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Reward System Dimensions and Employee Civic Virtue of Selected Insurance Firms in Lagos State, Nigeria

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Abstract:

Employee civic virtue is critical to favourable organisational outcomes. This necessary attribute of employees in the workplace can be spurred by the implementation of effective and efficient reward system. However, literature on reward system had often been focused on its effect on organisational productivity with limited emphasis on employee civic virtue. Moreover, it had been noted that the application of reward system in the insurance sub-sector in Lagos state has not been effective as expected. The subsector has been markedly characterised by poor remuneration, inadequate welfare packages, poor career advancement and low job security. The employee civic virtue is also low. Hence, this paper assessed the effect of reward system dimensions on employee civic virtue of the insurance firms in Lagos state Nigeria. Cross sectional survey research design was adopted for the study. The population of this study comprised non-management employees of the selected insurance firms (Lasaco Assurance Plc, Staco insurance Plc and Goldlink insurance Plc) located in Lagos state. These firms were selected on the basis of being the top three firms in the industry. The population was 519 employees using total enumeration and simple random sampling technique. The study used a validated questionnaire whose construct Cronbach's alpha reliability coefficients ranged from 0.718 and 0.910. Data were analysed using descriptive and inferential statistics. The result of the multiple regression analysis reveals that reward system dimensions have a positive and significant effect on employee civic virtue (Adj. $R^2 = 0.069$, $F(4, 415) = 8.756$, $p = 0.000$). The study concluded that reward system dimensions affect employee civic virtue of insurance firms in Lagos state, Nigeria. The study therefore, recommends that the management of insurance firms should make policies that will promote effective and efficient reward system in the insurance firms to facilitate employee civic virtue in the interest of their organisational performance.

Keywords: Career advancement, employee civic virtue, insurance firms, job security, organisational citizenship behaviour, remuneration, reward system, welfare

1. Introduction

Organisational citizenship behaviour is held to be vital to the survival of an organisation. It can maximize the efficiency and productivity of both the employee and the organisation that ultimately contribute to the effective functioning of an organisation (Hiong, 2011). Organisations could not survive or prosper without their members behaving as good citizens by engaging in positive behaviours. However, employees display low level of employee civic virtue behaviour due to lack of proper reward system and poor staff welfare. This is because the ultimate profitability of the organisation depends on the increase in performance of the employees (Zahargier, 2011). Therefore, organisations need to focus on the capabilities of their workforces and rewarding them for their efforts. Successful organisations have employees who go beyond their formal job responsibilities and freely give their time and energy to success at the assigned task. Such altruism is not prescribed or required; yet it contributes to the smooth functioning of the organisation. Based on survival among organisations, reward system has been recognised as one of the important issues and generates high interest among many managers and scholars (Barsulai, Makopondo & Fwaya, 2019).

Globally, countries such as United States, United Kingdom, Japan and Germany, recognised employees as the important asset that needs high level of attention in order for them to exhibit certain civic behaviours (Worley & Lawlers, 2010). Global insurance premiums grew by 2.7% in inflation-adjusted terms in 2010 to \$4.3 trillion, climbing above pre-crisis levels. Life insurance premiums increased by 3.2% in 2010 and non-life premiums by 2.1%. While industrialised countries saw an increase in premiums of around 1.4%, insurance markets in emerging economies saw rapid expansion with 11% growth in premium income (Federal Insurance Office, 2013). The growth of insurance sector in the global world

is influenced by various factors. The economic and work environment is different between the United States and other developed countries, United States have a good reward structure and strength of good organisational citizenship behaviours, contributing to performance and productivity (Fazial, Mathew & James, 2015).

Recent efforts by the World Bank and the African Development Bank to address human resource issues and to develop human capital have achieved very little because of lack of motivation and appropriate reward system (African Development Bank Report, 2013). Insurance firm growth remains very low across Africa. According to Swiss Re (2018), the total value of Africa's insurance premiums was just US\$70bn in 2013, down 2% from the US\$71.35bn in 2012. This means that Africa's share in the global market was 1.5%. The poor performance of Africa on a global stage is very noticeable. Fifty-three (53) countries contributing only US\$18.3bn, which is only 0.4% of the global insurance market (Okwara, 2017). According to Anku-Tsede & Kutin (2013) reward system can be seen as a means of actively engaging and renewing the employee's sense of community and mission of an organisation.

The problem in Nigeria is not the non-availability of resources whether natural, financial or technological but rather gross manpower incompetence, misconduct, and low level of citizenship behaviour in the organisation (Olowookere, 2012). Nigerian insurance industry contributes a meagre 0.7% of the total GDP of Nigeria (National insurance commission, 2016). It will be right to say that the performance of Nigerian insurance industry is sub-optimal. The insurance sector is more concerned with using their employees immensely to get customers at all cost, and they are less concerned with the reward structure and system for their employees. Nigerian organisations need to focus more on rewarding employees according to their values, in order to increase civic behaviours in the organisation (Igwe & Emecheta, 2004). Industries can only perform optimally when the employees support and work in line with their strategic goals and objectives. Thus, the success of Nigerian industries depends on the positive attitude and behaviours of their employees. Suleiman (2013), stated that positive attitude in the workplace is supposed to be the bedrock and foundation toward higher performance in established settings.

The Nigerian insurance sector has struggled to perform effectively and efficiently, the major reason is due to the ineffective rewards given to individuals and groups working in the sector. As noted by McShane and Glinow (2011), "rewards are not rewarding". Many so called "rewards" have little value and some can be insulting to employees. Some merit increase plans, offer outstanding employees only 2% or 3% more pay than average employees. There is a natural disparity between what people think they should be paid and what organisations spend in compensation thus affecting employee's from displaying citizenship behaviour in the organisation. This is a challenge employee faces in organisations (World at Work, 2011). Several studies (Iqbal, Sha, & Haider, 2015; Ndungu, 2017) have been carried out in the area of reward system and performance of employees. Calvin, (2017), also carried out a study in the area of remuneration on employee performance. However, some gaps in the literature have been identified that necessitated this research. From the review of literature, it has been observed that there have been limited studies done with regards to rewards system and civic virtue in insurance companies (Agwu, 2013).

Staco insurance Plc employees are less satisfied with the policy in term of remuneration for the task they perform. Thus, they have been facing a decline in their profit from 2014 to 2016 because the employees are reluctant to work, less civic and cannot adapt or sustain to the crucial and dynamic environment of strong competitors. Due to these, the conceptual and civic virtue behaviour of the employees has been very low leading to customer losses as the employees feel less motivated towards work and this might be the cause of decline in organisational profit. This as a result is affecting the company's performances. Also, this has led the employees to focus more on job hunting. There has been a continuous decline in profit of Staco insurance Plc, from 2014 to 2016. In 2014 they made ₦95,980, it declined to ₦14,393 in 2015. In 2016 Staco insurance made a loss in profit after tax payment (Staco Insurance Annual report 2017). Therefore, it is likely the fact that Staco insurance Plc, do not formally or informally reward their employees for task done, which has reduced employee civic virtue behaviour in term of adapting to complex situation in the insurance industry, thus might be leading to the decrease in organisational performance.

Based on these problems discussed and gaps identified, this study therefore examines the effect of reward system on employee civic virtue of selected insurance firms in Lagos State, Nigeria.

2. Literature Review

This section discusses reward system dimensions (remuneration, welfare, career advancement and job security) and civic virtue. This section also covers the empirical and theoretical review.

Among financial, human and economic resources, human resources are of paramount importance as they possess the capabilities to endow a company with a competitive advantage, Human resources can be retained and optimally used through system (Barnabas & Amah, 2018). Jehanzeb, Mazen, Rasheed and Aamir (2012) also defines rewards as all the categories of monetary benefits, tangible services and fringe benefits that employees receive as part of the employer-employee relationship. Bustaman, Teng and Abdullah (2015) asserts that a reward is a construct that represents any tangibles or intangibles that may be valued by employees and which the employer is willing to offer in reciprocity to the employee's contribution. In addition, Saeed, Nayyab and Lodhi (2013) highlight that a reward is a consequence of services provided by an employee to an organisation. Kwenin, Muathe and Nzulwa (2013) describe rewards as the most basic element of the employment relationship, which indicates what workers are offered for dedicating their time and effort towards the achievement of company objectives. Reward system dimension to be discussed are: remuneration, welfare, career advancement and job security.

Remuneration according to Shields *et al* (2015) is the monetary or benefits in form of pay, compensation, imputuses, recompenses and benefits that is accumulated or given to an employee or a team of workers by the organisation because of benefits rendered by the employee commitment to the organisation or reward for work. However,

monetary remuneration can be powerful in long haul inspiration and remuneration can likewise be acclaim or profitability, for example, a raise or advancement rewards considering which employee is the most outstanding, the second most valuable and so on (Calvin, 2017).

Welfare according to Namuddu (2010) is the adequate levels of earnings, safe and humane conditions of work and access to some minimum social security benefits are the major qualitative dimensions of employment which enhance quality of life of workers and their productivity. The perseverance of employee welfare is to improve the working class which in turn makes a worker a good employee and a happy citizen. Employee welfare is an indispensable part of social welfare. It involves a balance between an employee's work life and family life to the community or social life (Vijaya Banu & Ashifa, 2011).

Career advancement according to Schutt (2007) can be defined as the total "constellation of psychological, sociological, educational, physical, economic, and chance factors that are combine to influence the nature and significance of work in the total lifespan of any given individual. However, career Advancement is also defined as "an ongoing, formalized effort by an organisation that focuses on developing and enriching the organisation's human resources in light of both the employees' and the organisation's needs' (Byars and Rue, 2004).

Job security is defined as the assurance in an employee's job continuity due to the general economic conditions in the country (James, 2012). It is concerned with the possibility or probability of an individual keeping his/her job (Adebayo & Lucky 2012). Job security can also be defined as the assurance in an employee's job continuity (Lucky, Minai & Rahman 2013). To Adebayo and Lucky (2012) it is concerned with the anticipation or chances that employee will keep his/her job. In other words, it refers to the chances of an employee keeping their jobs in order not to be unemployed.

Employee civic virtue can be defined as a behaviour that indicate tendency of the staff to participation in the organisational life (Khalid & Ali, 2005). It means that an organisation staff shows concerns about the organisation health and welfare and they accept the responsibility of the affairs. Such as attendance in important organisational session (Finkelstein & Penner, 2004). Civic virtue can also be defined as behaviours that includes showing a strong sense of responsibility toward the organisation, for example, offering advice and suggestions or trying to solve problems thus improving efficiency (Johnson, 2003). Borman *et al* (2001) defines civic virtue as responsibly involving oneself in and being concerned about the life of the company.

Employee civic virtue is a behaviour indicating that an employee responsibly participates in, and is concerned about the life of the company represented by voluntary attendance at meetings (Todd, 2003). Civic virtue reflects employees' willingness to be associated with the organisation; an employee who is proud of his/her organisation will go all out to promote its image and defend its interest. Khalid and Ali (2005) found that tolerance and civil partnership had the most negative association with deviant behaviours. This implies that employees who exhibit behaviour consistent with the dimension of civic virtue are very unlikely to disregard organisational rules and principles. Redman & Snape (2005) proposed that civic virtue is positively predicted by commitment to customers and co-workers (hence resulting in the behaviour, beneficial to the organisation) with evidence of partial mediation by global commitment.

Empirical works have shown several ways to improve civic virtue behaviour in the organisation. Schnake and Dumler (1997); Alkahtani (2015) carried out studies on organisational citizenship behaviour; the impact of reward and reward practices, their studies revealed that reward practices have positive significant effect on the dimension of organisational citizenship behaviour- civic virtue, the study also revealed that highly rewarded workers are more likely to display high level of civic virtue behaviour. Calvin (2017), examined the effect of remuneration on employees' performance. The finding suggested that there is a strong and positive relationship between remuneration and employees' performance and that salary/wage and bonus/incentives also serve as a form of motivation to the employees.

From theory, it could also be argued that reward system can also drive employee civic virtue. The Expectancy Theory was first advanced by Victor Vroom in 1964, to explain employee motivation at work and later expanded and refined by the works of other scholars such as Porter and Lawler (1968); Pinder (1987). The expectancy theory has three key elements: expectancy, instrumentality, and valence (Vroom, 1964). A person is motivated to the degree that he or she believes that; effort will lead to acceptable performance (expectancy), performance will be rewarded (instrumentality), and, the value of the rewards is highly positive (valence).

Expectancy is a person's estimate of the probability that job-related effort will result in a given level of performance. Generally, estimates of expectancy by employees lie between two extremes. Expectancy, ranging from 0 to 1, is based on probabilities. The expectancy theory assumes that if an employee sees no chance that effort will lead to the desired performance level, the expectancy is 0. On the other hand, if the employee is completely certain that the task will be completed, the expectancy has value 1. Instrumentality is an individual's estimate of the probability that a given level of achieved task performance will lead to various work outcomes. As with expectancy, instrumentality ranges from 0 to 1. Therefore, even if an employee believes that his effort will result in performance, which will result in reward, motivation will be zero if the valence of the reward he expects to receive is zero, i.e. if he believes that the reward he will receive for his effort has no value for him (Lunenburg, 2011).

This theory is relevant to this study because this theory and business management supplement each other. The implementation provides guidelines for enhancing employee motivation by altering the individual's effort to performance expectancy, performance to reward expectancy, and reward valences, of a business among insurance companies, Lagos State (Hellriegel & Slocum, 2011). The theory implies that management should endeavour to increase the belief that employees are capable of performing the job successfully. Ways of doing this include: select people with the required skills and knowledge; provide the required training, reward and clarify job requirements; provide sufficient time and resources; assign progressively more difficult tasks based on training; follow employees' suggestions about ways to change their jobs;

intervene and attempt to alleviate problems that may hinder effective performance; provide examples of employees who have mastered the task; and provide coaching to employees who lack self-confidence (De Simone, 2015).

The above framework can be reduced into the model as follows:

$$ECV = a_0 + \beta_1RM + \beta_2WF + \beta_3CA + \beta_4JS + e_i \dots\dots\dots \text{Eqn. (1)}$$

From equation (1), ECV is employee civic virtue, RM is remuneration, WF is welfare, CA is career advancement, JS is job security and e_i is the exogenous variables which captures all other variables that could explain employee civic virtue outside the model Equation 1.

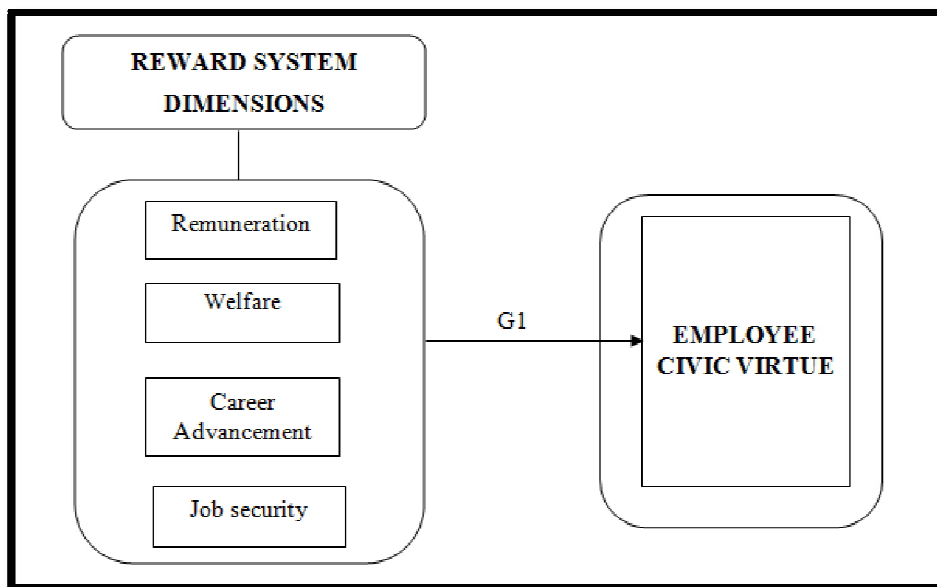


Figure 1: Reward System Dimensions and Employee Civic Virtue
Source: Computed from Literature (2020)

The figure above presents the conceptual model based upon the review of literature and it shows the effect of reward system (remuneration, welfare, career advancement and job security) on employee civic virtue.

3. Methodology

The research design that was used for this study was cross-sectional survey research design. Cross-sectional survey research design was used because it involves collection of information from a given sample of population only once and at different location and at the same period of time. Cross-sectional research design was adopted since it widely explains the connections between the variables of study and in use it there was no loss to follow-up because participants are interviewed only once. The research instrument was validated and reliability was carried out using the Cronbach alpha analysis. Sampling random technique was employed while the research instrument was validated and data gathered was analysed using descriptive statistics and multiple linear regression analysis which was carried out with the aid of Statistical Package for Social Sciences (SPSS) version 23 software to test the hypotheses. The population for this study consists of insurance firms in Lagos State, Nigeria. The target population is 519 non-management staff using total enumeration. The three selected insurance firms are Lasaco Assurance Plc, Staco Insurance Plc and Goldlink Insurance Plc.

4. Data Analysis, Results and Discussion

Various analyses were carried out in line with the main objective of the study, which is to determine the effect of reward system dimensions on employee civic virtue of selected insurance firms in Lagos state, Nigeria. Data were analyzed using descriptive and inferential methods, namely percentage distribution, mean, and standard deviation. The descriptive statistics are as contained in Tables 1, 2, 3, 4 and 5.

Items	Strongly Disagree	Disagree	Partially Disagree	Partially agree	agree	Strongly agree	Mean	Standard deviation
The organisation offers good incentives	2 0.5%	29 6.9%	7 1.7%	51 12.1%	169 40.2%	162 38.6%	5.00	1.129
The salary I receive commensurate with my qualification	14 3.3%	4 1.0%	3 0.7%	74 17.6%	215 51.2%	110 26.2%	4.91	1.039
The organisation highly compensates me for task performance	12 2.9%	65 15.5%	31 7.4%	83 19.8%	133 31.7%	96 22.9%	4.30	1.447
I am satisfied with the remuneration package and other benefit that I receive	14 3.3%	44 10.5%	25 6.0%	89 21.2%	129 30.7%	119 28.3%	4.50	1.403
The remuneration package provided by the firm are very competitive compared to other companies	19 4.5%	83 19.8%	15 3.6%	58 13.8%	146 34.8%	99 23.6%	4.25	1.570
Average of Mean/ Standard Deviation							4.59	1.317

Table 1: Descriptive Statistics on Remuneration
Source: Field Survey Result (2020)

The responses in Table 1 revealed that the mean responses to question items on remuneration of the selected Insurance firms ranged from 4.25 to 5.00 with 4.59 as the grand mean response. On a six-point Likert scale, since this mean falls between 4.5 and 5.49, it is interpreted as high meaning that the level of remuneration in the selected Insurance firms were considered high by the respondents.

Items	Strongly Disagree	Disagree	Partially Disagree	Partially agree	agree	Strongly agree	Mean	Standard deviation
The organisation provides good medical services for employees in case of emergencies	3 0.7%	24 5.7%	11 2.6%	115 27.4%	153 36.4%	114 27.1%	4.75	1.103
The organisation has a good leave policy	6 1.4%	25 6.0%	29 6.9%	97 23.1%	162 38.6%	101 24.0%	4.64	1.176
The working hours of the organisation is fair and favourable	2 0.5%	43 10.2%	30 7.1%	72 17.1%	148 35.2%	125 29.8%	4.66	1.280
The organisation provides adequate safety measures in the work place	2 0.5%	30 7.1%	40 9.5%	68 16.2%	167 39.8%	113 26.9%	4.68	1.198
The organisation provides adequate transportation facilities for the employees	10 2.4%	63 15.0%	35 8.3%	85 20.2%	119 28.3%	108 25.7%	4.34	1.448
Average of Mean/ Standard Deviation							4.61	1.241

Table 2: Descriptive Statistics on Welfare
Source: Field Survey Result (2020)

The responses in Table 2 revealed that the mean responses to question items on welfare of the selected Insurance firms ranged from 4.34 to 4.75 with 4.61 as the grand mean response. On a six-point Likert scale, since this mean falls

between 4.5 and 5.49, it is interpreted as high meaning that the policy of welfare in the selected Insurance firms were considered high by the respondents.

Items	Strongly Disagree	Disagree	Partially Disagree	Partially agree	agree	Strongly agree	Mean	Standard deviation
The organisation provides opportunities that encourage me to better my service	7 1.7%	43 10.2%	19 4.5%	85 20.2%	149 35.5%	117 27.9%	4.61	1.305
The organisation provides opportunities to better my personal career	9 2.1%	55 13.1%	35 8.3%	77 18.3%	154 36.7%	90 21.4%	4.39	1.371
I have opportunities to apply my expertise and skills	5 1.2%	19 4.5%	28 6.7%	97 23.1%	179 42.6%	92 21.9%	4.67	1.100
The organisation supports career growths of the employees	5 1.2%	11 2.6%	20 4.8%	79 18.8%	190 45.2%	115 27.4%	4.86	1.031
The organisation invests in development of employees through workshops	5 1.2%	11 2.6%	18 4.3%	120 28.6%	125 29.8%	141 33.6%	4.84	1.093
Average of Mean/ Standard Deviation							4.67	1.18

Table 3: Descriptive Statistics on Career Advancement
Source: Field Survey Result (2020)

The responses in Table 3 revealed that the mean responses to question items on career advancement of the selected Insurance firms ranged from 4.39 to 4.86 with 4.67 as the grand mean response. On a six-point Likert scale, since this mean falls between 4.5 and 5.49, it is interpreted as high meaning that the employees career advancement in the selected Insurance firms were considered high by the respondents.

Items	Strongly Disagree	Disagree	Partially Disagree	Partially agree	agree	Strongly agree	Mean	Standard deviation
Work conditions in the organisation are convenient	1 0.2%	36 8.6%	19 4.5%	87 20.7%	162 38.6%	115 27.4%	4.71	1.179
I have a stable tenure at my work	18 4.3%	19 4.5%	14 3.3%	82 19.5%	142 33.8%	145 34.5%	4.78	1.312
I have a good relationship with my boss in my job	14 3.3%	5 1.2%	19 4.5%	140 33.3%	157 37.4%	85 20.2%	4.61	1.099
I expect to have my current job for at least another five years	4 1.0%	39 9.3%	23 5.5%	123 29.3%	151 36.0%	80 19.0%	4.47	1.189
I feel quite confident in doing my job	16 3.8%	15 3.6%	28 6.7%	132 31.4%	149 35.3%	80 19.0%	4.48	1.200
Average of Mean/ Standard Deviation							4.61	1.195

Table 4: Descriptive Statistics on Job Security
Source: Field Survey Result (2020)

The responses in Table 4 revealed that the mean responses to question items on job security of the selected Insurance firms ranged from 4.47 to 4.78 with 4.61 as the grand mean response. On a six-point Likert scale, since this mean falls between 4.5 and 5.49, it is interpreted as high meaning that the level of job security in the selected Insurance firms were considered high by the respondents.

ITEMS	Strongly Disagree	Disagree	Partially Disagree	Partially agree	agree	Strongly agree	Mean	Standard deviation
I attend meetings that are not mandatory but help my department	6 1.4%	4 1.0%	14 3.3%	78 18.6%	194 46.2%	124 29.5%	4.96	0.964
I read and keep up with organisation announcement, memos.	0 0.0%	7 1.7%	4 1.0%	35 8.3%	196 46.7%	178 42.4%	5.27	0.789
I always keep myself informed of changes in the organisation	2 0.5%	1 0.2%	20 4.8%	160 38.1%	150 35.7%	87 20.7%	4.70	0.889
I attend functions that are not mandatory but help company's image	0 0.0%	1 0.2%	10 2.4%	42 10.0%	173 41.2%	194 46.2%	5.31	0.765
I always comply with company rules and regulation	0 0.0%	2 0.5%	10 2.4%	46 11.0%	163 38.8%	199 47.4%	5.30	0.795
Average of Mean/ Standard Deviation							5.11	0.840

Table 5: Descriptive Statistics on Employee Civic Virtue
Source: Field Survey Result (2020)

The responses in Table 5 revealed that the mean responses to question items on employee civic virtue of the selected Insurance firms ranged from 4.70 to 5.31 with 5.11 as the grand mean response. On a six-point Likert scale, since this mean falls between 4.5 and 5.49, it is interpreted as high meaning that employee civic virtue behaviour in the selected Insurance firms were considered high by the respondents.

Combining the descriptive statistics of Tables 1, 2, 3, 4 and 5, the responses indicate that it is possible for reward system dimensions to influence employee civic virtue of Insurance firms in Lagos state, Nigeria.

The inferential analysis used in the study is the ordinary least square linear regression to determine the effect of reward system dimensions on employee civic virtue of Insurance firms in Lagos state, Nigeria. The results were as displayed in Table 6.

- H_{01} : Reward system dimension has no significant effect on employee civic virtue of selected insurance firms in Lagos state, Nigeria.

Model	B	t	Sig.	R	Adj. R ²	F _(4, 415)	F(Sig.)
(Constant)	22.791	31.528	0.000	0.279	0.069	8.756	0.000
Remuneration	0.028	0.626	0.531				
Welfare	-0.039	-0.743	0.458				
Career advancement	-0.090	-1.981	0.048				
Job security	0.223	4.505	0.000				

Table 6: Regression Result of Effect of Reward System Dimensions on Employee Civic Virtue Coefficients

a. Dependent Variable: Employee Civic Virtue

b. Predictors: (Constants), Remuneration, Welfare, Career advancement and Job security

Source: Researcher's Field Survey Results, 2020

The result presented in Table 1 shows that career advancement and job security have a positive significant effect on employee civic virtue of selected insurance firms in Lagos State Nigeria. The adjusted R-square is 0.069 which means that 6.9% of the variations in employee civic virtue of selected insurance firms in Lagos State is accounted by remuneration, welfare, career advancement and job security. However, the regression did not explain 93.1% of the variation in employee civic virtue which was not captured in the model. This indicates that there was a statistically significant effect of career advancement and job security on employee civic virtue ($F = 8.756$, $Adj R^2 = 0.069$, $p < 0.05$). The result shows that remuneration, welfare, career advancement and job security were positively correlated to employee civic virtue of selected insurance firms in Lagos state ($R = 0.279$). The result shows that a unit change in career advancement leads to -0.090 increase in employee civic virtue of selected insurance firms. Also, a unit change in job security will leads to 0.223 increase in employee civic virtue of selected insurance firms. The results further show that the coefficients are: career advancement ($\beta = -0.090$, $t = -1.981$, $p < 0.05$) and job security ($\beta = 0.223$, $t = 4.505$, $p < 0.05$) are statistically significant. The regression model of reward system dimension on employee civic virtue is expressed as:
 $ECV = 22.791 + -0.090CA + 0.223JS$ Eqn. (1)

Where: ECV is employee civic virtue, CA is career advancement and JS is job security

5. Discussion

The results of the regression analysis for the effect of reward system dimensions and employee civic virtue of selected Insurance firms in Lagos State, Nigeria provided a significant view. The study revealed that career advancement and job security have weak but positive and significant effect on employee civic virtue of selected Insurance firms in Lagos state, Nigeria.

The result is consistent empirically with finding from several studies, Alkahtani (2015); Schnake and Dumler (1997) carried out studies on organisational citizenship behaviour; the impact of reward and reward practices, their studies revealed that reward practices have positive significant effect on the dimension of organisational citizenship behaviour- civic virtue, the study also revealed that highly rewarded workers are more likely to display high level of civic virtue behaviour. Also, a similar study by Makau, Nzulwa, and wabala (2017) examined the influence of reward program on organisational citizenship behaviour among employees of Kenya women micro finance bank (KWMF). The study aimed at evaluating the influence of guarantee pay on civic behaviour of employees in KWMF, the study found that employees agreed with the form of reward and also agreed that basic salary needs to be revised and increase. The study further revealed that there is a positive significant effect on reward practices in KWMF employees and their civic behaviour. Calvin (2017), examined the effect of remuneration on employees' performance. The finding suggested that there is a strong and positive relationship between remuneration and employees' performance and that salary/wage and bonus/incentives also serve as a form of motivation to the employees.

4. Conclusion and Recommendation

The study investigated the effect of reward system dimensions on employee civic virtue of selected Insurance firms in Lagos State, Nigeria. The study concluded that reward system plays an important role in improving employee civic virtue of selected Insurance firms in Lagos State, Nigeria.

The finding reveals that reward system dimensions have a significant effect on employee civic virtue of selected Insurance firms in Lagos State, Nigeria. The study recommends that the human resources management team of the selected firms ensures that they follow the right procedure on implementing reward system in order to increase employee civic virtue.

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