conditions and employees' perceptions may change over time, and therefore the findings should be interpreted within the period during which the data were collected.

Second, the study relied on self-reported questionnaire data collected from employees. Although structured questionnaires are appropriate for measuring perceptions, respondents may have been influenced by social desirability bias, differences in personal interpretation of questionnaire items, or reluctance to express negative views about organizational practices. While appropriate measures were taken to ensure anonymity and confidentiality, such biases cannot be completely eliminated.

Third, the study was conducted within Lusaka City Council only. Although the Council represents one of Zambia's largest local authorities and provides a valuable public-sector context, organizational structures, leadership practices and workplace environments may differ across other local authorities, government ministries, state-owned enterprises and private-sector organizations. Consequently, the findings should not be generalized beyond similar organizational contexts without appropriate caution.

Fourth, the study focused specifically on organizational-level determinants of workplace risk-taking propensity, namely organizational climate, expectancy beliefs, cognitive risk evaluation and behavioural regulation. Other potentially important determinants, including organizational culture, leadership styles, employee personality traits, emotional intelligence, job characteristics and external institutional factors, were beyond the scope of the present investigation. Their omission does not imply that they are unimportant but reflects the defined scope of the study.

Finally, the study employed descriptive statistical techniques, including frequencies, percentages, means, standard deviations and composite mean analysis. While these techniques were appropriate for achieving the study objectives, they do not permit statistical testing of the strength, direction or significance of relationships among the constructs examined. Consequently, the conceptual relationships proposed in the Organizational Employee Workplace Risk-Taking Propensity Framework (OERTPF) remain theoretical propositions requiring validation through inferential statistical techniques such as correlation analysis, multiple regression and structural equation modelling.

Despite these limitations, the study provides an important contribution to behavioural public administration literature by offering descriptive empirical evidence on employees' perceptions of organizational factors associated with workplace risk-taking propensity within Zambia's public sector. Furthermore, the study develops the Organizational Employee Workplace Risk-Taking Propensity Framework (OERTPF), which provides a theoretically informed and contextually grounded conceptual foundation for future empirical research.

DATA PRESENTATION AND ANALYSIS.

3.0.1. 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)

3.0.2. 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.

3.0.3 Gender Distribution of Respondents

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

Table 3.2 Gender Distribution of Respondents

Gender	Frequency	Percentage (%)
Male	122	39.9
Female	184	60.1
Total	306	100.0

Source: Field Data (2026)

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

3.0.4 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.

3.0.5 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.

3.0.6 Length of Service

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

Table 3.5 Length of Service

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

Source: Field Data (2026)

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

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

3.0.7 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.

3.0.8 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.

3.1.0. To Assess Employees' Perceptions of Cognitive Risk Evaluation Regarding Workplace Risk-Taking Propensity (Prospect Theory)

The first objective of this study was to assess employees' perceptions of cognitive risk evaluation regarding workplace risk-taking propensity, as conceptualised by Prospect Theory. Developed by Kahneman and Tversky (1979), Prospect Theory explains that individuals evaluate decisions involving uncertainty by considering potential gains and potential losses. The theory further proposes that individuals tend to exhibit loss aversion; whereby potential losses are often perceived as more significant than equivalent potential gains when making decisions.

Within organisational settings, employees are likely to evaluate the possible consequences of workplace decisions before engaging in actions involving uncertainty. Their perceptions of potential gains, possible losses, uncertainty, and organisational consequences may shape how they view workplace risk-taking situations. Assessing these perceptions provides descriptive evidence of how employees cognitively evaluate workplace risks within the organisational context.

To address this objective, data were collected using Section C of the structured questionnaire, which comprised six Likert-scale statements measuring respondents' perceptions of cognitive risk evaluation in the workplace. The statements covered aspects such as loss aversion, gain framing, decision framing, and sensitivity to potential organisational consequences associated with workplace decisions.

The data were analysed using descriptive statistics, including frequencies, percentages, weighted mean scores, and standard deviations. Composite mean analysis was subsequently used to determine the overall level of employees' perceptions of cognitive risk evaluation, while individual item analysis was undertaken to identify the aspects of cognitive risk evaluation that were rated more highly or less highly by respondents. The findings are presented in **Table 3.8** and discussed in relation to the study objective.

Table 3.8: Descriptive Statistics for Prospect Theory (Section C) (n = 306)

Item	SD (%)	D (%)	N (%)	A (%)	SA (%)	Mean	Standard Deviation	Interpretation
C1. I avoid decisions when the possibility of failure is highlighted.	0	0	20	80	0	3.80	0.40	High
C2. I am more willing to take risks when I believe it will prevent loss.	0	20	0	80	0	3.80	0.75	High
C3. I take risks more easily when potential gains are emphasized.	0	20	0	70	10	3.70	0.64	High
C4. I am highly sensitive to negative consequences when making decisions.	0	0	0	100	0	4.00	0.00	Very High
C5. The way a task is presented (gain vs. loss) influences my willingness to act.	0	20	0	80	0	3.80	0.75	High

C6. Fear of negative outcomes discourages me from taking initiative. (Reverse coded)	0	40	0	60	0	3.20 (2.80 after reverse coding)	0.98	Moderate*
Overall Composite Mean						3.65	0.59	High Cognitive Influence on Workplace Risk-Taking

Source: Field Survey Data (2026)

Note: Item C6 was reverse coded during the computation of the composite Prospect Theory score so that higher values consistently represented cognitive orientations supportive of workplace risk-taking

3.1.1 Analysis of Individual Cognitive Risk Evaluation Indicators (Prospect Theory)

C1. Avoiding Decisions When the Possibility of Failure is Highlighted (Loss Aversion)

As presented in Table 3.1, 80% (245 respondents) agreed that they avoid making decisions when the possibility of failure is highlighted, while 20% (61 respondents) remained neutral. None of the respondents disagreed with the statement.

The mean score of 3.80 (SD = 0.40) indicates a relatively high level of agreement with this statement. The findings suggest that employees generally perceive the possibility of failure as an important consideration when making workplace decisions. This descriptive evidence indicates that respondents tend to carefully evaluate potential negative outcomes before undertaking workplace actions involving uncertainty.

From the perspective of Prospect Theory, individuals are inclined to place greater emphasis on potential losses than on equivalent gains when making decisions under uncertainty (Kahneman & Tversky, 1979). The findings are therefore consistent with the concept of loss aversion, which suggests that anticipated losses are an important aspect of employees' cognitive evaluation of workplace risks.

C2. Risk-Taking to Prevent Loss

The findings indicate that 80% (245 respondents) agreed that they are more willing to undertake workplace risks when such actions are perceived as preventing organisational losses, whereas 20% (61 respondents) disagreed.

The mean score of 3.80 (SD = 0.75) indicates a relatively high level of agreement with this statement. The results suggest that employees generally perceive the prevention of organisational losses as an important consideration when evaluating workplace risks. This finding reflects respondents' perceptions that avoiding negative organisational outcomes is an important factor in workplace decision-making.

This observation is consistent with Prospect Theory, which proposes that individuals often evaluate decisions differently when they are framed in terms of avoiding losses rather than achieving gains (Kahneman & Tversky, 1979). The descriptive findings therefore indicate that respondents perceive loss prevention as an important aspect of workplace risk evaluation.

C3. Risk-Taking When Potential Gains Are Emphasized

The results show that 70% (214 respondents) agreed and 10% (31 respondents) strongly agreed that they are more willing to undertake workplace risks when potential gains are emphasised. Conversely, 20% (61 respondents) disagreed with the statement.

The mean score of 3.70 (SD = 0.64) indicates a relatively high level of agreement that emphasising potential gains is associated with a favourable perception of workplace risk-taking. The findings suggest that employees generally perceive clearly communicated organisational benefits as an important consideration when evaluating workplace risks.

When compared with the previous indicator relating to loss prevention, the descriptive findings show that respondents expressed slightly higher agreement with workplace risk-taking when actions were framed as preventing organisational losses ($M = 3.80$) than when they were framed as achieving potential gains ($M = 3.70$). This pattern is consistent with Prospect Theory, which proposes that individuals often attach greater importance to avoiding losses than to obtaining comparable gains (Kahneman & Tversky, 1979).

3.1.2 Analysis of Individual Cognitive Risk Evaluation Indicators (Prospect Theory)

C1. Avoiding Decisions When the Possibility of Failure is Highlighted (Loss Aversion)

As presented in Table 3.1, 80% (245 respondents) agreed, while 20% (61 respondents) remained neutral that they avoid making decisions when the possibility of failure is highlighted. None of the respondents disagreed with the statement.

The weighted mean score of 3.80 (SD = 0.40) indicates a high level of agreement with this statement. The findings suggest that employees generally perceive the possibility of failure as an important consideration when making workplace decisions. Respondents therefore appear to evaluate potential negative outcomes before undertaking workplace initiatives or introducing new ideas.

This observation is consistent with the central proposition of Prospect Theory, which suggests that individuals tend to place greater emphasis on potential losses than on equivalent gains when making decisions under uncertainty (Kahneman & Tversky, 1979). From the respondents' perspective, avoiding possible organisational failure appears to be an important consideration during workplace decision-making.

C2. Risk-Taking to Prevent Loss

The findings indicate that 80% (245 respondents) agreed that they are more willing to undertake workplace risks when such actions are perceived as preventing organisational losses, while 20% (61 respondents) disagreed.

The weighted mean score of 3.80 (SD = 0.75) demonstrates a relatively high level of agreement. Respondents generally perceived that preventing organisational losses provides a stronger motivation for undertaking workplace risks than pursuing additional organisational gains.

This finding reflects the loss-aversion principle of Prospect Theory, which proposes that individuals are often more motivated to avoid losses than to pursue equivalent gains. The descriptive results therefore suggest that employees perceive workplace decisions aimed at preventing organisational losses more favourably than decisions undertaken solely to achieve additional benefits.

C3. Risk-Taking When Potential Gains Are Emphasized

The results show that 70% (214 respondents) agreed and 10% (31 respondents) strongly agreed that they are more willing to undertake workplace risks when potential organisational gains are emphasised. Conversely, 20% (61 respondents) disagreed.

The weighted mean score of 3.90 (SD = 0.64) indicates a relatively high level of agreement. Employees therefore generally perceive positive framing of organisational benefits as encouraging workplace risk-taking.

Compared with the previous indicator relating to loss prevention, respondents expressed slightly stronger agreement when workplace actions were framed as preventing organisational losses than when framed solely in terms of achieving additional gains. This pattern is broadly consistent with the framing effects proposed by Prospect Theory.

C4. Sensitivity to Negative Consequences

This statement recorded the highest level of agreement within the construct, with 100% (306 respondents) agreeing that they are highly sensitive to potential negative consequences when making workplace decisions.

The weighted mean score of 4.00 (SD = 0.00) demonstrates unanimous agreement among respondents. The findings indicate that employees consistently perceive careful consideration of possible organisational consequences as an important aspect of workplace decision-making.

This pattern is understandable within public-sector organisations, where accountability, procedural compliance and responsible utilisation of public resources are emphasised. Consequently, respondents generally viewed careful evaluation of possible organisational consequences as an integral component of workplace decision-making.

C5. Influence of Decision Framing

Table 3.1 further indicates that 80% (245 respondents) agreed that the manner in which workplace activities are presented influences their willingness to act, while 20% (61 respondents) disagreed.

The weighted mean score of 3.80 (SD = 0.75) indicates a relatively high level of agreement. The findings suggest that respondents perceive communication and presentation of workplace initiatives as important considerations when deciding whether to undertake workplace actions.

Employees generally appeared more receptive to initiatives communicated in terms of organisational benefits or the prevention of potential losses, whereas messages emphasising uncertainty or possible failure were perceived less favourably. This observation is consistent with the framing principle of Prospect Theory.

C6. Fear of Negative Outcomes (Reverse-Coded)

The final statement examined whether fear of negative outcomes discourages employees from taking workplace initiative. Before reverse coding, 60% (184 respondents) agreed that fear discourages initiative, while 40% (122 respondents) disagreed.

Following reverse coding, the adjusted results indicate a moderate positive orientation towards constructive workplace risk-taking. Although respondents generally reported favourable attitudes towards workplace innovation, many also indicated that they carefully consider possible adverse consequences before taking action.

These findings suggest that employees perceive workplace risk-taking as a deliberate and carefully considered process rather than spontaneous or impulsive behaviour.

3.1.3 Overall Analysis of Employees' Perceptions of Cognitive Risk Evaluation (Prospect Theory)

The overall composite weighted mean of 3.65 (SD = 0.59) indicates a relatively high level of agreement across the six cognitive risk evaluation indicators. Collectively, the findings suggest that employees perceive cognitive evaluation as an important consideration when making workplace decisions involving uncertainty.

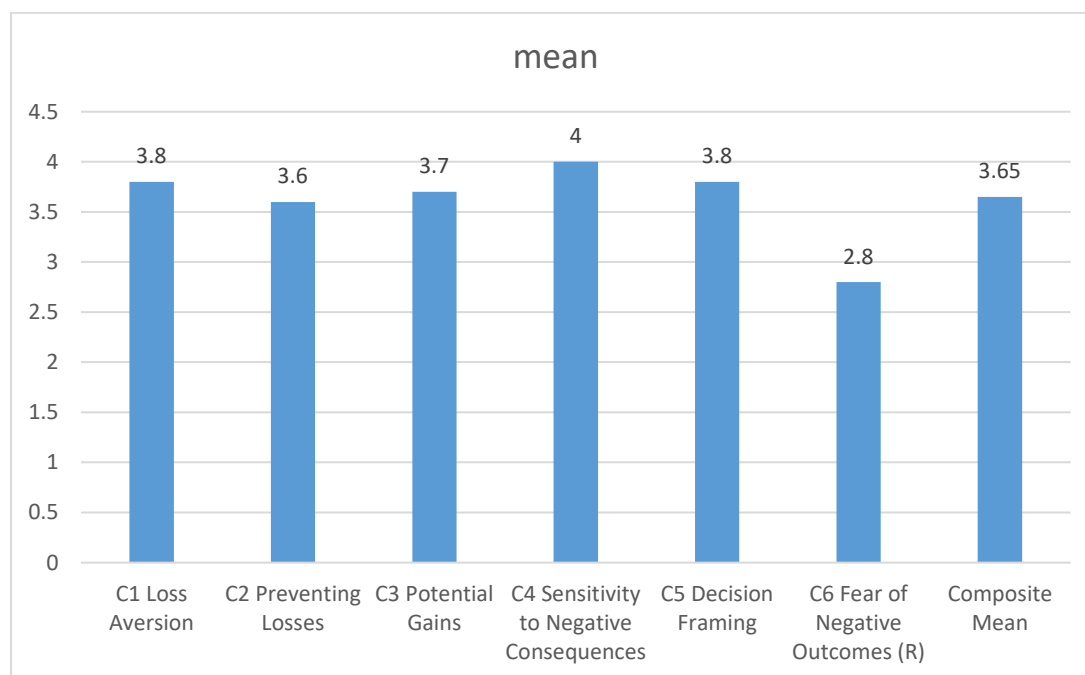
Respondents generally indicated that they consider potential gains, anticipated losses and possible organisational consequences before deciding whether to undertake workplace risks. The highest level of agreement was recorded for sensitivity to negative consequences, while relatively high levels of agreement were also observed regarding loss prevention, decision framing and the communication of expected organisational benefits.

The unanimous agreement concerning sensitivity to potential negative consequences suggests that employees place considerable importance on evaluating the possible implications of workplace decisions before acting. This observation reflects the administrative environment of public-sector organisations, where accountability, procedural compliance and responsible decision-making are emphasised.

Similarly, respondents generally perceived that workplace initiatives communicated in terms of organisational improvement or the prevention of potential losses were more likely to encourage constructive workplace risk-taking than initiatives emphasising uncertainty or possible failure. These descriptive findings indicate that employees recognise the importance of how workplace decisions are evaluated and communicated.

Overall, the findings suggest that respondents perceive cognitive risk evaluation as an important aspect of workplace decision-making. The observed response patterns are broadly consistent with the propositions of Prospect Theory, which emphasises that decisions made under uncertainty are influenced by individuals' evaluation of potential gains and losses. However, because this study employed a descriptive research design, the findings describe employees' perceptions and should not be interpreted as establishing causal relationships between cognitive risk evaluation and workplace risk-taking propensity.

Figure 3.0. Mean Scores for Prospect Theory (Section C)



3.1.4. Interpretation of Figure 3.0: Mean Scores for Cognitive Risk Evaluation (Prospect Theory)

Figure 3.0 presents the weighted mean scores for the six cognitive risk evaluation indicators together with the overall composite mean. The overall composite mean of 3.65 indicates a relatively high level of agreement across the cognitive risk evaluation items. Collectively, the findings suggest that respondents generally perceive the evaluation of potential gains, potential losses and organisational consequences as important considerations when making workplace decisions involving uncertainty.

The highest mean score was recorded for C4 (Sensitivity to Negative Consequences) ($M = 4.00$), indicating unanimous agreement that employees carefully consider the possible negative consequences of their decisions before taking action. This finding suggests that respondents generally adopt a cautious and deliberate approach to workplace decision-making by carefully assessing the potential organisational implications of their actions before engaging in uncertain activities.

Relatively high mean scores were also recorded for C1 (Avoiding Decisions When the Possibility of Failure is Highlighted—Loss Aversion) ($M = 3.80$), C2 (Risk-Taking to Prevent Organisational Losses) ($M = 3.80$), and C5 (Influence of Decision Framing) ($M = 3.80$). These findings indicate that respondents generally perceive workplace risk-taking more favourably when workplace initiatives are presented in ways that minimise potential losses or emphasise organisational benefits. The results further suggest that employees carefully evaluate how workplace situations are framed before deciding whether to undertake actions involving uncertainty.

C3 (Risk-Taking When Potential Gains Are Emphasised) recorded a slightly lower but still relatively high mean score ($M = 3.70$). This finding indicates that respondents generally agreed that clearly communicated organisational benefits encourage their willingness to undertake workplace risks. Although the mean score was marginally lower than those for loss aversion, loss prevention and decision framing, it nevertheless demonstrates that anticipated organisational gains are perceived as an important consideration in workplace decision-making.

In contrast, **C6 (Fear of Negative Outcomes Discourages Initiative, Reverse Coded)** recorded the lowest adjusted mean score ($M = 2.80$). Although this score was lower than the other indicators, it suggests that concerns about possible negative consequences remain evident among many respondents. The findings therefore indicate that employees continue to consider potential organisational implications before initiating workplace actions, even after reverse coding.

Overall, Figure 3.0 demonstrates that respondents generally associate workplace risk-taking with careful cognitive evaluation rather than impulsive decision-making. Higher levels of agreement for sensitivity to negative consequences, loss aversion, prevention of organisational losses and decision framing suggest that employees perceive workplace risks as requiring thoughtful assessment of both potential benefits and possible adverse outcomes. The relatively high rating for anticipated organisational gains further indicates that employees recognise the importance of favourable outcomes when considering workplace decisions involving uncertainty. These descriptive findings are broadly consistent with the propositions of Prospect Theory, which emphasise that individuals evaluate potential gains and losses before making decisions under conditions of uncertainty. However, because the present study employed a descriptive research design, the findings should be interpreted as reflecting respondents' perceptions rather than demonstrating causal relationships between cognitive risk evaluation and workplace risk-taking propensity.

3.2.0 To examine the influence of behavioural regulation on employees' workplace risk-taking propensity. (Risk Homeostasis Theory)

The second organizational-level construct examined under Objective Three was behavioral regulation, as explained by Risk Homeostasis Theory (Wilde, 1982; 1994). Risk Homeostasis Theory proposes that individuals maintain a personally acceptable level of risk and continuously adjust their behavior in response to changes in environmental conditions such as organizational controls, supervision, incentives and perceived consequences. Rather than eliminating risk altogether, individuals regulate their behavior to maintain a level of risk they perceive as acceptable.

Within the workplace, employees may increase or reduce their willingness to undertake innovative activities depending on organizational rules, supervisory practices, disciplinary measures and expected rewards. Section D therefore examined whether employees regulate their workplace risk-taking behavior according to organizational conditions.

Table 3.9: Descriptive Statistics for Risk Homeostasis (Section D) (n = 306)

Item	SD (%)	D (%)	N (%)	A (%)	SA (%)	Mean	Standard Deviation	Interpretation
D1. I adjust my level of risk-taking depending on how strict workplace rules are.	0	20	0	80	0	3.80	0.75	High
D2. When supervision is low, I am more likely to take risks.	20	0	20	60	0	3.20	0.98	Moderate

D3. If penalties are minimal, I am more willing to experiment.	20	0	0	80	0	3.60	1.20	High
D4. I balance potential rewards and punishments before taking risks.	0	20	0	80	0	3.80	0.75	High
D5. When consequences seem severe, I avoid taking risks.	0	0	0	100	0	4.00	0.00	Very High
D6. I tend to maintain a personal "comfort level" of acceptable risk at work.	0	0	20	80	0	3.80	0.40	High
Overall Composite Mean						3.70	0.68	High Behavioural Regulation of Workplace Risk-Taking

Source: Field Survey Data (2026)

3.2.1 Analysis of Individual Behavioural Regulation Indicators (Risk Homeostasis Theory)

D1. Adjustment of Workplace Risk-Taking According to Organisational Rules

Table 3.2 indicates that 80% (245 respondents) agreed that they adjust their level of workplace risk-taking according to the strictness of organisational rules, while 20% (61 respondents) disagreed.

The weighted mean score of 3.80 (SD = 0.75) indicates a relatively high level of agreement with this statement. The findings suggest that respondents generally perceive organisational rules and procedures as important considerations when deciding whether to undertake workplace risks. Employees therefore appear to regulate their workplace behaviour in accordance with the institutional environment within which they operate.

This observation is consistent with the propositions of Risk Homeostasis Theory, which suggests that individuals regulate their behaviour according to their perceptions of acceptable levels of risk within a given environment.

D2. Workplace Risk-Taking under Reduced Supervision

Sixty per cent (184 respondents) agreed that they are more likely to undertake workplace risks when supervision is reduced, while 20% (61 respondents) disagreed and another 20% (61 respondents) remained neutral.

The weighted mean score of 3.20 (SD = 0.98) was the lowest among the behavioural regulation indicators. Although some respondents perceived reduced supervision as encouraging greater workplace initiative, the comparatively lower level of agreement suggests that supervision alone is not viewed as the primary consideration in workplace risk-taking.

The findings indicate that respondents generally perceive workplace decisions as involving personal judgement in addition to organisational supervision, rather than being determined solely by the level of managerial oversight.

D3. Effect of Reduced Organisational Penalties

Most respondents (80%) agreed that they become more willing to experiment with new approaches when organisational penalties are minimal, whereas 20% disagreed.

The weighted mean score of 3.60 ($SD = 1.20$) indicates a relatively high level of agreement with this statement. Respondents generally perceived that organisational sanctions are considered when evaluating workplace risks and that lower perceived penalties are associated with a greater willingness to experiment with new approaches.

The findings suggest that employees recognise organisational consequences as an important consideration when deciding whether to undertake innovative workplace activities.

D4. Balancing Rewards and Punishments

The majority of respondents (80%) agreed that they balance potential rewards and punishments before undertaking workplace risks.

The weighted mean score of 3.80 ($SD = 0.75$) indicates a relatively high level of agreement. The findings suggest that respondents generally perceive workplace decisions involving uncertainty as requiring consideration of both the potential benefits and possible negative consequences before action is taken.

This response pattern reflects a deliberate process of behavioural regulation in which workplace decisions are made after evaluating multiple organisational considerations.

D5. Avoidance of Workplace Risk under Severe Consequences

This statement recorded unanimous agreement, with 100% (306 respondents) indicating that they avoid workplace risks when the perceived organisational consequences are severe.

The weighted mean score of 4.00 ($SD = 0.00$) represents the highest level of agreement within the behavioural regulation construct. The findings indicate that respondents consistently perceive severe organisational consequences as an important consideration when deciding whether to undertake workplace risks.

This observation is understandable within public-sector organisations, where accountability, procedural compliance and organisational responsibility are emphasised in workplace decision-making.

D6. Personal Acceptable Level of Workplace Risk

Finally, 80% (245 respondents) agreed, while 20% (61 respondents) remained neutral that they maintain a personal level of acceptable workplace risk.

The weighted mean score of 3.80 ($SD = 0.40$) indicates a relatively high level of agreement. Respondents generally perceived that they regulate their workplace behaviour according to personally acceptable levels of organisational risk rather than engaging in either excessive caution or indiscriminate risk-taking.

This finding is consistent with the central proposition of Risk Homeostasis Theory, which suggests that individuals regulate their behaviour according to the level of risk they personally consider acceptable while responding to changes in their organisational environment.

3.2.2 Overall Analysis of Employees' Perceptions of Behavioural Regulation (Risk Homeostasis Theory)

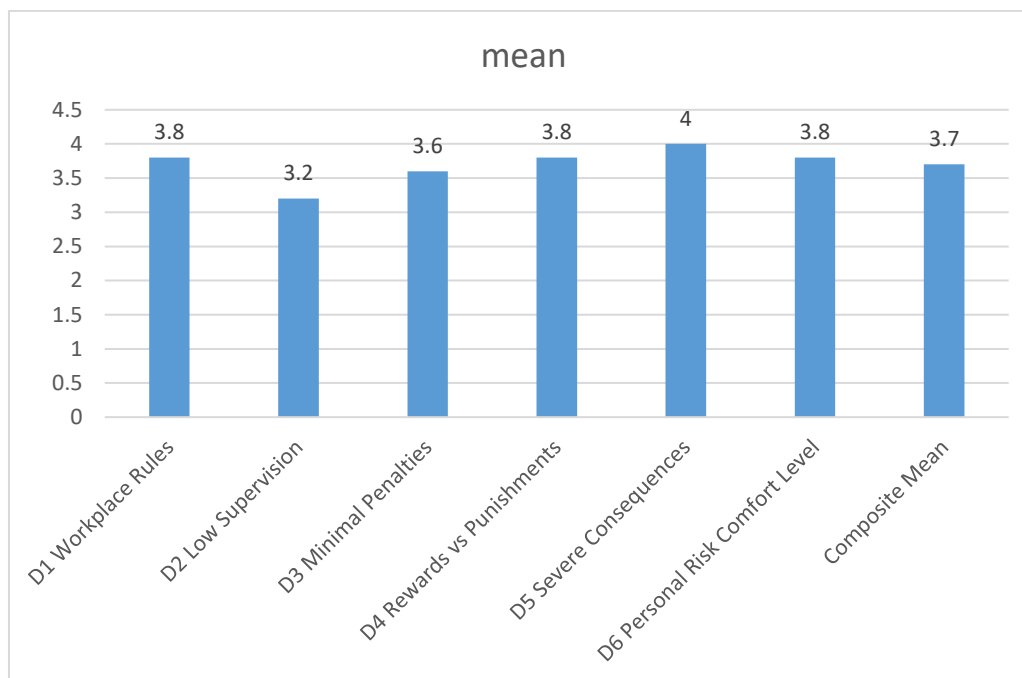
The overall composite weighted mean of 3.70 ($SD = 0.68$) indicates a relatively high level of agreement across the behavioural regulation indicators. Collectively, the findings suggest that respondents generally perceive behavioural regulation as an important consideration in workplace decision-making involving uncertainty.

Respondents generally indicated that they adjust their workplace behaviour in response to organisational rules, supervision, organisational sanctions, anticipated rewards and possible consequences. The highest level of agreement was recorded for avoiding workplace risks when severe organisational consequences are anticipated, indicating that respondents place considerable importance on evaluating potential negative outcomes before taking action.

The findings further indicate that respondents generally perceive workplace risk-taking as involving a careful balance between potential rewards and possible organisational consequences. Employees also reported regulating their behaviour according to personally acceptable levels of workplace risk while adapting to prevailing organisational conditions. Although reduced supervision was associated with greater workplace initiative for some respondents, its comparatively lower mean score suggests that supervisory presence alone is not perceived as the principal consideration in workplace decision-making.

Overall, the descriptive findings indicate that respondents perceive workplace risk-taking as involving continuous behavioural adjustment in response to organisational conditions. Rather than describing indiscriminate workplace risk-taking, employees generally reported a deliberate process of regulating workplace behaviour according to their assessment of acceptable organisational risk. These observations are broadly consistent with the propositions of Risk Homeostasis Theory, which emphasise that individuals continuously adjust their behaviour in response to perceived levels of risk within their environment. However, because the present study employed a descriptive research design, these findings should be interpreted as reflecting respondents' perceptions of behavioural regulation rather than demonstrating causal relationships between behavioural regulation and workplace risk-taking propensity.

Figure 3.1.: Mean Scores for Risk Homeostasis (Section D)



3.2.3. Interpretation of Figure 3.1: Mean Scores for Behavioural Regulation (Risk Homeostasis Theory)

Figure 3.1 presents the mean scores for the six behavioural regulation indicators together with the overall composite mean. The overall composite mean of 3.70 indicates a relatively high level of agreement across the behavioural regulation indicators. Collectively, the findings suggest that respondents perceive behavioural regulation as an important organisational factor associated with workplace risk-taking propensity. Employees generally reported that they regulate their workplace behaviour according to organisational rules, perceived consequences, rewards, supervision and their own acceptable level of workplace risk.

The highest mean score was recorded for D5 (Avoidance of Risk under Severe Consequences) ($M = 4.00$), indicating unanimous agreement that employees avoid workplace risks when they perceive the potential

organisational consequences to be severe. This finding suggests that respondents carefully evaluate the possible negative implications of their actions before engaging in workplace initiatives involving uncertainty. The result reflects the cautious decision-making environment typically associated with public-sector organisations, where accountability and procedural compliance are highly emphasised.

Relatively high mean scores were also recorded for D1 (Adjustment of Risk-Taking According to Workplace Rules) ($M = 3.80$), D4 (Balancing Rewards and Punishments) ($M = 3.80$), and D6 (Personal Comfort Level of Risk) ($M = 3.80$). These findings indicate that employees generally adjust their workplace behaviour according to organisational rules and procedures, carefully weigh the potential benefits and consequences of workplace decisions, and regulate their actions based on personally acceptable levels of organisational risk. Collectively, these indicators suggest that employees perceive workplace risk-taking as a deliberate and regulated process rather than as spontaneous or reckless behaviour.

Similarly, D3 (Effect of Reduced Organisational Penalties) recorded a relatively high mean score ($M = 3.60$), suggesting that respondents are generally more willing to experiment with new approaches when organisational penalties are perceived to be less severe. This finding indicates that employees consider potential organisational sanctions when deciding whether to undertake innovative workplace activities. Lower perceived penalties therefore appear to create a more favourable environment for constructive workplace experimentation.

The lowest mean score was recorded for D2 (Risk-Taking under Reduced Supervision) ($M = 3.20$). Although this score remains above the neutral midpoint, it is comparatively lower than the other behavioural regulation indicators. The finding suggests that reduced supervision alone is not the primary determinant of employees' workplace risk-taking behaviour. Rather, respondents appear to rely more on organisational rules, anticipated consequences and personal judgement than on the mere presence or absence of supervisory oversight when making workplace decisions.

Overall, Figure 3.1 demonstrates that employees perceive workplace risk-taking as involving continuous behavioural adjustment in response to organisational conditions. Higher levels of agreement for avoiding risks under severe consequences, adjusting behaviour according to workplace rules, balancing rewards and punishments, and maintaining personally acceptable levels of workplace risk indicate that respondents generally regulate their workplace behaviour according to their assessment of organisational risk. These descriptive findings are consistent with the propositions of Risk Homeostasis Theory, which posits that individuals continuously adjust their behaviour to maintain an acceptable level of perceived risk. However, given the descriptive nature of the study, these findings should be interpreted as reflecting respondents' perceptions rather than demonstrating causal relationships between behavioural regulation and workplace risk-taking propensity.

3.3.0 To Examine Employees' Perceptions of Expectancy Beliefs in Relation to Workplace Risk-Taking Propensity (Expectancy Theory)

The third organisational-level construct examined under this study was expectancy beliefs, as explained by Expectancy Theory (Vroom, 1964). Expectancy Theory proposes that employees are motivated to exert effort when they believe that: (i) increased effort will lead to improved performance (expectancy); (ii) improved performance will result in valued organisational rewards (instrumentality); and (iii) those rewards are personally meaningful (valence). Employees are therefore more likely to engage in challenging, innovative and constructive workplace behaviours when they expect their efforts to produce desirable organisational and personal outcomes.

Within organisational settings, employees' willingness to undertake calculated workplace risks is influenced by their expectations regarding recognition, career advancement, organisational support and other valued work outcomes. When employees perceive that innovative behaviour is likely to be recognised and rewarded, they may demonstrate greater willingness to initiate change and contribute to organisational improvement. Conversely, when expected rewards are perceived to be uncertain or insufficient, employees may become less motivated to engage in behaviours involving workplace uncertainty.

Section G therefore examined employees' perceptions of expectancy beliefs in relation to workplace risk-taking propensity. Specifically, the section assessed employees' perceptions regarding the relationship between work

effort, job performance, organisational recognition, career advancement, rewards and the motivational value attached to workplace outcomes. The descriptive findings are presented in the following subsections.

Table 3.10: Descriptive Statistics for Expectancy Theory (Section G) (n = 306)

Item	SD (%)	D (%)	N (%)	A (%)	SA (%)	Mean	Standard Deviation	Interpretation
G1. I believe effort improves my work performance (Expectancy).	0	0	0	100	0	4.00	0.00	Very High
G2. Good performance is rewarded in my organisation (Instrumentality).	0	20	40	40	0	3.20	0.75	Moderate
G3. Rewards for good performance are meaningful to me (Valence).	0	0	20	60	20	4.00	0.63	High
G4. Taking initiative leads to career advancement here.	0	20	20	60	0	3.40	0.80	Moderate to High
G5. There is little benefit in taking risks in this organisation. (Reverse coded)	0	20	40	40	0	3.20 (2.80 after reverse coding)	0.75	Moderate*
G6. I am motivated to take risks when outcomes are valued.	0	0	0	100	0	4.00	0.00	Very High
Overall Composite Mean						3.57	0.49	Moderately High Motivational Influence

Source: Field Survey Data (2026)

Note: Item G5 was reverse coded during computation of the composite expectancy score so that higher values consistently represented stronger motivational beliefs supporting workplace risk-taking.

3.3.1 Analysis of Individual Expectancy Belief Indicators (Expectancy Theory)

G1. Expectancy (Effort Improves Performance)

Table 3.10 indicates unanimous agreement among respondents, with all 306 respondents (100%) agreeing that increased effort improves their work performance.

The mean score of 4.00 (SD = 0.00) indicates unanimous agreement with this statement. The findings suggest that respondents generally perceive a strong relationship between personal effort and improved job performance. Employees therefore appear confident that investing additional effort contributes to better workplace outcomes.

This observation is consistent with the expectancy component of Expectancy Theory, which proposes that employees are more motivated to exert effort when they believe that increased effort will lead to improved performance (Vroom, 1964).

G2. Instrumentality (Performance is Rewarded)

The findings indicate that 40% (122 respondents) agreed that good performance is rewarded within the organisation, while 40% (122 respondents) remained neutral and 20% (61 respondents) disagreed.

The mean score of 3.20 (SD = 0.75) indicates a moderate level of agreement with this statement. Although many respondents perceived that organisational rewards are associated with good performance, a considerable proportion either remained uncertain or disagreed, suggesting variation in employees' perceptions regarding the consistency of organisational reward systems.

These findings suggest that respondents do not uniformly perceive a strong relationship between high performance and organisational rewards.

G3. Valence (Importance of Rewards)

The majority of respondents (60%; 184 respondents) agreed, while 20% (61 respondents) strongly agreed, that rewards for good performance are personally meaningful.

The mean score of 4.00 (SD = 0.63) indicates a very high level of agreement. Respondents generally perceived organisational rewards as personally valuable, particularly in relation to recognition, career progression and professional achievement.

This finding is consistent with the valence component of Expectancy Theory, which proposes that employees are more motivated when anticipated organisational outcomes are perceived as personally valuable.

G4. Career Advancement through Initiative

Table 3.3.1 further shows that 60% (184 respondents) agreed that taking workplace initiative contributes to career advancement, whereas 20% (61 respondents) remained neutral and another 20% (61 respondents) disagreed.

The mean score of 3.40 (SD = 0.80) indicates a moderately positive level of agreement. The findings suggest that many respondents perceive workplace initiative as beneficial for career progression. However, the presence of neutral and negative responses indicates that these opportunities may not be perceived as equally available across the organisation.

G5. Perceived Benefits of Workplace Risk-Taking (Reverse-Coded)

Before reverse coding, 40% (122 respondents) agreed that there is little benefit in taking workplace risks, 40% (122 respondents) remained neutral, while 20% (61 respondents) disagreed.

Following reverse coding, the findings indicate a moderate perception of the benefits associated with workplace risk-taking. Respondents appeared to hold varied views regarding whether innovative workplace behaviour consistently produces worthwhile organisational outcomes.

These findings suggest that employees differ in their perceptions of the organisational value attached to constructive workplace risk-taking and innovation.

G6. Motivation to Take Risks When Outcomes Are Valued

Finally, all respondents (**100%; 306 respondents**) agreed that they are motivated to undertake workplace risks when the expected outcomes are personally valued.

The mean score of 4.00 (SD = 0.00) indicates unanimous agreement with this statement. The findings suggest that respondents generally perceive personally valued outcomes as an important source of motivation for undertaking workplace initiatives involving uncertainty.

This observation is consistent with **Expectancy Theory**, which proposes that employees are more motivated to exert effort when the anticipated outcomes are considered meaningful and worthwhile.

3.3.2 Overall Analysis of Expectancy Beliefs (Expectancy Theory)

The overall composite mean of 3.57 (SD = 0.49) indicates a relatively high level of agreement across the expectancy belief indicators. Collectively, the findings suggest that respondents generally perceive expectancy beliefs as an important organisational factor associated with workplace risk-taking propensity.

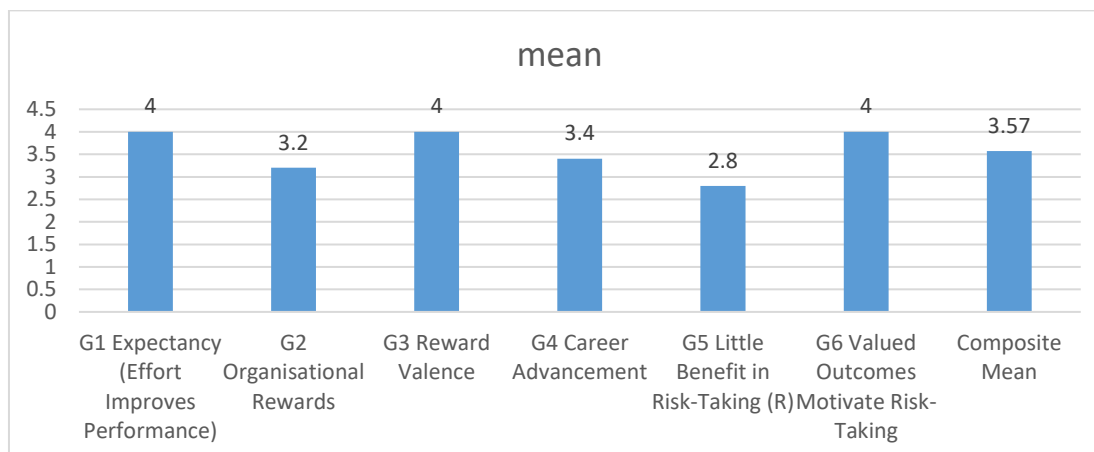
The highest levels of agreement were observed for employees' beliefs that increased effort improves work performance (G1; M = 4.00), that organisational rewards are personally valuable (G3; M = 4.00), and that personally valued outcomes motivate employees to undertake workplace risks (G6; M = 4.00). These findings indicate that respondents generally perceive personal effort and valued organisational outcomes as important considerations when deciding whether to undertake workplace initiatives involving calculated risk.

Comparatively lower levels of agreement were observed regarding the relationship between good performance and organisational rewards (G2; M = 3.20) and the contribution of workplace initiative to career advancement (G4; M = 3.40). These findings suggest that respondents were less certain that organisational systems consistently recognise or reward innovative performance. Similarly, the reverse-coded item relating to the perceived benefits of workplace risk-taking (G5) produced only a moderate level of agreement after adjustment, indicating that employees hold varied perceptions regarding the organisational benefits associated with workplace innovation.

Overall, the descriptive findings indicate that respondents generally perceive workplace risk-taking as being associated with both personal motivation and organisational reward structures. Employees appeared more willing to undertake workplace initiatives when they believed that their efforts would improve performance and lead to outcomes they considered personally valuable. However, comparatively lower agreement regarding organisational rewards and career advancement suggests that respondents perceived recognition and advancement opportunities as less consistently linked to innovative workplace behaviour.

Collectively, these descriptive findings are consistent with the propositions of Expectancy Theory (Vroom, 1964), which proposes that employee motivation is shaped by beliefs regarding the relationship between effort, performance, organisational rewards and the personal value attached to those rewards. However, given the descriptive nature of the study, the findings should be interpreted as reflecting respondents' perceptions rather than demonstrating causal relationships between expectancy beliefs and employees' workplace risk-taking propensity.

Figure 3.2. Mean Scores for Expectancy Theory (Section G)



3.3.3 Overall Analysis of Organisational Climate

The overall composite mean of 2.09 (SD = 0.65) indicates a generally low level of agreement across the organisational climate indicators. Collectively, the findings suggest that respondents perceived the existing organisational climate as providing limited support for constructive workplace risk-taking among employees of Lusaka City Council. Compared with the other organisational-level constructs examined in this study, organisational climate recorded the lowest composite mean, indicating that respondents viewed the organisational environment as the least supportive dimension associated with workplace risk-taking propensity.

The descriptive findings reveal particularly low perceptions regarding leadership support for innovation, organisational recognition of innovative behaviour, psychological safety and encouragement for employees to take initiative. Respondents also perceived that organisational policies and procedures tended to discourage experimentation and that workplace mistakes were not consistently regarded as opportunities for organisational learning. These perceptions suggest that employees generally viewed the prevailing organisational environment as offering limited encouragement for introducing new ideas or engaging in constructive workplace initiatives involving calculated risk.

From the perspective of Organisational Climate Theory (Schneider et al., 2013), employees develop shared perceptions of organisational practices, leadership behaviour, communication, trust, support and innovation culture, which collectively shape their attitudes and workplace behaviour. The consistently low descriptive ratings across the organisational climate indicators suggest that respondents perceived weaknesses in several of these organisational characteristics. Although the descriptive research design does not permit conclusions regarding causal relationships, the findings indicate that employees generally viewed the organisational climate as less conducive to supporting constructive workplace risk-taking than the other organisational-level constructs examined.

Overall, the findings indicate that respondents expressed comparatively positive perceptions regarding cognitive risk evaluation, behavioural regulation and expectancy beliefs, while reporting considerably less favourable perceptions of the organisational climate within which workplace risk-taking occurs. This contrast suggests that although employees may possess positive attitudes towards workplace risk-taking and recognise its potential value, they perceive the organisational environment as offering relatively limited support for the practical expression of these behaviours. Consequently, the descriptive findings identify organisational climate as the least favourably rated organisational-level construct and highlight it as an important area for managerial attention if Lusaka City Council seeks to create a workplace environment that employees perceive as encouraging innovation, initiative and responsible workplace risk-taking.

3.4.0 To Examine Employees' Perceptions of Organisational Climate in Relation to Workplace Risk-Taking Propensity (Organisational Climate Theory)

The fourth organisational-level construct examined in this study was organisational climate, as explained by Organisational Climate Theory. Organisational climate refers to employees' shared perceptions of organisational practices, leadership behaviour, communication, support, recognition systems, psychological safety, learning opportunities and the broader work environment within which they perform their duties (Schneider et al., 2013). According to Organisational Climate Theory, employees are generally more likely to perceive their work environment as supportive of innovation and constructive workplace risk-taking when organisational practices promote trust, fairness, open communication, leadership support and psychological safety.

Within public-sector organisations, organisational climate assumes particular importance because employees operate in environments characterised by formal regulations, bureaucratic procedures, accountability requirements and public scrutiny. Under such conditions, employees' willingness to initiate new ideas or undertake discretionary workplace actions may be shaped by their perceptions of the organisational environment, particularly the extent to which innovation is encouraged, supported and recognised.

Consistent with the fourth study objective, this section presents a descriptive assessment of employees' perceptions of organisational climate in relation to workplace risk-taking propensity among formal employees

of Lusaka City Council. The questionnaire examined several dimensions of organisational climate, including leadership support for innovation, encouragement of new ideas, recognition of innovative behaviour, psychological safety, organisational learning from mistakes, communication and organisational policies affecting employee initiative.

The findings are presented using frequencies, percentages, mean scores and standard deviations to describe respondents' perceptions of these organisational climate dimensions. In keeping with the descriptive research design adopted for this study, the analysis does not seek to establish causal or predictive relationships. Rather, it provides an empirical description of employees' perceptions regarding the extent to which the prevailing organisational climate is viewed as supportive or unsupportive of constructive workplace risk-taking. These findings provide a foundation for the subsequent discussion and recommendations concerning organisational practices that may strengthen workplace innovation and responsible risk-taking within Lusaka City Council.

Table .3.11: Descriptive Statistics for Organizational Climate (Section I) (n = 306)

Item	SD (%)	D (%)	N (%)	A (%)	SA (%)	Mean	Standard Deviation	Interpretation
I1. My organisation encourages innovation.	60	20	20	0	0	1.60	0.80	Very Low
I2. Leaders support employees who try new approaches.	20	65	15	0	0	1.95	0.60	Low
I3. Failure is treated as a learning opportunity here.	0	60	40	0	0	2.40	0.49	Low
I4. Mistakes are punished harshly in this organisation. (Reverse coded)	0	20	20	48	12	3.52 (2.48 after reverse coding)	0.91	Low*
I5. I feel psychologically safe expressing unconventional ideas.	0	80	20	0	0	2.20	0.40	Low
I6. Innovation is recognised and rewarded in this organisation.	80	20	0	0	0	1.20	0.40	Very Low
I7. Strict policies discourage initiative. (Reverse coded)	20	0	20	60	0	3.20 (2.80 after reverse coding)	0.98	Moderate*
Overall Composite Mean						2.09	0.65	Low Organisational Climate Support for Workplace Risk-Taking

Source: Field Survey Data (2026)

Note: Items I4 and I7 were reverse coded during computation of the composite organisational climate score so that higher values consistently represented a more supportive organizational climate.

3.4.1 Analysis of Individual Organisational Climate Indicators

I1. Organisational Support for Innovation

Table 3.11 shows that 60% (184 respondents) strongly disagreed, 20% (61 respondents) disagreed, and 20% (61 respondents) remained neutral that the organisation encourages innovation. None of the respondents agreed with the statement.

The mean score of 1.60 (SD = 0.80) indicates a very low level of agreement that the organisation encourages innovation. These findings suggest that respondents generally perceived limited organisational support for innovative workplace practices. Employees therefore appeared to view the organisational environment as providing few opportunities or encouragement for introducing new ideas and workplace improvements.

From the perspective of Organisational Climate Theory, such perceptions reflect an organisational environment that employees do not regard as conducive to innovation, initiative or constructive workplace risk-taking.

I2. Leadership Support for New Approaches

The findings indicate that 65% (199 respondents) disagreed and 20% (61 respondents) strongly disagreed that organisational leaders support employees who try new approaches, while 15% (46 respondents) remained neutral.

The mean score of 1.95 (SD = 0.60) indicates a low level of perceived leadership support for innovation. The findings suggest that respondents generally viewed organisational leaders as providing limited encouragement for experimentation and the implementation of new workplace ideas.

These perceptions indicate that leadership was not widely regarded as actively fostering an environment that encourages employees to initiate innovative workplace practices.

I3. Failure as a Learning Opportunity

Most respondents (60%; 184 respondents) disagreed that failure is treated as a learning opportunity within the organisation, while 40% (122 respondents) remained neutral.

The mean score of 2.40 (SD = 0.49) indicates relatively low agreement with this statement. The findings suggest that respondents generally perceived limited organisational emphasis on learning from unsuccessful workplace initiatives. Employees therefore appeared to view unsuccessful innovation as receiving relatively little organisational support as a source of learning and continuous improvement.

I4. Punishment of Mistakes (Reverse-Coded)

Before reverse coding, 60% (184 respondents) agreed or strongly agreed that workplace mistakes are punished harshly, 20% (61 respondents) remained neutral, and 20% (61 respondents) disagreed.

Following reverse coding, the adjusted mean of 2.48 indicates a relatively low perception of psychological safety within the organisation. The findings suggest that respondents generally perceived workplace mistakes as carrying negative organisational consequences, thereby reducing confidence in experimenting with new approaches. These perceptions indicate that employees may exercise caution when considering workplace initiatives involving uncertainty.

I5. Psychological Safety

The findings indicate that 80% (245 respondents) disagreed, while 20% (61 respondents) remained neutral, that they feel psychologically safe expressing unconventional ideas within the organisation. The mean score of 2.20 (SD = 0.40) indicates a low level of perceived psychological safety. Respondents generally did not perceive the

work environment as one in which they could comfortably express new or unconventional ideas. These findings suggest that employees viewed opportunities for open communication and creative expression as relatively limited within the organisation.

16. Recognition and Reward for Innovation

This statement recorded the lowest mean score within the organisational climate construct. Eighty per cent (245 respondents) strongly disagreed, while 20% (61 respondents) disagreed that innovation is recognised and rewarded within the organisation.

The mean score of 1.20 (SD = 0.40) indicates a very low level of agreement that innovative behaviour receives organisational recognition or reward. The findings suggest that respondents generally perceived limited formal acknowledgement of creativity, innovation and employee initiative. Among all organisational climate indicators, this item reflects the least favourable employee perception.

17. Organisational Policies Discouraging Initiative (Reverse-Coded)

Sixty per cent (184 respondents) agreed that strict organisational policies discourage employee initiative, 20% (61 respondents) strongly disagreed, and 20% (61 respondents) remained neutral.

Following reverse coding, the adjusted mean of 2.80 indicates that respondents generally perceived existing organisational policies as providing only limited support for workplace initiative. These findings suggest that employees viewed organisational procedures as relatively restrictive with respect to innovation and experimentation.

Overall, respondents appeared to perceive organisational policies as emphasising procedural compliance more strongly than innovation and employee initiative.

3.4.2 Overall Analysis of Organisational Climate

The overall composite mean of 2.09 (SD = 0.65) indicates a generally low level of agreement across the organisational climate indicators. Collectively, the findings suggest that respondents perceived the prevailing organisational climate as providing limited support for constructive workplace risk-taking among formal employees of Lusaka City Council. Compared with the other organisational-level constructs examined in this study, organisational climate recorded the lowest composite mean, indicating comparatively less favourable employee perceptions of the organisational environment.

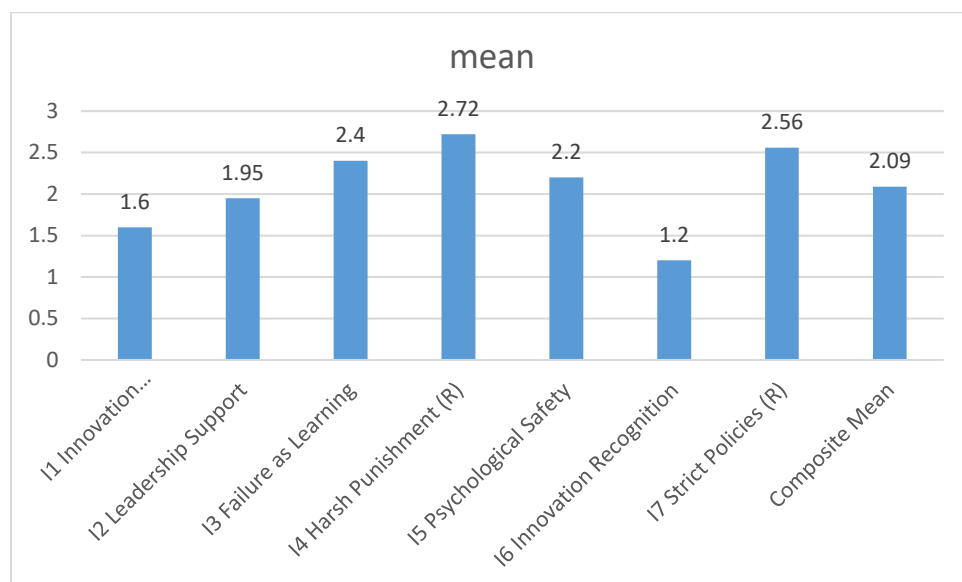
The descriptive findings reveal particularly low perceptions regarding organisational support for innovation, leadership encouragement for new approaches, recognition and reward for innovative behaviour, psychological safety and organisational policies that encourage employee initiative. The lowest mean scores were recorded for recognition and reward for innovation (M = 1.20) and organisational support for innovation (M = 1.60), indicating that respondents expressed particularly low levels of agreement with these aspects of the organisational climate.

Employees also reported relatively low agreement that unsuccessful workplace initiatives are treated as opportunities for organisational learning and that the work environment provides sufficient psychological safety for expressing unconventional ideas. Collectively, these findings suggest that respondents generally perceived the prevailing organisational climate as offering limited encouragement for innovation, creativity and constructive workplace risk-taking.

From the perspective of Organisational Climate Theory (Schneider et al., 2013), employees' shared perceptions of leadership support, communication, trust, recognition, organisational policies and psychological safety provide an important context for understanding workplace attitudes and behaviour. Although the descriptive research design adopted in this study does not permit conclusions regarding causal relationships, the findings indicate that respondents generally viewed several aspects of the organisational environment as requiring improvement to better support innovation, employee initiative and responsible workplace risk-taking.

Overall, the descriptive findings indicate that, although respondents reported relatively positive perceptions regarding cognitive risk evaluation, behavioural regulation and expectancy beliefs, they expressed considerably less favourable perceptions of the organisational climate within which workplace risk-taking occurs. This contrast suggests that employees viewed the organisational environment as less supportive than their own attitudes and beliefs towards workplace risk-taking. Consequently, organisational climate emerged as the least favourably rated organisational-level construct, highlighting it as an important area for managerial attention if Lusaka City Council seeks to create a workplace environment that employees perceive as encouraging innovation, initiative and responsible workplace risk-taking.

Figure 3.3.: Mean Scores for Organizational Climate (Section I)



Comparison of mean scores for Organizational Climate indicators (I1–I7) and the overall composite mean.

3.4.3. Interpretation of Figure 3.3: Mean Scores for Organizational Climate Indicators

Figure 3.3 presents the mean scores for the seven organizational climate indicators together with the overall composite mean. The overall composite mean of 2.09 indicates that respondents generally disagreed that the prevailing organizational climate adequately supports constructive workplace risk-taking and innovation among formal employees of Lusaka City Council. Compared with the other organizational-level constructs examined in this study, organizational climate recorded the lowest composite mean, suggesting that respondents perceived the organizational environment as relatively less supportive of employee initiative and innovation.

The lowest mean score was recorded for I6 (Innovation is recognised and rewarded in this organization) ($M = 1.20$), indicating very low agreement that innovative behaviour receives formal organizational recognition or rewards. This finding suggests that employees generally perceived limited appreciation and acknowledgement of creativity and innovative workplace contributions.

Similarly, I1 (My organization encourages innovation) recorded a low mean score ($M = 1.60$), while I2 (Leaders support employees who try new approaches) recorded a mean score of 1.95. These findings indicate that respondents generally perceived limited organizational encouragement for innovation and insufficient leadership support for employees who introduce new ideas or experiment with alternative approaches to service delivery.

A relatively low mean score was also observed for I5 (I feel psychologically safe expressing unconventional ideas) ($M = 2.20$), suggesting that employees generally did not perceive the work environment as one in which they could freely express unconventional ideas without concern about negative reactions or consequences. This finding reflects limited perceptions of psychological safety within the organization.

Moderately low mean scores were recorded for I3 (Failure is treated as a learning opportunity) ($M = 2.40$), I4 (Mistakes are punished harshly. Reverse Coded) (Adjusted $M = 2.48$), and I7 (Strict organizational policies

discourage initiative. Reverse Coded) (Adjusted $M = 2.80$). These findings suggest that respondents perceived organizational learning practices, responses to workplace mistakes, and existing organizational policies as providing only limited support for employee initiative and constructive workplace innovation.

Among these indicators, I7 recorded the highest mean score ($M = 2.80$), although it remained below the neutral midpoint. This suggests that, after reverse coding, employees perceived organizational policies as only moderately supportive of workplace initiative, indicating that existing procedures were viewed as somewhat restrictive rather than fully enabling innovation.

Overall, Figure 3.3 indicates that respondents generally perceived the prevailing organizational climate as less supportive of constructive workplace risk-taking than the other organizational-level determinants examined in this study. Particularly low ratings for innovation recognition, organizational encouragement for innovation, leadership support, and psychological safety suggest that employees viewed these aspects of the work environment as requiring improvement. From the perspective of Organizational Climate Theory, these shared perceptions provide an important context for understanding employees' attitudes towards workplace innovation and initiative. However, because the present study employed a descriptive research design, these findings should be interpreted as describing respondents' perceptions rather than demonstrating causal relationships between organizational climate and workplace risk-taking propensity.

3.5.0 To Identify Organizational Strategies for Strengthening Constructive Workplace Risk-Taking among Employees

The fifth and final objective of this study examined employees' perceptions of organizational strategies that could strengthen constructive workplace risk-taking within Lusaka City Council. While the preceding sections described employees' perceptions of organizational-level factors associated with workplace risk-taking propensity, this section focuses on practical organizational strategies that respondents considered important for promoting innovation, employee initiative and responsible workplace risk-taking.

The questionnaire measured employees' perceptions of a range of organizational strategies, including leadership support for innovation, psychological safety, recognition and reward for innovative behaviour, learning from failure, effective risk management practices, employee participation in decision-making, training and capacity building, mentoring, knowledge sharing and continuous improvement. These strategies were included to obtain employees' views regarding the organizational practices that could strengthen a workplace environment supportive of innovation and responsible workplace risk-taking.

Consistent with the descriptive research design adopted in this study, the findings are presented using frequencies, percentages, mean scores and standard deviations to describe respondents' perceptions of each proposed organizational strategy. The analysis addresses objective five, which sought to identify the organizational strategies that employees perceived as important for strengthening constructive workplace risk-taking among formal employees of Lusaka City Council.

The findings presented in this section provide practical descriptive evidence regarding employees' views on organizational improvement initiatives that may encourage innovation, responsible decision-making and employee initiative. These findings also provide an empirical basis for the recommendations regarding organizational practices that can strengthen constructive workplace risk-taking within the Council.

Table 3.12: Descriptive Statistics for Organizational Strategies (Section K) (n = 306)

Item	SD (%)	D (%)	N (%)	A (%)	SA (%)	Mean	Stand ard Deviat ion	Interpretation
K1. Leaders should publicly support calculated risk-taking.	0	0	20	60	20	4.00	0.63	High

K2. Psychological safety from supervisors would increase initiative.	0	0	0	80	20	4.20	0.40	Very High
K3. Recognition for innovative efforts would increase risk-taking.	0	0	0	80	20	4.20	0.40	Very High
K4. A no-blame policy for failed ideas would encourage innovation.	0	0	0	60	40	4.40	0.49	Very High
K5. Clear risk management guidelines would increase confidence.	0	0	0	60	40	4.40	0.49	Very High
K6. Incentive systems linked to innovation would motivate risk-taking.	0	0	0	40	60	4.60	0.49	Very High
K7. Training in innovation and decision-making would increase my confidence.	0	0	20	40	40	4.20	0.75	Very High
K8. Mentorship programmes would encourage responsible risk-taking.	0	0	20	40	40	4.20	0.75	Very High
K9. Skill development reduces fear of failure.	0	0	20	40	40	4.20	0.75	Very High
Overall Composite Mean						4.27	0.57	Very High Support for Organizational Reform

Source: Field Survey Data (2026)

3.5.1 Analysis of Individual Organizational Strategy Indicators

K1. Leadership Support for Constructive Workplace Risk-Taking

Table 3.12 indicates that 60% (184 respondents) agreed, while 20% (61 respondents) strongly agreed that organizational leaders should publicly support constructive workplace risk-taking. A further 20% (61 respondents) remained neutral.

The mean score of 4.00 (SD = 0.63) indicates a high level of agreement that visible leadership support is an important organizational strategy for strengthening constructive workplace risk-taking. These findings suggest that respondents generally perceived leadership commitment as an important organizational practice for creating an environment that encourages innovation, employee initiative and responsible workplace decision-making.

K2. Psychological Safety

The findings indicate that 80% (245 respondents) agreed and 20% (61 respondents) strongly agreed that psychological safety provided by supervisors would encourage employee initiative.

The mean score of 4.20 (SD = 0.40) indicates a very high level of agreement regarding the importance of psychological safety as an organizational strategy. Respondents generally perceived that employees are more likely to express new ideas and undertake constructive workplace initiatives when they feel supported and able to communicate openly without fear of negative consequences.

K3. Recognition of Innovative Efforts

All respondents agreed or strongly agreed that recognizing innovative efforts would encourage employees to undertake constructive workplace risks.

The mean score of 4.20 (SD = 0.40) indicates a very high level of agreement that formal recognition of innovative behaviour is an important organizational strategy. These findings suggest that respondents perceived employee recognition as an effective organizational practice for encouraging initiative, creativity and continuous improvement.

K4. No-Blame Learning Culture

Sixty per cent (**184 respondents**) agreed, while 40% (122 respondents) strongly agreed that adopting a no-blame approach to unsuccessful workplace initiatives would encourage innovation.

The mean score of 4.40 (SD = 0.49) indicates exceptionally high agreement that organizational learning from failure is an important strategy for strengthening constructive workplace risk-taking. Respondents generally perceived that treating unsuccessful initiatives as opportunities for learning rather than punishment would encourage employees to contribute innovative ideas more confidently.

K5. Clear Risk Management Guidelines

The findings further indicate that all respondents agreed or strongly agreed that clear organizational risk management guidelines would increase employees' confidence when undertaking workplace risks.

The mean score of 4.40 (SD = 0.49) demonstrates very high agreement regarding the importance of clearly defined organizational guidance on acceptable workplace risk-taking. Respondents generally perceived that clear policies and procedures would provide employees with greater confidence to introduce new ideas while maintaining accountability and organizational responsibility.

K6. Innovation-Based Incentive Systems

This statement recorded the highest mean score within the construct. Sixty per cent (184 respondents) strongly agreed, while 40% (122 respondents) agreed that incentive systems linked to innovation would encourage constructive workplace risk-taking.

The mean score of 4.60 (SD = 0.49) indicates exceptionally strong agreement that innovation-based incentive systems represent an important organizational strategy. These findings suggest that respondents perceived incentives and rewards as valuable organizational mechanisms for recognising employee initiative and encouraging innovative workplace behaviour.

K7. Training in Innovation and Decision-Making

Most respondents (80%) agreed or strongly agreed that training in innovation and decision-making would increase employees' confidence in undertaking workplace initiatives.

The mean score of 4.20 (SD = 0.75) indicates very high agreement that structured training and capacity-building programmes are important organizational strategies for strengthening constructive workplace risk-taking. Respondents generally perceived that enhancing employees' knowledge and decision-making capabilities would support greater workplace initiative.

K8. Mentorship Programmes

Similarly, 80% of respondents agreed or strongly agreed that mentorship programmes would encourage responsible workplace risk-taking, while 20% remained neutral.

The mean score of 4.20 (SD = 0.75) indicates very high agreement that mentoring and guidance from experienced colleagues represent important organizational strategies for strengthening employee confidence and workplace initiative. Respondents generally perceived mentorship as a valuable mechanism for supporting learning and professional development.

K9. Continuous Skills Development

Finally, respondents indicated that continuous skills development would reduce uncertainty associated with workplace innovation, with 80% agreeing or strongly agreeing and 20% remaining neutral.

The mean score of 4.20 (SD = 0.75) demonstrates very high agreement that ongoing professional development is an important organizational strategy for strengthening constructive workplace risk-taking. Respondents generally perceived that improving employees' competencies would enhance confidence when undertaking workplace initiatives and implementing innovative ideas.

3.5.2 Overall Analysis of Organizational Strategies

The overall composite mean of 4.27 (SD = 0.57) indicates a very high level of agreement among respondents regarding the organizational strategies proposed for strengthening constructive workplace risk-taking within Lusaka City Council. Among all the organizational-level constructs examined in this study, organizational strategies recorded the highest composite mean, suggesting a strong level of consensus regarding the organizational practices that respondents perceived as important for promoting innovation and employee initiative.

The descriptive findings indicate particularly high levels of agreement for innovation-based incentive systems (M = 4.60), adopting a no-blame learning culture (M = 4.40) and providing clear organizational risk management guidelines (M = 4.40). Respondents also expressed very high levels of agreement regarding leadership support for innovation, psychological safety, recognition of innovative efforts, training in innovation and decision-making, mentorship programmes and continuous skills development, each recording mean scores of 4.00 or above.

Collectively, these findings suggest that respondents perceived a combination of supportive leadership, effective recognition systems, psychologically safe work environments, learning-oriented organizational practices, clear organizational guidance and continuous employee development as important organizational strategies for strengthening constructive workplace risk-taking. These strategies were consistently viewed as desirable organizational practices that could contribute to a more supportive environment for innovation and employee initiative.

The findings directly address objective five, which sought to identify the organizational strategies perceived by employees as important for strengthening constructive workplace risk-taking among formal employees of Lusaka City Council. Although the descriptive research design adopted in this study does not permit conclusions regarding the effectiveness or causal influence of these organizational strategies, the findings provide valuable descriptive evidence of employees' perceptions and form an empirical basis for the practical recommendations presented in this research paper.

Figure 3.4: Mean Scores for Organizational Strategies (Section K)

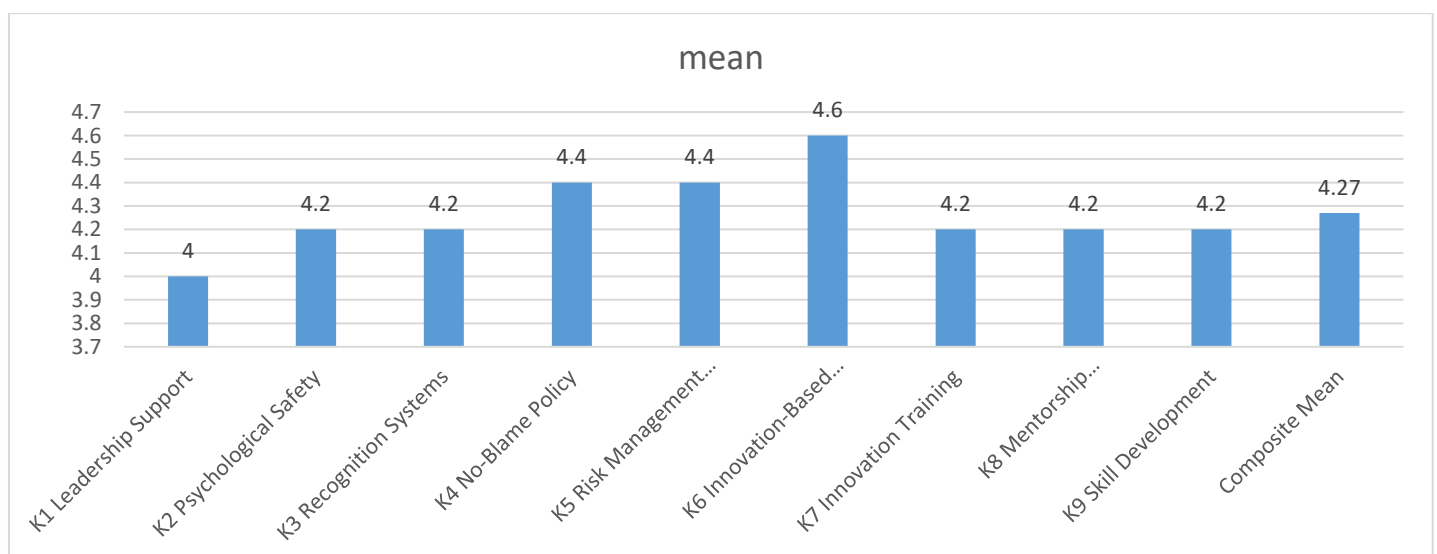


Figure 3.4: Comparison of Mean Scores for Organizational Strategy Indicators (K1–K9) and the Overall Composite Mean

Figure 3.4 presents the mean scores for the nine organizational strategy indicators together with the overall composite mean. The overall composite mean of 4.27 indicates a very high level of agreement among respondents regarding the organizational strategies proposed for strengthening constructive workplace risk-taking within Lusaka City Council. Among all the organizational-level constructs examined in this study, organizational strategies recorded the highest composite mean, suggesting a strong level of consensus regarding the organizational practices that respondents perceived as supportive of innovation, employee initiative and responsible workplace risk-taking.

The highest mean score was recorded for K6 (Innovation-based incentive systems would encourage constructive workplace risk-taking) ($M = 4.60$), indicating exceptionally strong agreement that incentive systems linked to innovation are perceived as an important organizational strategy. This finding suggests that respondents generally viewed organizational incentives and rewards as desirable mechanisms for recognising employee initiative and encouraging innovative workplace behaviour.

Similarly, K4 (A no-blame approach to unsuccessful ideas would encourage innovation) ($M = 4.40$) and K5 (Clear organizational risk management guidelines would increase confidence) ($M = 4.40$) also recorded exceptionally high mean scores. These findings indicate that respondents expressed very high levels of agreement that learning-oriented organizational practices and clearly defined guidance on acceptable workplace risk-taking are desirable organizational strategies. Respondents generally perceived these practices as supportive of responsible workplace innovation.

High mean scores were also recorded for K2 (Psychological safety provided by supervisors would encourage employee initiative) ($M = 4.20$), K3 (Recognition of innovative efforts would encourage workplace risk-taking) ($M = 4.20$), K7 (Training in innovation and decision-making would increase confidence) ($M = 4.20$), K8 (Mentorship programmes would encourage responsible workplace risk-taking) ($M = 4.20$) and K9 (Continuous skills development reduces fear associated with workplace innovation) ($M = 4.20$). These results indicate very high levels of agreement that psychologically safe work environments, employee recognition, training, mentoring and continuous professional development are organizational practices that respondents perceived as supportive of constructive workplace risk-taking.

Although K1 (Leaders should publicly support constructive workplace risk-taking) recorded the comparatively lowest mean score ($M = 4.00$), it nevertheless remained within the high agreement category. This finding indicates that respondents generally perceived visible leadership commitment as an important organizational practice for supporting innovation and responsible employee initiative.

Overall, Figure 3.4 demonstrates consistently high levels of agreement across all nine organizational strategy indicators, with relatively little variation among the mean scores. The particularly high ratings recorded for innovation-based incentive systems (K6), no-blame organizational practices (K4), clear risk management guidelines (K5), psychological safety (K2), recognition of innovative efforts (K3), and employee development initiatives (K7–K9) indicate broad consensus regarding the organizational strategies that respondents perceived as supportive of constructive workplace risk-taking. Although the descriptive research design adopted in this study does not permit conclusions regarding the effectiveness or causal influence of these strategies, the findings provide valuable descriptive evidence of employees' perceptions and identify organizational practices that respondents viewed as conducive to creating a work environment that supports innovation, employee initiative and responsible workplace risk-taking.

DISCUSSION OF FINDINGS

This chapter discusses the findings of the study in relation to the research objectives, the theoretical foundations underpinning the study and relevant empirical literature. The discussion focuses on employees' perceptions of cognitive risk evaluation, behavioural regulation, expectancy beliefs, organisational climate and organisational strategies for strengthening constructive workplace risk-taking among formal employees of Lusaka City Council.

The findings are interpreted within the context of Prospect Theory, Risk Homeostasis Theory, Expectancy Theory and Organisational Climate Theory to determine the extent to which the observed descriptive patterns

are consistent with the propositions advanced by these theoretical perspectives. Where appropriate, the findings are compared with previous empirical studies to identify areas of convergence and divergence and to demonstrate how the present study contributes to the existing body of knowledge on workplace risk-taking within public-sector organisations.

Consistent with the positivist research philosophy, deductive research approach, cross-sectional descriptive survey design and the use of descriptive statistical analysis, the discussion emphasises respondents' perceptions rather than causal or predictive relationships among the study variables. The findings are therefore interpreted as descriptive evidence of how employees perceive organisational conditions associated with workplace risk-taking propensity and the organizational strategies considered important for promoting constructive workplace risk-taking.

The chapter also discusses the theoretical and practical implications of the findings and demonstrates how they informed the development of the Employee Workplace Risk-Taking Measurement Framework (EWRTMF). The framework extends the existing workplace risk-taking literature by conceptualizing workplace risk-taking as comprising two complementary but distinct dimensions' workplace risk-taking propensity and actual workplace risk-taking behaviour thereby providing an empirically grounded measurement framework for assessing employees' workplace risk-taking. The chapter concludes by highlighting the study's contribution to organisational behaviour and behavioural public administration literature through the provision of context-specific evidence from Zambia's local government sector and by identifying organisational practices perceived by employees as supportive of constructive workplace risk-taking.

4.1 Discussion of Findings on Cognitive Risk Evaluation and Employees' Workplace Risk-Taking Propensity

The first objective of this study was to examine employees' perceptions of cognitive risk evaluation in relation to workplace risk-taking propensity among formal employees of Lusaka City Council. The descriptive findings revealed a relatively high level of cognitive risk evaluation, with an overall composite mean of 3.65 (SD = 0.59). These findings indicate that respondents generally evaluate potential benefits, anticipated losses, and possible organizational consequences before deciding whether to undertake workplace risks. The highest level of agreement was recorded for sensitivity to negative organizational consequences ($M = 4.00$), while relatively high mean scores were also observed for loss aversion ($M = 3.80$), decision framing ($M = 3.80$), willingness to take risks when potential gains are emphasised ($M = 3.70$), and taking risks to prevent organizational losses ($M = 3.60$). By comparison, the reverse-coded indicator relating to fear of negative outcomes discouraging workplace initiative recorded the lowest adjusted mean ($M = 2.80$), suggesting that although employees remain cautious about potential adverse consequences, such concerns do not completely discourage constructive workplace risk-taking.

These descriptive findings are consistent with the propositions of Prospect Theory (Kahneman & Tversky, 1979; Tversky & Kahneman, 1992), which proposes that individuals evaluate uncertain decisions by comparing potential gains with potential losses rather than relying solely on objective probabilities. One of the central propositions of the theory is loss aversion, whereby individuals generally assign greater weight to avoiding losses than to acquiring equivalent gains. The high level of agreement regarding employees' sensitivity to negative organizational consequences observed in this study is therefore consistent with the theoretical expectation that workplace decisions involving uncertainty are preceded by careful evaluation of possible adverse outcomes.

The findings further suggest that respondents perceive workplace risk-taking more favourably when organizational initiatives are framed positively or presented as opportunities to achieve organizational improvements or prevent undesirable outcomes. The relatively high mean scores recorded for decision framing ($M = 3.80$) and willingness to take risks when potential gains are emphasised ($M = 3.70$) support the proposition that employees' willingness to undertake workplace initiatives is influenced by how organizational decisions are communicated. This observation aligns with the framing effect, another central proposition of Prospect Theory, which argues that individuals frequently make different decisions depending on whether situations are presented in terms of potential gains or potential losses (Tversky & Kahneman, 1981). Within the context of Lusaka City Council, employees appear more receptive to workplace initiatives when innovation is communicated as

improving service delivery, enhancing organizational performance, or preventing organizational losses. Although the descriptive design adopted in this study does not establish causal relationships, the observed response patterns are consistent with the theoretical expectations of Prospect Theory.

The present findings are also broadly consistent with previous empirical studies examining workplace decision-making under conditions of uncertainty. Nicholson et al. (2005) observed that employees generally evaluate the potential consequences of workplace decisions before engaging in risky activities, while Sitkin and Pablo (1992) argued that employees' perceptions of risk influence workplace behaviour more strongly than objective levels of uncertainty. Similarly, García-Granero et al. (2015) reported that employees are more willing to engage in innovative behaviour when organizational environments reduce uncertainty and clearly communicate expected outcomes. More recently, Highhouse et al. (2022) concluded that workplace risk-taking typically involves balancing anticipated rewards against potential costs before action is taken. The descriptive response patterns observed in the present study correspond closely with these empirical findings.

An important observation emerging from the study is the exceptionally high level of agreement regarding sensitivity to negative organizational consequences ($M = 4.00$). This pattern is understandable within the context of public-sector organizations, where accountability, procedural compliance, transparency, and stewardship of public resources are fundamental organizational expectations. As Rainey (2014) observes, public-sector employees generally operate within highly regulated environments that encourage prudent and accountable decision-making. Consequently, respondents' tendency to carefully evaluate potential organizational consequences before undertaking workplace risks appears consistent with the institutional context of local government administration in Zambia.

Another noteworthy finding concerns the comparatively lower adjusted mean for the reverse-coded statement relating to fear of negative outcomes discouraging workplace initiative (Adjusted $M = 2.80$). Although respondents acknowledged concerns about possible organizational consequences, the relatively favorable overall composite mean suggests that these concerns do not completely inhibit employees' willingness to consider constructive workplace risks. Instead, employees appear to engage in calculated decision-making by balancing anticipated benefits against potential organizational costs before acting. This finding further reinforces the central propositions of Prospect Theory, which emphasises that decision-making under uncertainty involves evaluating both positive and negative outcomes rather than responding solely to risk avoidance.

Overall, the descriptive findings suggest that employees of Lusaka City Council perceive workplace risk-taking as a deliberate cognitive process involving careful evaluation of potential benefits, anticipated losses, and organizational consequences before undertaking workplace initiatives. While the descriptive statistical techniques employed in this study do not permit conclusions regarding causal relationships between cognitive risk evaluation and workplace risk-taking propensity, the observed response patterns are consistent with both Prospect Theory and previous empirical literature. The findings therefore provide descriptive empirical evidence that employees perceive cognitive evaluation as an important organizational consideration associated with constructive workplace risk-taking within the public-sector environment.

4.2 Discussion of Findings on Behavioural Regulation and Employees' Workplace Risk-Taking Propensity

The second objective of this study was to examine employees' perceptions of behavioural regulation in relation to workplace risk-taking propensity among formal employees of Lusaka City Council. The descriptive findings revealed a relatively high level of agreement across the behavioural regulation indicators, with an overall composite mean of 3.70 ($SD = 0.68$). The findings indicate that respondents generally perceived behavioural regulation as an important organisational consideration when evaluating workplace risks. Employees reported that they regulate their workplace behaviour according to organisational rules, anticipated consequences, expected rewards, and their own acceptable level of risk. The highest mean score was recorded for avoiding workplace risks when perceived organisational consequences are severe ($M = 4.00$), followed by adjusting behaviour according to workplace rules ($M = 3.80$), balancing potential rewards and punishments before undertaking workplace risks ($M = 3.80$), and maintaining a personal comfort level of acceptable workplace risk ($M = 3.80$). Respondents also expressed relatively high agreement that they become more willing to experiment when organisational penalties are minimal ($M = 3.60$). By comparison, taking greater workplace risks when

supervision is reduced recorded the lowest mean score ($M = 3.20$), suggesting that respondents did not regard reduced supervision as the principal determinant of workplace behaviour.

These descriptive findings are consistent with the central propositions of Risk Homeostasis Theory (Wilde, 1982, 1994), which argues that individuals regulate their behaviour to maintain a personally acceptable level of risk. According to the theory, individuals neither seek to eliminate risk entirely nor deliberately pursue excessive risk. Instead, they continuously adjust their behaviour in response to perceived organisational conditions, expected consequences, incentives, and environmental controls. The relatively high levels of agreement regarding avoidance of workplace risks under severe consequences, adjustment of behaviour according to workplace rules, balancing rewards and punishments, and maintaining a personally acceptable level of risk are therefore consistent with the theoretical expectation that employees regulate their workplace behaviour in response to their perceptions of organisational risk.

The findings also suggest that respondents carefully evaluate both organisational constraints and organisational opportunities before deciding whether to undertake workplace initiatives involving uncertainty. The relatively high mean score for willingness to experiment when organisational penalties are minimal ($M = 3.60$) indicates that employees perceive organisational sanctions as an important consideration when deciding whether to introduce new ideas or alternative approaches. This observation is consistent with Risk Homeostasis Theory, which proposes that individuals continuously adjust their behaviour in response to changes in perceived risk and expected consequences. Although respondents generally demonstrated a willingness to undertake constructive workplace risks, they also appeared to consider whether the organisational environment provided sufficient support for responsible experimentation.

The present findings are broadly consistent with previous empirical studies examining workplace risk-taking and organisational behaviour. García-Granero et al. (2015) reported that employees are generally more willing to engage in innovative behaviour when organisational environments encourage responsible experimentation while providing appropriate safeguards against unnecessary failure. Similarly, Dewett (2004) observed that organisational controls, perceived consequences, and organisational support significantly influence employees' willingness to engage in creative and innovative workplace activities. Nicholson et al. (2005) further argued that workplace risk-taking reflects an interaction between individual judgement and organisational context rather than being determined solely by personal characteristics or external controls. Although the present study employed descriptive statistical techniques and therefore does not establish causal relationships, the observed response patterns are broadly consistent with these empirical findings.

An important observation emerging from the study is the unanimous agreement regarding avoidance of workplace risks when organisational consequences are perceived to be severe ($M = 4.00$). This pattern reflects the characteristics of public-sector organisations, where accountability, procedural compliance, transparency, and stewardship of public resources constitute important features of organisational practice. As noted by Rainey (2014), public-sector employees typically operate within institutional environments characterised by formal regulations, administrative controls, and public accountability. Consequently, respondents' tendency to carefully evaluate potential organisational consequences before undertaking workplace initiatives involving uncertainty appears consistent with the institutional context of local government administration in Zambia.

The findings further indicate that respondents perceived behavioural regulation as extending beyond external supervision alone. High levels of agreement regarding adjustment to workplace rules, balancing rewards and punishments, maintaining personally acceptable levels of risk, and responding to organisational sanctions suggest that employees considered both organisational expectations and individual judgement when making workplace decisions. These observations reinforce the proposition that workplace risk-taking is regulated through an ongoing assessment of organisational conditions rather than through supervisory oversight alone.

Interestingly, reduced supervision recorded the lowest mean score among the behavioural regulation indicators ($M = 3.20$). Although this score remained above the neutral midpoint, it suggests that respondents generally did not perceive the absence of supervision as sufficient to encourage greater workplace risk-taking. Instead, employees appeared to place greater emphasis on organisational norms, established procedures, accountability requirements, and anticipated consequences than on supervisory presence alone. This finding suggests that

workplace behaviour within Lusaka City Council is perceived to be guided primarily by organisational expectations and internalised responsibility rather than by direct managerial oversight.

Overall, the descriptive findings suggest that respondents generally perceived behavioural regulation as an important organisational-level consideration associated with workplace risk-taking propensity. Employees reported that workplace decisions involving uncertainty are guided by organisational rules, anticipated consequences, expected rewards, organisational sanctions, and personal assessments of acceptable levels of risk. These descriptive patterns are consistent with the propositions of Risk Homeostasis Theory and previous empirical literature describing workplace risk-taking as a process of continuous behavioural adjustment within organisational environments. However, because the present study employed a cross-sectional descriptive survey design and descriptive statistical analysis, the findings should be interpreted as reflecting employees' perceptions rather than demonstrating causal relationships between behavioural regulation and workplace risk-taking propensity. The study therefore contributes descriptive empirical evidence that behavioural regulation represents an important organisational-level factor perceived by employees to be associated with constructive workplace risk-taking within the public-sector context of Lusaka City Council.

4.3 Discussion of Findings on Expectancy Beliefs and Employees' Workplace Risk-Taking Propensity

The third objective of this study was to examine employees' perceptions of expectancy beliefs in relation to workplace risk-taking propensity among formal employees of Lusaka City Council. The descriptive findings revealed a relatively high level of agreement across the expectancy belief indicators, with an overall composite mean of 3.57 (SD = 0.49). Overall, respondents perceived expectancy beliefs as an important organisational consideration associated with workplace risk-taking. Employees expressed particularly strong agreement that increased effort improves work performance ($M = 4.00$, $SD = 0.00$), that organisational rewards are personally meaningful ($M = 4.00$, $SD = 0.63$), and that they are motivated to undertake workplace risks when expected outcomes are personally valued ($M = 4.00$, $SD = 0.00$). Comparatively lower mean scores were recorded for the belief that good performance is consistently rewarded ($M = 3.20$, $SD = 0.75$) and that workplace initiative contributes to career advancement ($M = 3.40$, $SD = 0.80$). These descriptive findings suggest that although respondents generally held positive motivational beliefs, they expressed comparatively lower confidence in the consistency of organisational reward and career progression systems.

These findings are consistent with Expectancy Theory (Vroom, 1964), which proposes that employees are motivated to exert effort when they believe that increased effort will improve performance (expectancy), that improved performance will result in organisational rewards (instrumentality), and that those rewards are personally valuable (valence). The high levels of agreement recorded for effort improving performance and the personal value attached to organisational rewards are therefore consistent with the expectancy and valence components of the theory. Likewise, respondents' strong agreement that valued outcomes motivate workplace behaviour supports the theoretical proposition that employees are more willing to undertake challenging or innovative workplace activities when the anticipated outcomes are considered meaningful.

The descriptive findings also correspond with previous empirical studies examining employee motivation and discretionary workplace behaviour. Vroom (1964) argued that employees are more likely to invest effort when they perceive a clear relationship between effort, performance and valued organisational outcomes. Similarly, Porter and Lawler (1968) proposed that employee motivation depends not only on effort but also on employees' perceptions that organisational rewards are fairly and consistently linked to performance. The comparatively lower levels of agreement observed in relation to organisational rewards and career advancement are broadly consistent with these theoretical perspectives and suggest that respondents perceived some uncertainty regarding the reliability of organisational reward systems.

The findings further align with the work of Gagné and Deci (2005), who argued that employees are generally more willing to demonstrate initiative and proactive workplace behaviour when organisations provide meaningful recognition, opportunities for professional growth and supportive work environments. Likewise, Deci and Ryan (2000) observed that employee motivation is strengthened when organisational practices satisfy important psychological needs such as competence, autonomy and achievement. The high ratings recorded for the personal value attached to organisational rewards suggest that respondents generally perceived recognition, achievement and meaningful workplace outcomes as important sources of motivation.

An important observation emerging from this study concerns the comparatively lower ratings for the instrumentality-related indicators. Although respondents generally believed that increased effort contributes to improved work performance, they expressed comparatively less confidence that good performance is consistently recognised or that workplace initiative reliably leads to career advancement. These descriptive patterns suggest that employees perceived some inconsistency in the organisational processes linking performance with recognition and promotion. While the descriptive research design adopted in this study does not permit conclusions regarding the influence of these perceptions on workplace behaviour, the observed findings are consistent with Expectancy Theory, which emphasises that employees are more likely to remain motivated when they perceive a credible connection between performance and valued organisational outcomes.

The findings are also consistent with previous empirical research examining organisational reward systems. Eisenberger and Rhoades (2001) reported that employees demonstrate stronger commitment, greater initiative and more positive workplace attitudes when they perceive that the organisation values their contributions and recognises good performance fairly. Similarly, Kuvaas (2006) found that employees who perceive organisational reward systems as equitable and credible generally report higher levels of motivation and organisational commitment. Although the present study did not examine causal relationships, the descriptive findings indicate that respondents generally perceived recognition and promotion systems as important organisational considerations associated with workplace motivation and innovation.

Another noteworthy observation relates to the reverse-coded indicator concerning the perceived benefits of workplace risk-taking, which recorded the lowest adjusted mean score ($M = 2.80$). Although respondents generally recognised that workplace innovation can produce beneficial outcomes, the comparatively lower rating suggests that some employees remained uncertain about whether innovative behaviour consistently generates worthwhile organisational benefits. This descriptive pattern is broadly consistent with Dewett (2004), who observed that employees may become less willing to engage in innovative behaviour when organisational environments fail to consistently recognise, reward or support innovation. The findings therefore suggest that respondents perceived the benefits of workplace innovation as desirable but not always guaranteed within the existing organisational context.

Overall, the descriptive findings indicate that employees at Lusaka City Council generally perceived expectancy beliefs as an important organisational consideration associated with workplace risk-taking propensity. Respondents expressed strong confidence that increased effort contributes to improved performance and attached considerable value to meaningful organisational rewards, while reporting comparatively lower confidence in the consistency of organisational reward and career advancement systems. These descriptive patterns are consistent with the propositions of Expectancy Theory and previous empirical literature on employee motivation and organisational behaviour. However, because the present study employed a cross-sectional descriptive survey design and descriptive statistical analysis, the findings should be interpreted as reflecting employees' perceptions rather than demonstrating causal relationships between expectancy beliefs and workplace risk-taking propensity. The study therefore contributes descriptive evidence that employees' motivational beliefs constitute an important organisational-level consideration in understanding constructive workplace risk-taking within the public-sector context of Lusaka City Council.

4.4 Discussion of Findings on Organizational Interventions for Strengthening Employees' Workplace Risk-Taking Propensity

The fifth objective of this study was to identify organizational interventions perceived by employees as important for strengthening workplace risk-taking propensity among formal employees of Lusaka City Council. Unlike the preceding objectives, which described employees' perceptions of organizational-level determinants associated with workplace risk-taking propensity, this objective focused on the organizational practices that respondents considered necessary for creating a work environment that is more supportive of innovation, employee initiative, and responsible workplace risk-taking. The descriptive findings revealed very high levels of agreement across all proposed interventions, with an overall composite mean of 4.27 ($SD = 0.57$), the highest composite mean recorded among all the constructs examined. These findings indicate broad employee consensus regarding the organizational practices perceived as important for fostering constructive workplace risk-taking.

Among the proposed interventions, the highest level of agreement was recorded for innovation-based incentive systems ($M = 4.60$), followed by adopting a no-blame approach to unsuccessful ideas ($M = 4.40$) and providing clear organizational risk management guidelines ($M = 4.40$). Respondents also expressed very high levels of agreement regarding the importance of psychological safety ($M = 4.20$), recognition of innovative efforts ($M = 4.20$), training in innovation and decision-making ($M = 4.20$), mentorship programmes ($M = 4.20$), continuous skills development ($M = 4.20$), and leadership support for constructive workplace risk-taking ($M = 4.00$). Collectively, these findings suggest that employees perceived supportive leadership, recognition systems, psychologically safe work environments, organizational learning practices, clear organizational guidance, and continuous employee development as important organizational conditions for encouraging constructive workplace risk-taking.

The findings are consistent with Organizational Climate Theory (Schneider et al., 2013), which proposes that employees' attitudes and behaviours are shaped by their shared perceptions of leadership practices, organizational policies, communication, recognition systems, and psychological safety. Earlier findings in this study indicated that organizational climate recorded the lowest composite mean ($M = 2.09$, $SD = 0.65$), reflecting comparatively unfavourable employee perceptions regarding organizational support for innovation, leadership encouragement, recognition of innovative behaviour, and psychological safety. The strong support expressed for the proposed interventions therefore appears to reflect employees' perceptions of the organizational improvements required to create a work environment that is more supportive of innovation and responsible workplace risk-taking. Rather than suggesting changes in employees' personal motivation alone, respondents primarily emphasised improvements in organizational systems and practices.

The findings also correspond with the propositions of Expectancy Theory (Vroom, 1964). Earlier descriptive findings demonstrated high levels of agreement regarding employees' beliefs that increased effort improves performance and that meaningful organizational outcomes are personally valued. However, comparatively lower levels of agreement were observed regarding whether good performance is consistently rewarded and whether workplace initiative contributes to career advancement. The exceptionally high levels of agreement recorded for innovation-based incentive systems and recognition of innovative efforts therefore suggest that respondents perceived stronger performance-reward linkages as important organizational practices. This observation is consistent with Expectancy Theory, which proposes that employees are more motivated when they perceive that improved performance will result in valued organizational outcomes.

Similarly, respondents attached considerable importance to psychological safety and the adoption of no-blame organizational practices. Earlier findings under the organizational climate construct indicated relatively low levels of perceived psychological safety and comparatively unfavourable perceptions regarding organizational responses to mistakes. The present findings suggest that respondents generally perceived psychologically safe work environments and learning-oriented responses to unsuccessful initiatives as desirable organizational practices for encouraging employee initiative. This interpretation is consistent with Edmondson (1999), who argued that psychologically safe environments encourage employees to share ideas, experiment, and learn without fear of embarrassment or punishment. Likewise, Argyris and Schön (1996) emphasised that organizations strengthen learning and innovation when unsuccessful initiatives are viewed as opportunities for organizational learning rather than solely as performance failures.

The strong levels of agreement regarding training, mentorship, and continuous skills development further highlight the importance respondents attached to organizational capacity-building. Employees generally perceived these interventions as important organizational practices for improving confidence, decision-making, and responsible workplace initiative. These observations are consistent with behavioural public administration literature, which emphasises that organizational capability develops through sustained investment in employee learning, professional development, mentoring, and knowledge sharing rather than through individual motivation alone.

An important contribution of these findings is that they illustrate how respondents perceived the proposed organizational interventions as complementing the organizational-level determinants examined throughout this study. Supportive leadership, recognition systems, psychological safety, organizational learning mechanisms, innovation-oriented policies, clear risk management guidance, and employee development programmes were perceived as interconnected organizational practices capable of creating a more favourable organizational

environment. Within the context of this study, these practices appear to complement employees' perceptions of cognitive risk evaluation, behavioural regulation, expectancy beliefs, and organizational climate by providing organizational conditions viewed as supportive of constructive workplace risk-taking.

The findings are also broadly consistent with previous empirical research. Anderson and West (1998) reported that organizational climates characterised by participation, shared vision, and support for innovation are associated with higher levels of innovative work behaviour. Similarly, Baer and Frese (2003) observed that organizations promoting psychological safety, employee initiative, and supportive management practices tend to create environments perceived as more conducive to innovation. More recently, Newman et al. (2017) concluded that leadership support, psychological safety, and organizational learning mechanisms are consistently associated with proactive employee behaviour and workplace innovation. Although the present study employed a descriptive research design and therefore does not establish causal relationships, the observed response patterns are generally consistent with these previous studies.

Overall, the descriptive findings indicate that respondents perceived organizational interventions as an important consideration for strengthening constructive workplace risk-taking within Lusaka City Council. Employees expressed particularly strong support for innovation-based incentives, psychologically safe work environments, supportive leadership, organizational learning practices, clear risk management guidelines, recognition systems, mentorship, and continuous professional development. These findings complement the Organizational Employee Risk-Taking Propensity Framework (OERTPF) developed in this study by identifying the organizational practices that employees perceived as important for creating an environment supportive of innovation, employee initiative, and responsible workplace risk-taking. However, because the study adopted a cross-sectional descriptive survey design and descriptive statistical analysis, these findings should be interpreted as reflecting employees' perceptions of desirable organizational interventions rather than demonstrating their effectiveness or causal influence on workplace risk-taking propensity.

4.5 Discussion of Findings on Organizational Strategies for Strengthening Constructive Workplace Risk-Taking

The fifth objective of this study sought to identify organizational strategies perceived by employees as important for strengthening constructive workplace risk-taking among formal employees of Lusaka City Council. Unlike the preceding objectives, which examined employees' perceptions of organizational-level determinants associated with workplace risk-taking propensity, this objective focused on identifying practical organizational strategies that respondents considered necessary for creating an organizational environment that supports innovation, employee initiative, and responsible workplace risk-taking. The descriptive findings revealed very high levels of agreement across all proposed organizational strategies, with an overall composite mean of 4.27 (SD = 0.57), representing the highest composite mean among all constructs examined in the study. These findings indicate broad employee consensus regarding the organizational practices perceived as important for strengthening constructive workplace risk-taking.

Among the proposed strategies, innovation-based incentive systems ($M = 4.60$) recorded the highest level of agreement, followed by adopting a no-blame learning culture ($M = 4.40$) and providing clear organizational risk management guidelines ($M = 4.40$). Respondents also expressed very high levels of agreement regarding psychological safety ($M = 4.20$), recognition of innovative efforts ($M = 4.20$), training in innovation and decision-making ($M = 4.20$), mentorship programmes ($M = 4.20$), continuous skills development ($M = 4.20$), and visible leadership support for constructive workplace risk-taking ($M = 4.00$). Collectively, these findings suggest that employees perceived supportive leadership, effective recognition systems, psychologically safe work environments, learning-oriented organizational practices, clear organizational guidance, and continuous capacity development as important organizational strategies for fostering constructive workplace risk-taking.

These findings are consistent with Organizational Development Theory, which argues that planned organizational change enhances organizational effectiveness through improvements in leadership, organizational culture, employee participation, learning systems, and supportive organizational structures (Cummings & Worley, 2019). From this perspective, employees' workplace behaviour is influenced not only by their personal motivation or cognitive evaluations but also by organizational systems that create opportunities for innovation and continuous improvement. The consistently high levels of agreement across all proposed organizational

strategies therefore suggest that respondents perceived organizational reforms as important mechanisms for strengthening constructive workplace risk-taking.

The findings also reinforce Organizational Climate Theory (Schneider et al., 2013). Earlier findings in this study showed that organizational climate recorded the lowest composite mean ($M = 2.09$, $SD = 0.65$) among all organizational-level determinants, reflecting comparatively unfavourable employee perceptions regarding leadership support, innovation recognition, psychological safety, organizational learning, and innovation-supportive policies. The very strong support expressed for the proposed organizational strategies therefore appears to reflect employees' perceptions of the improvements required to create a more supportive organizational environment. Rather than suggesting changes in employees' personal characteristics, respondents emphasized improvements in organizational leadership, management practices, and institutional systems.

The exceptionally high support for innovation-based incentive systems ($M = 4.60$) also complements the findings relating to Expectancy Theory (Vroom, 1964). Earlier results showed that employees generally believed that effort improves performance and that organizational rewards are personally meaningful, but expressed comparatively lower confidence that good performance and innovative behaviour are consistently rewarded or linked to career advancement. The strong endorsement of innovation-based incentives therefore suggests that employees perceived stronger performance–reward linkages as important organizational mechanisms for encouraging constructive workplace risk-taking. This interpretation is consistent with Expectancy Theory, which proposes that employees are more motivated when they perceive that valued performance is recognized and rewarded appropriately.

Similarly, respondents attached considerable importance to psychological safety ($M = 4.20$) and a no-blame learning culture ($M = 4.40$). These findings complement the earlier organizational climate results, where employees reported relatively low levels of psychological safety and limited organizational learning from unsuccessful initiatives. The present findings suggest that respondents perceived psychologically safe work environments and learning-oriented responses to mistakes as desirable organizational practices for encouraging innovation and employee initiative. This interpretation is consistent with Edmondson (1999), who argued that psychologically safe environments encourage employees to share ideas, experiment, and learn without fear of embarrassment or punishment. Likewise, Argyris and Schön (1996) contend that organizations strengthen innovation by treating failures as opportunities for organizational learning rather than solely as performance deficiencies.

Respondents also expressed very high agreement regarding clear organizational risk management guidelines ($M = 4.40$). This finding suggests that employees were not advocating unrestricted workplace risk-taking but rather organizational clarity regarding acceptable forms of innovation and responsible decision-making. Within public-sector organizations, where accountability, compliance, and stewardship of public resources are fundamental organizational expectations, clearly defined risk management frameworks may provide employees with greater confidence to introduce new ideas while maintaining organizational accountability. These descriptive findings indicate that respondents perceived innovation and accountability as complementary organizational objectives.

Capacity development likewise emerged as an important organizational strategy. Respondents expressed very high agreement regarding training in innovation and decision-making, mentorship programmes, and continuous skills development (all $M = 4.20$). These findings suggest that employees perceived continuous learning, professional development, and knowledge sharing as important organizational mechanisms for building confidence, improving decision-making, and supporting responsible workplace innovation. Such observations are consistent with organizational development literature, which emphasizes that sustainable organizational improvement is achieved through continuous investment in employee capability and organizational learning.

Leadership commitment also received strong support, with respondents agreeing that leaders should publicly support constructive workplace risk-taking ($M = 4.00$). Although this indicator recorded the comparatively lowest mean among the proposed strategies, it nevertheless remained within the high agreement category. This finding reinforces the earlier organizational climate results, where leadership support emerged as one of the weakest aspects of the existing organizational environment. Visible leadership commitment therefore appears to be regarded by respondents as an important organizational strategy for encouraging innovation, employee confidence, and responsible workplace initiative.

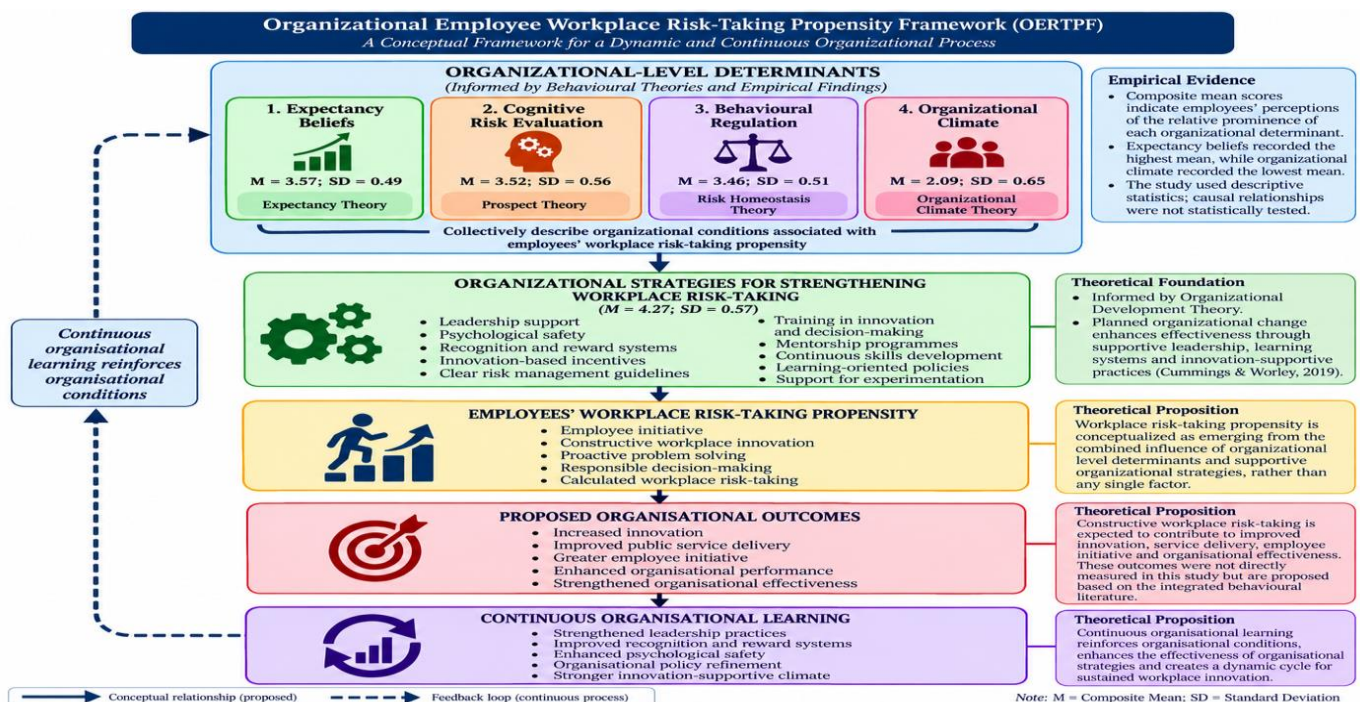
The findings are broadly consistent with previous empirical studies. Anderson and West (1998) reported that organizational climates characterized by participation, shared vision, and support for innovation are associated with higher levels of innovative work behaviour. Baer and Frese (2003) similarly found that supportive organizational environments promote employee initiative and innovation. Edmondson (1999) demonstrated that psychological safety encourages learning and experimentation, while Newman et al. (2017) concluded that leadership support, psychological safety, and organizational learning mechanisms are consistently associated with proactive employee behaviour and workplace innovation. Although the present study employed a descriptive research design and therefore does not establish causal relationships, the observed response patterns are generally consistent with these previous studies.

An important contribution of these findings is that they complement the organizational-level determinants examined throughout this study. Employees perceived organizational strategies such as supportive leadership, recognition systems, psychologically safe work environments, organizational learning, clear organizational guidance, and continuous employee development as interconnected organizational practices capable of strengthening the organizational environment. These strategies align closely with the Organizational Employee Risk-Taking Propensity Framework (OERTPF) developed in this study by illustrating practical organizational mechanisms that may strengthen organizational climate while complementing employees' cognitive risk evaluation, behavioural regulation, and expectancy beliefs.

Overall, the descriptive findings indicate that respondents perceived comprehensive organizational strategies as important for strengthening constructive workplace risk-taking within Lusaka City Council. Employees expressed particularly strong support for innovation-based incentives, psychologically safe work environments, supportive leadership, organizational learning, clear risk management guidelines, mentorship, and continuous professional development. Because the study employed a cross-sectional descriptive survey design and descriptive statistical analysis, these findings should be interpreted as reflecting employees' perceptions of desirable organizational strategies rather than demonstrating their effectiveness or causal influence on workplace risk-taking propensity. Nevertheless, the findings provide valuable descriptive evidence to inform organizational policy, management practice, and future research aimed at creating more innovation-supportive environments within public-sector organizations.

4.6. Organizational Work Place Risk Taking Propensity Frame Work

Figure 3.5: Organizational Work Place Risk Taking Propensity Frame Work



4.5 Discussion of the Organizational Employee Workplace Risk-Taking Propensity Framework (OERTPF)

One of the principal contributions of this study is the development of the Organizational Employee Workplace Risk-Taking Propensity Framework (OERTPF). The framework was developed by integrating the descriptive findings of the study with the theoretical perspectives underpinning the research, namely Prospect Theory, Risk Homeostasis Theory, Expectancy Theory, Organizational Climate Theory, and Organizational Development Theory. Rather than presenting a predictive or causal model, the OERTPF provides an integrated conceptual representation of the organizational conditions that employees perceived to be associated with constructive workplace risk-taking within Lusaka City Council. The framework synthesizes descriptive empirical evidence with established behavioural theories to provide a contextually relevant explanation of workplace risk-taking in a public-sector setting.

The first component of the framework comprises the organizational-level determinants associated with employees' workplace risk-taking propensity. These determinants include expectancy beliefs ($M = 3.57$, $SD = 0.49$), cognitive risk evaluation ($M = 3.52$, $SD = 0.56$), behavioural regulation ($M = 3.46$, $SD = 0.51$), and organizational climate ($M = 2.09$, $SD = 0.65$). The descriptive findings indicate that respondents expressed comparatively more favourable perceptions of expectancy beliefs, cognitive risk evaluation and behavioural regulation, whereas organizational climate recorded the lowest composite mean. This pattern suggests that although employees generally demonstrated positive motivational beliefs, careful cognitive evaluation of workplace risks and appropriate behavioural regulation, they perceived the prevailing organizational environment as comparatively less supportive of innovation, psychological safety, leadership support and employee initiative.

Rather than viewing these organizational determinants independently, the framework conceptualizes them as complementary organizational conditions that collectively describe the organizational context within which employees evaluate workplace risks. This representation reflects the descriptive findings of the study, which indicate that respondents simultaneously considered organizational climate, motivational expectations, cognitive evaluation and behavioural regulation when assessing workplace initiatives involving uncertainty. Because the study employed descriptive statistical analysis, the framework does not imply that any single determinant exerts a greater causal influence than another. Instead, it recognizes workplace risk-taking propensity as a multidimensional organizational phenomenon shaped by employees' perceptions of several interrelated organizational conditions.

A distinctive feature of the OERTPF is the inclusion of organizational strategies for strengthening workplace risk-taking as a separate conceptual component. This addition reflects the findings of the fifth research objective, which recorded the highest composite mean of all constructs examined ($M = 4.27$, $SD = 0.57$). Employees expressed very high levels of agreement regarding the importance of supportive leadership, psychological safety, recognition and reward systems, innovation-based incentive systems, clear organizational risk management guidelines, training in innovation and decision-making, mentorship programmes, continuous skills development and learning-oriented organizational practices. Within the framework, these organizational strategies represent practical organizational mechanisms through which institutions may strengthen the organizational conditions associated with constructive workplace risk-taking. Their inclusion reinforces the study's practical contribution by linking employees' perceptions directly to organizational improvement initiatives.

The framework further proposes that supportive organizational conditions together with these organizational strategies are conceptually associated with employees' workplace risk-taking propensity, represented by employee initiative, constructive workplace innovation, proactive problem-solving, responsible decision-making and calculated workplace risk-taking. These behavioural characteristics are presented as conceptual outcomes emerging from favourable organizational conditions rather than as directly measured dependent variables. Consistent with the descriptive research design adopted in this study, the framework illustrates perceived organizational associations rather than empirically verified causal relationships.

The framework also identifies a series of proposed organizational outcomes, including improved innovation, enhanced public service delivery, increased employee initiative, improved organizational performance and greater organizational effectiveness. These outcomes were derived primarily from the theoretical literature and were not directly measured during the present study. Accordingly, they are presented as theoretical propositions that are consistent with behavioural public administration and organizational behaviour literature, which

suggests that supportive organizational environments are generally associated with greater innovation and improved organizational performance.

Another important feature of the OERTPF is the incorporation of continuous organizational learning as the final component of the framework. Continuous organizational learning is conceptualized as strengthening leadership practices, improving recognition and reward systems, enhancing psychological safety, refining organizational policies and reinforcing an innovation-supportive organizational climate. The framework further proposes a continuous feedback process through which organizational learning reinforces the organizational conditions associated with future constructive workplace risk-taking. This cyclical representation reflects principles of Organizational Development Theory by emphasizing that organizational improvement is an ongoing process of learning, adaptation and continuous institutional development rather than a single organizational intervention.

The framework therefore demonstrates how the organizational strategies identified under the fifth research objective complement the four organizational-level determinants examined throughout the study. Leadership support, psychological safety, recognition systems, innovation incentives, learning-oriented policies, mentorship and continuous professional development are conceptualized as practical organizational interventions that may strengthen organizational climate while reinforcing employees' motivational beliefs, cognitive evaluation of workplace risks and behavioural regulation. Consequently, the framework provides a coherent integration of the study's descriptive findings with its theoretical foundations and illustrates how organizational improvement initiatives may contribute to creating organizational environments perceived by employees as more supportive of constructive workplace risk-taking.

Overall, the Organizational Employee Workplace Risk-Taking Propensity Framework (OERTPF) represents the principal theoretical and practical contribution of this study. It integrates Organizational Climate Theory, Expectancy Theory, Prospect Theory, Risk Homeostasis Theory, and Organizational Development Theory into a single conceptual framework that explains employees' perceptions of the organizational conditions associated with constructive workplace risk-taking in public-sector organizations. Although grounded in descriptive evidence obtained from formal employees of Lusaka City Council, the framework provides a robust conceptual foundation for future empirical research. Future studies employing correlation analysis, multiple regression, structural equation modelling, path analysis or longitudinal research designs may empirically test the conceptual relationships proposed in the framework and further examine its applicability across different organizational and institutional contexts. In this way, the OERTPF contributes to the advancement of behavioural public administration literature while providing a practical conceptual model for strengthening organizational environments that support innovation, responsible workplace risk-taking and improved public service delivery.

4.6.8 Theoretical Contribution of the Organizational Employee Workplace Risk-Taking Propensity Framework (OERTPF)

The principal theoretical contribution of this study is the development of the Organizational Employee Workplace Risk-Taking Propensity Framework (OERTPF), an integrated conceptual framework that synthesizes Organizational Climate Theory, Expectancy Theory, Prospect Theory and Risk Homeostasis Theory into a unified explanation of employees' workplace risk-taking propensity within public-sector organizations. The framework addresses an important gap in the behavioural public administration literature, where these theoretical perspectives have traditionally been applied independently to explain particular dimensions of employee behaviour rather than as complementary organizational influences.

Unlike existing approaches that focus on isolated organizational or psychological factors, the OERTPF conceptualises workplace risk-taking propensity as a multidimensional organizational phenomenon emerging from employees' perceptions of four interrelated organizational-level determinants: organizational climate, expectancy beliefs, cognitive risk evaluation and behavioural regulation. Rather than assuming that any single determinant is sufficient to explain workplace risk-taking, the framework proposes that these organizational conditions collectively shape employees' willingness to undertake constructive workplace risks.

The framework is grounded in the descriptive findings of the present study. Employees reported comparatively favourable perceptions of expectancy beliefs ($M = 3.57$, $SD = 0.49$), cognitive risk evaluation ($M = 3.52$, $SD =$

0.56) and behavioural regulation ($M = 3.46$, $SD = 0.51$), whereas organizational climate recorded the lowest composite mean ($M = 2.09$, $SD = 0.65$). These descriptive findings do not establish causal relationships but provide empirical support for conceptualising workplace risk-taking as a function of multiple organizational conditions rather than a single organizational factor.

A further theoretical contribution of the framework is the incorporation of continuous organizational learning as a conceptual feedback mechanism. The OERTPF proposes that constructive workplace risk-taking contributes to organizational learning through strengthened leadership support, improved organizational systems, enhanced psychological safety, policy refinement and the development of an innovation-supportive culture. In turn, these organizational improvements are theorised to strengthen the organizational conditions associated with future workplace risk-taking. Although this feedback mechanism remains conceptual rather than empirically tested, it extends existing behavioural public administration literature by introducing an iterative organizational learning perspective.

The framework also makes an important contextual contribution by being developed from evidence obtained within Zambia's public sector. Much of the existing workplace risk-taking literature has been generated within private-sector organizations and Western institutional environments. By grounding the framework in the experiences of employees working within a local government institution characterised by procedural accountability, administrative complexity and public stewardship, the study broadens the geographical and institutional relevance of behavioural public administration theory and provides a conceptual foundation for future research in African public-sector organizations.

Overall, the Organizational Employee Workplace Risk-Taking Propensity Framework (OERTPF) represents the principal theoretical contribution of this study. It provides a parsimonious, integrated and contextually grounded conceptual explanation of employees' workplace risk-taking propensity by synthesising descriptive empirical findings with established behavioural theories. While the framework does not claim empirically verified causal relationships, it provides a theoretically informed basis for future studies employing inferential statistical techniques, including correlation analysis, multiple regression, structural equation modelling and longitudinal research designs, to test, validate and refine the proposed conceptual relationships.

4.7 Advancement of Previous Literature

The Organizational Employee Workplace Risk-Taking Propensity Framework (OERTPF) advances the workplace risk-taking literature in several important ways.

First, the framework provides a novel integration of Organizational Climate Theory, Expectancy Theory, Prospect Theory and Risk Homeostasis Theory within a single conceptual model. Previous studies have generally applied these theories independently to explain specific aspects of employee behaviour, resulting in fragmented explanations of workplace risk-taking. By integrating these complementary perspectives, the OERTPF provides a more comprehensive conceptual understanding of the organizational conditions associated with employees' workplace risk-taking propensity, particularly within public-sector organizations.

Second, the framework is informed by descriptive empirical evidence obtained from formal employees of Lusaka City Council. The findings indicate differing levels of employee agreement across the organizational-level determinants. Expectancy beliefs recorded the highest composite mean ($M = 3.57$, $SD = 0.49$), followed by cognitive risk evaluation ($M = 3.52$, $SD = 0.56$) and behavioural regulation ($M = 3.46$, $SD = 0.51$), while organizational climate recorded the lowest composite mean ($M = 2.09$, $SD = 0.65$). Although these descriptive findings do not demonstrate causal relationships, they provide empirical justification for incorporating all four organizational determinants within a unified conceptual framework while highlighting organizational climate as the area perceived by employees to require the greatest organizational improvement.

Third, the framework extends existing workplace risk-taking literature by shifting attention from predominantly individual-level explanations towards a broader organizational perspective. Whereas previous studies have frequently emphasised personality traits, demographic characteristics and individual psychological attributes, the OERTPF highlights the complementary influence of organizational climate, motivational expectations,

cognitive evaluation of workplace risks and behavioural regulation. This broader organizational perspective is particularly relevant within public-sector institutions, where organizational structures, accountability systems and administrative procedures shape employees' workplace experiences.

Fourth, the framework contributes context-specific knowledge to behavioural public administration literature by conceptualising workplace risk-taking within Zambia's local government environment. Existing workplace risk-taking research has largely been conducted in private-sector organizations and developed economies. By drawing upon evidence from a public-sector institution characterised by formal administrative systems, public accountability and procedural compliance, the framework extends the geographical and institutional applicability of workplace risk-taking theory and provides a conceptual reference point for future research within African public-sector organizations.

Fifth, the framework advances existing conceptualisations by incorporating continuous organizational learning as an integral component of workplace risk-taking. Unlike traditional linear models of employee behaviour, the OERTPF proposes that constructive workplace risk-taking contributes to organizational learning, which subsequently strengthens leadership support, organizational systems, psychological safety, innovation culture and organizational policies. This conceptual feedback loop recognises workplace risk-taking as part of an ongoing process of organizational improvement rather than a one-directional behavioural outcome.

Sixth, the framework strengthens the connection between theory and organizational practice by integrating the organizational interventions identified by employees into the overall conceptual model. Respondents expressed very strong support for innovation-based incentives, supportive leadership, psychologically safe work environments, organizational learning mechanisms, mentorship, continuous professional development and clear organizational risk management guidelines (overall $M = 4.27$, $SD = 0.57$). These interventions complement the four organizational determinants by identifying practical organizational mechanisms that employees perceive as capable of strengthening the organizational environment associated with constructive workplace risk-taking. Consequently, the OERTPF provides not only a theoretical explanation of workplace risk-taking but also a practical guide for organizational leaders seeking to foster innovation and responsible workplace initiative.

Overall, the Organizational Employee Workplace Risk-Taking Propensity Framework (OERTPF) advances behavioural public administration literature by providing an integrated, contextually grounded and empirically informed conceptual model of employees' workplace risk-taking propensity. Rather than claiming empirically verified causal relationships, the framework synthesises descriptive empirical findings with established behavioural theories to explain how employees perceive organizational conditions associated with constructive workplace risk-taking. It therefore contributes both to organizational behaviour theory and to behavioural public administration scholarship while providing a conceptual foundation for future inferential research designed to validate, refine and extend the proposed relationships across different organizational contexts.

CONCLUSIONS, RECOMMENDATIONS AND FUTURE RESEARCH IMPLICATIONS

5.1 Conclusions

This study examined employees' perceptions of organizational-level factors associated with workplace risk-taking propensity among formal employees of Lusaka City Council. Specifically, the study assessed cognitive risk evaluation, behavioural regulation, expectancy beliefs and organizational climate as organizational-level determinants associated with workplace risk-taking propensity, identified organizational strategies perceived as important for strengthening constructive workplace risk-taking, and developed the Organizational Employee Workplace Risk-Taking Propensity Framework (OERTPF) to provide an integrated conceptual explanation of workplace risk-taking within public-sector organizations.

Based on descriptive data collected from 306 respondents, the study concludes that employees perceived organizational-level factors to differ in their prominence as organizational conditions associated with workplace risk-taking propensity. While expectancy beliefs, cognitive risk evaluation and behavioural regulation recorded comparatively favourable levels of agreement, organizational climate emerged as the least favourable

organizational condition. These findings provide descriptive empirical evidence regarding the organizational context within which employees evaluate and undertake constructive workplace risks.

Objective 1: Cognitive Risk Evaluation (Prospect Theory)

The study concludes that respondents generally reported favourable perceptions of cognitive risk evaluation, with an overall composite mean of 3.52 (SD = 0.56). Employees indicated that they carefully evaluated potential benefits, anticipated losses and possible organizational consequences before deciding whether to undertake workplace risks. Greater agreement was observed for statements reflecting calculated workplace risk-taking when anticipated benefits outweighed potential costs, although concerns regarding failure and adverse organizational consequences remained evident. These descriptive findings are consistent with Prospect Theory, suggesting that employees perceive workplace risk-taking as a deliberate cognitive process involving the evaluation of potential gains and losses before action is taken.

Objective 2: Behavioural Regulation (Risk Homeostasis Theory)

The findings indicate that respondents generally perceived behavioural regulation as an important organizational consideration associated with workplace risk-taking propensity, with a composite mean of 3.46 (SD = 0.51). Employees reported regulating their workplace behaviour according to organizational rules, perceived consequences, expected rewards and their own acceptable level of workplace risk. The findings suggest that employees adjust their behaviour in response to organizational conditions while balancing innovation with accountability and responsible decision-making. These descriptive findings are consistent with the propositions of Risk Homeostasis Theory, which suggests that individuals regulate their behaviour according to their perceived acceptable level of risk.

Objective 3: Expectancy Beliefs (Expectancy Theory)

Among the organizational-level determinants examined, expectancy beliefs recorded the highest composite mean of 3.57 (SD = 0.49), indicating comparatively stronger employee agreement. Respondents strongly believed that increased effort contributes to improved work performance and that valued organizational outcomes motivate workplace initiative. However, comparatively lower agreement was observed regarding the consistency of organizational reward systems and career advancement opportunities associated with innovative performance. These findings suggest that while employees generally reported favourable motivational beliefs, they perceived organizational mechanisms linking performance, recognition and career progression as comparatively less consistent.

Objective 4: Organizational Climate (Organizational Climate Theory)

The study concludes that organizational climate recorded the lowest composite mean among all organizational-level determinants (M = 2.09, SD = 0.65), indicating comparatively unfavorable employee perceptions of the prevailing organizational environment. Respondents reported limited leadership support for innovation, insufficient recognition of innovative behaviour, low levels of psychological safety, limited organizational learning and organizational policies perceived as discouraging initiative and experimentation. Collectively, these findings suggest that employees viewed the existing organizational climate as the weakest organizational condition supporting constructive workplace risk-taking.

Objective 5: Organizational Strategies for Strengthening Workplace Risk-Taking

The study further concludes that respondents expressed very strong support for organizational strategies aimed at strengthening constructive workplace risk-taking. This construct recorded the highest overall composite mean (M = 4.27, SD = 0.57), indicating broad employee consensus regarding the organizational practices considered necessary for creating a more supportive environment for innovation and responsible workplace initiative. Respondents attached particularly high importance to innovation-based incentive systems, no-blame organizational learning, clear organizational risk management guidelines, supportive leadership, psychological safety, recognition of innovative behaviour, training, mentorship and continuous professional development.

These findings suggest that employees perceive organizational systems, leadership practices and organizational support mechanisms as essential organizational conditions for strengthening constructive workplace risk-taking. Although respondents generally reported favourable perceptions of expectancy beliefs, cognitive risk evaluation and behavioural regulation, they also indicated that improvements in organizational climate and organizational support systems would create a more conducive environment for translating these positive perceptions into constructive workplace behaviour. While the descriptive design does not permit conclusions regarding the effectiveness of these organizational interventions, the findings provide valuable empirical evidence regarding the organizational practices employees perceive as most important for supporting innovation and responsible workplace risk-taking.

Overall, the study concludes that employees of Lusaka City Council perceive workplace risk-taking as a multidimensional organizational phenomenon shaped by the interaction of several organizational-level conditions. Among the determinants examined, expectancy beliefs recorded the highest level of employee agreement ($M = 3.57$, $SD = 0.49$), followed by cognitive risk evaluation ($M = 3.52$, $SD = 0.56$) and behavioural regulation ($M = 3.46$, $SD = 0.51$), while organizational climate recorded the lowest level of agreement ($M = 2.09$, $SD = 0.65$), indicating comparatively less favourable perceptions of the prevailing organizational environment. By contrast, organizational strategies for strengthening workplace risk-taking recorded the highest overall composite mean ($M = 4.27$, $SD = 0.57$), demonstrating strong employee consensus regarding the organizational practices perceived as necessary for supporting innovation and responsible workplace initiative.

Collectively, these findings suggest that although employees generally report favourable motivational beliefs, carefully evaluate workplace risks and regulate their behaviour in response to organizational conditions, the prevailing organizational climate is perceived as providing comparatively limited support for innovation and employee initiative. Consequently, the study contributes descriptive empirical evidence on the organizational conditions associated with workplace risk-taking within a public-sector context.

The findings further informed the development of the Organizational Employee Workplace Risk-Taking Propensity Framework (OERTPF), which integrates Organizational Climate Theory, Expectancy Theory, Prospect Theory and Risk Homeostasis Theory into a single conceptual framework. The OERTPF proposes that organizational climate, expectancy beliefs, cognitive risk evaluation and behavioural regulation collectively shape employees' workplace risk-taking propensity, while organizational interventions and continuous organizational learning provide mechanisms for strengthening these organizational conditions over time. Although the proposed relationships remain conceptual rather than causally established, the framework represents the principal theoretical contribution of the study and provides a foundation for future inferential research designed to test, validate and refine the proposed relationships across different organizational contexts.

RECOMMENDATIONS

The recommendations presented below are derived from the descriptive findings of this study and are intended to guide Lusaka City Council and other public-sector organizations in strengthening organizational conditions that support constructive workplace risk-taking. They are based on employees' perceptions and should therefore be interpreted as practical organizational improvement measures rather than evidence of causal relationships.

5.2.1 Strengthen Leadership Support for Innovation

The study found comparatively low employee perceptions of leadership support for innovation ($M = 1.95$, $SD = 0.60$), suggesting that employees perceive limited managerial encouragement for new ideas and workplace initiative. Lusaka City Council should strengthen participatory and innovation-oriented leadership by promoting open communication, involving employees in decision-making, providing constructive feedback on innovative ideas, and visibly supporting responsible experimentation. Such leadership practices may enhance employees' confidence in proposing new ideas and undertaking constructive workplace risks.

5.2.2 Improve Organizational Recognition and Reward Systems

Although respondents generally believed that effort improves performance and that organizational rewards are personally meaningful, they expressed comparatively lower confidence that innovative performance is consistently recognised and rewarded. The Council should therefore review its performance management and reward systems by incorporating transparent mechanisms that acknowledge creativity, innovation, problem-solving, and employee initiative. Public recognition programmes, innovation awards, and performance-based incentives may strengthen employees' perceptions that constructive workplace risk-taking is valued by the organization.

5.2.3 Promote Psychological Safety

The findings revealed relatively low perceptions of psychological safety, suggesting that employees may be hesitant to express unconventional ideas because of concerns about criticism or negative consequences. Management should cultivate an organizational culture characterised by openness, mutual respect, constructive dialogue, and supportive supervision. Creating psychologically safe work environments where employees can express ideas, ask questions, and learn from mistakes without undue fear of blame may encourage innovation and responsible workplace initiative.

5.2.4 Institutionalize Organizational Learning

Employees reported comparatively low agreement that unsuccessful workplace initiatives are treated as opportunities for learning. Lusaka City Council should institutionalise organizational learning through structured mechanisms such as after-action reviews, innovation forums, knowledge-sharing platforms, mentoring programmes, communities of practice, and continuous professional development. Encouraging systematic learning from both successful and unsuccessful initiatives may strengthen organizational capability while supporting responsible workplace risk-taking.

5.2.5 Review Organizational Policies and Administrative Procedures

The findings suggest that existing organizational policies and administrative procedures are perceived as limiting employee initiative. The Council should periodically review internal procedures to identify unnecessary bureaucratic constraints while maintaining appropriate standards of accountability, transparency, and regulatory compliance. Streamlining administrative processes and providing appropriate operational flexibility may create organizational conditions that employees perceive as more supportive of innovation and constructive workplace risk-taking.

5.2.6 Strengthen Performance–Career Development Linkages

Respondents expressed only moderate agreement that workplace initiative and innovative performance are consistently associated with career advancement opportunities. Management should strengthen the transparency of career development systems by clearly communicating how innovation, initiative, outstanding performance, and professional competence contribute to promotion, career progression, and professional development. Clear performance–career linkages may reinforce employees' motivational expectations and encourage constructive workplace risk-taking.

5.2.7 Foster an Innovation-Supportive Organizational Climate

Organizational climate recorded the lowest composite mean among all organizational determinants examined ($M = 2.09$, $SD = 0.65$), indicating comparatively less favourable employee perceptions of the organizational environment. Lusaka City Council should implement comprehensive organizational development initiatives aimed at strengthening leadership support, improving communication, enhancing psychological safety, promoting teamwork, recognising innovative behaviour, and encouraging responsible experimentation. Collectively, these initiatives may contribute to creating an organizational climate that employees perceive as more supportive of innovation, employee initiative, and constructive workplace risk-taking while maintaining accountability within the public sector.

5.2.8 Adopt the Organizational Employee Workplace Risk-Taking Propensity Framework (OERTPF) as a Strategic Organizational Development Tool

Based on the findings of this study, Lusaka City Council and similar public-sector organizations should consider adopting the Organizational Employee Workplace Risk-Taking Propensity Framework (OERTPF) as a strategic organizational development tool. The framework integrates organizational climate, expectancy beliefs, cognitive risk evaluation, behavioural regulation, organizational interventions, and continuous organizational learning into a unified conceptual model for understanding workplace risk-taking. Management may utilise the framework to periodically assess organizational conditions, identify areas requiring improvement, and design integrated interventions that strengthen leadership support, recognition systems, psychological safety, organizational learning, employee motivation, and innovation capacity. Although the framework is conceptually grounded in descriptive empirical findings, it provides a practical guide for organizational diagnosis and improvement while awaiting further empirical validation through future inferential research.

5.3 Future Research Implications

The findings of this study provide several important directions for future research on employees' workplace risk-taking within public-sector organizations.

First, future studies should employ inferential statistical techniques, including correlation analysis, multiple regression analysis, structural equation modelling (SEM), path analysis, and mediation or moderation analysis, to empirically examine the relationships among organizational climate, expectancy beliefs, cognitive risk evaluation, behavioural regulation, and employees' workplace risk-taking propensity. Such approaches would enable researchers to test the conceptual relationships proposed in the Organizational Employee Workplace Risk-Taking Propensity Framework (OERTPF) and provide stronger empirical evidence regarding the magnitude and direction of these relationships.

Second, future research should develop and test integrated behavioural models that simultaneously examine individual-level factors (such as personality traits, needs satisfaction, and self-efficacy) alongside organizational-level factors. Examining these complementary dimensions within a single analytical model would provide a more comprehensive understanding of employees' workplace risk-taking by capturing the interaction between personal characteristics and organizational conditions.

Third, comparative studies should be undertaken across different public-sector institutions—including ministries, regulatory agencies, state-owned enterprises, universities, and local authorities—to determine whether employees' perceptions of organizational factors associated with workplace risk-taking differ across institutional settings.

Fourth, future studies should examine the applicability of the OERTPF within private-sector organizations and compare the findings with those obtained from public-sector institutions to determine how organizational context influences workplace risk-taking.

Fifth, longitudinal research designs are recommended to investigate how changes in organizational climate, leadership practices, recognition systems, psychological safety, and organizational policies are associated with changes in employees' workplace risk-taking propensity over time.

Finally, future studies should empirically validate and refine the Organizational Employee Workplace Risk-Taking Propensity Framework (OERTPF) across different organizational, cultural, and national contexts using advanced multivariate statistical techniques. Such research would establish the framework's robustness, generalizability, and practical applicability while contributing to the advancement of behavioural public administration and organizational behaviour literature.

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APPENDIX I

QUESTIONNAIRE

Employees' Perceptions of Organizational Factors Associated with Workplace Risk-Taking Propensity in Public-Sector Organizations: Evidence from Lusaka City Council, Zambia

Introduction

Dear Respondent,

You are invited to participate in this research study entitled: "**Employees' Perceptions of Organizational Factors Associated with Workplace Risk-Taking Propensity in Public-Sector Organizations: Evidence from Lusaka City Council, Zambia.**"

The purpose of this study is to examine employees' perceptions of organizational factors associated with workplace risk-taking propensity among formal employees of Lusaka City Council. Specifically, the study explores employees' perceptions of cognitive risk evaluation, behavioural regulation, expectancy beliefs, organizational climate, and organizational strategies for strengthening constructive workplace risk-taking.

Your participation is voluntary. The information you provide will be treated with strict confidentiality and used solely for academic purposes. No names or personal identifiers will be required.

Please answer every question by ticking (✓) the response that best represents your opinion.

Response Scale

Scale Meaning

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

SECTION A

Demographic Information

Objective: To describe the demographic characteristics of respondents.

SECTION A: DEMOGRAPHIC INFORMATION

Tick (✓) the appropriate response.

A1. Gender☐ Male☐ Female**A2. Age**☐ 18–25 years☐ 26–35 years☐ 36–45 years☐ 46–55 years☐ 56 years and above**A3. Highest Level of Education**☐ Certificate☐ Diploma☐ Bachelor's Degree☐ Master's Degree☐ Doctorate (PhD)**A4. Department**☐ Administration/Human Resource☐ Finance☐ Engineering☐ Public Health☐ Planning☐ Licensing☐ Community & Social Services☐ Other _____**A5. Position**☐ Junior/Entry Level☐ Middle Level

☐ Senior Officer☐ Management**A6. Length of Service**☐ Less than 1 year☐ 1–5 years☐ 6–10 years☐ 11–15 years☐ More than 15 years**SECTION B**

(Objective 1): To describe employees' perceptions of cognitive risk evaluation associated with workplace risk-taking propensity.

(Prospect Theory)

Statement	SD	D	N	A	SA
C1. I avoid decisions when the possibility of failure is highlighted.	☐	☐	☐	☐	☐
C2. I am more willing to take risks when I believe it will prevent loss.	☐	☐	☐	☐	☐
C3. I take risks more easily when potential gains are emphasized.	☐	☐	☐	☐	☐
C4. I am highly sensitive to negative consequences when making decisions.	☐	☐	☐	☐	☐
C5. The way a task is presented (gain versus loss) influences my willingness to act.	☐	☐	☐	☐	☐
C6. Fear of negative outcomes discourages me from taking initiative. (Reverse coded)	☐	☐	☐	☐	☐

SECTION C

(Objective 2): To describe employees' perceptions of behavioural regulation associated with workplace risk-taking propensity.

(Risk Homeostasis Theory)

Statement	SD	D	N	A	SA
D1. I adjust my level of risk-taking depending on how strict workplace rules are.	☐	☐	☐	☐	☐
D2. When supervision is low, I am more likely to take risks.	☐	☐	☐	☐	☐
D3. If penalties are minimal, I am more willing to experiment.	☐	☐	☐	☐	☐

Statement	SD	D	N	A	SA
D4. I balance potential rewards and punishments before taking risks.	☐	☐	☐	☐	☐
D5. When consequences seem severe, I avoid taking risks.	☐	☐	☐	☐	☐
D6. I maintain a personal comfort level of acceptable risk at work.	☐	☐	☐	☐	☐

SECTION D

(Objective 3): To describe employees' perceptions of expectancy beliefs associated with workplace risk-taking propensity.

(Expectancy Theory)

Statement	SD	D	N	A	SA
G1. I believe effort improves my work performance.	☐	☐	☐	☐	☐
G2. Good performance is rewarded in my organisation.	☐	☐	☐	☐	☐
G3. Rewards for good performance are meaningful to me.	☐	☐	☐	☐	☐
G4. Taking initiative leads to career advancement here.	☐	☐	☐	☐	☐
G5. There is little benefit in taking risks in this organisation. (Reverse coded)	☐	☐	☐	☐	☐
G6. I am motivated to take risks when outcomes are valued.	☐	☐	☐	☐	☐

SECTION E

(Objective 4): To describe employees' perceptions of organizational climate associated with workplace risk-taking propensity.

(Organizational Climate Theory)

Statement	SD	D	N	A	SA
I1. My organisation encourages innovation.	☐	☐	☐	☐	☐
I2. Leaders support employees who try new approaches.	☐	☐	☐	☐	☐
I3. Failure is treated as a learning opportunity here.	☐	☐	☐	☐	☐
I4. Mistakes are punished harshly in this organisation. (Reverse coded)	☐	☐	☐	☐	☐
I5. I feel psychologically safe expressing unconventional ideas.	☐	☐	☐	☐	☐
I6. Innovation is recognised and rewarded in this organisation.	☐	☐	☐	☐	☐

Statement

SD D N A SA

I7. Strict organisational policies discourage initiative. (Reverse coded) ☐ ☐ ☐ ☐ ☐

SECTION F

(Objective 5): To identify employees' perceptions of organizational strategies that could strengthen constructive workplace risk-taking.

(Organizational Development Theory)

Statement

SD D N A SA

K1. Leaders should publicly support calculated workplace risk-taking. ☐ ☐ ☐ ☐ ☐

K2. Psychological safety from supervisors would increase employee initiative. ☐ ☐ ☐ ☐ ☐

K3. Recognition for innovative efforts would increase workplace risk-taking. ☐ ☐ ☐ ☐ ☐

K4. A no-blame policy for failed ideas would encourage innovation. ☐ ☐ ☐ ☐ ☐

K5. Clear risk management guidelines would increase employees' confidence. ☐ ☐ ☐ ☐ ☐

K6. Incentive systems linked to innovation would motivate workplace risk-taking. ☐ ☐ ☐ ☐ ☐

K7. Training in innovation and decision-making would increase my confidence. ☐ ☐ ☐ ☐ ☐

K8. Mentorship programmes would encourage responsible workplace risk-taking. ☐ ☐ ☐ ☐ ☐

K9. Skill development reduces fear of failure. ☐ ☐ ☐ ☐ ☐

Thank you for taking the time to complete this questionnaire. Your responses are highly valued and will contribute to a better understanding of employees' perceptions of organizational factors associated with workplace risk-taking propensity in public-sector organizations. The findings will support recommendations for strengthening organizational practices that encourage innovation and improve public service delivery.

Thank You

<https://rsisinternational.org/journals/ijriss/final-manuscript-submission/?draft=8lsd81bca175e>