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### OPPORTUNITY FOR INNOVATION AND ORGANIZATIONAL CITIZENSHIP BEHAVIOUR IN THE NIGERIAN HOSPITALITY INDUSTRY

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**ABSTRACT:** The purpose of this study was to examine the relationship between opportunity for innovation and organizational citizenship behaviour in the Nigerian hospitality industry. The cross sectional survey was conducted with a sample size of 1450 workers drawn from a population of 3768 workers in the South-South geopolitical region of Nigeria. The scales used were within the acceptable Cronbach Alpha values of 0.7, which was interpreted to be reliable. A total of 1,093 copies of completed and usable questionnaire were used for data analysis. Furthermore, the data obtained were analysed using the Spearman Rank Order Coefficient. The results reveal that opportunity for innovation is strongly related to altruism, conscientiousness, civic virtue, courtesy and sportsmanship. The findings suggest that organizations conducive for innovation tends to promote extra discretionary employee behaviour. The study concluded that in the presence of opportunity for innovation of the worker, organizational citizenship behaviour is activated.

**KEYWORDS:** Innovation, Organizational Citizenship Behaviour, Altruism, Conscientiousness, Civic Virtue, Courtesy And Sportsmanship, Hospitality Industry

### **INTRODUCTION**

The surge in knowledge of OCB has become imperative and progressively a priority for organizations. From the time Katz and Kahn (1966) introduced the concept of positive behaviour, there has been expanded research need toward exploring the nature of such behaviour and its effect on organisational performance (Organ, 1988, Podskakoff et al 2000). This view is supported by Chaitanya and Tripathi (2001) who argue that, it is increasingly realised that employee behaviours that are beyond the traditional measures of job performance, like organizational citizenship behaviour (OCB), hold promise for long-term organizational success. Furthermore, there exists evidence that OCB contributes not only to organizational benefits but also to the individual worker's benefit (Podsakoff et al. 2009). Accordingly, issues regarding the fluid nature of OCB have received considerable attention among organisational behaviourist scientists (Wyss, 2006). For instance, personality traits (Borman, Penner, Allen & Motowidlo, 2001), mood (Miles,

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Spector, Borman, & Fox, 2002), employee attitudes (Organ & Ryan, 1995), leader behaviors (Pillai, Schriesheim, & Williams, 1999) Podsakoff, MacKenzie, Moorman, & Fetter, 1990), employee perceptions of fairness (Niehoff & Moorman, 1993), learning organization (Obiora and Okpu, 2014), task characteristics (Piccolo & Colquitt, 2006) and organizational commitment (Organ & Ryan, 1995) have been shown to have association with OCB.

A growing need therefore has arisen to investigate factors that contribute to OCB. Although creativity (as an outcome variable) and OCB have been directly measured by Alge, Ballinger, Tangirala, and Oakley (2006), the explicit specifics concerning the relationship between opportunity for innovation (as distinct from creativity) and OCB remain to be identified. Regrettably also, there is a dearth of empirical validation on OCB in the hospitality industry, specifically in hotels in Nigeria. This implies therefore that there seems to be little to describe the relationship between opportunity for innovation and OCB. Based on these, this paper empirically investigates the relationship between opportunity for innovation and OCB in the Nigerian hospitality industry. This is premised on the position of Borghini (2005) that such relationship will uncover beneficial knowledge for increasing organizational performance and employee cooperation in these troubling economic times and further enhance its competitive advantage.

### LITERATURE REVIEW

### **Organizational citizenship behaviour**

OCB is a multidimensional construct and first defined by Organ (1988) as "individual behaviour that is discretionary, not directly or explicitly recognized by the formal reward system, and that in the aggregate, promotes the effective functioning of the organization" (p. 4). Izar (2009) describes OCB as those organizationally beneficial behaviours and gestures that can neither be enforced on the basis of formal role obligations nor elicited by contractual guarantee of recompense. In addition Dhitiporn and Brooklyn (2004) describes OCB as part of an informal psychological contract in which the employee hopes that such extra effort may be perceived and then rewarded by the boss and the organization. In other words, OCB are actions that are clearly observable by colleagues, superiors and/or subordinates. In essence, OCB enables workers share a common future that they look forward to with expectancy.

In the present study, the authors adapt Organ's (1988) five factor dimensionality of altruism, conscientiousness, civic virtue, courtesy, and sportsmanship. This is based on the fact that these five dimensions have stood as the building blocks to other dimensions. Altruism describes behaviours that not only help a specific other person [Omer and Umut 2007] but motivate employees to assist other employees to deal with work related problems. Yen and Niehforr (2004), assert that conscientiousness refers to carrying out one's duties beyond the minimum requirement. It therefore implies that the worker exceeds the requirements of the task, job, as well as work ethics. While Redman and Snape (2005) describe civic virtue as behaviours that demonstrate a responsible concern for the image and wellbeing of the organization, Hackett *et al* (2003) describes courtesy as the discretionary behaviour by an employee aimed at preventing work-related problems with others from occurring. Sportsmanship describes the willingness to tolerate less than ideal circumstances without complaining and refraining from activities such as complaining and petty grievances (Coyle-Shapiro *et al*, 2004).

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## Innovation

Every organisation has to provide some commodity or service by which it contributes to the economic and/or social needs of the community. The propensity to innovate therefore is one of the few ways an organisation can respond proactively to a fiercely competitive marketplace (Kushluvan, 2003). The imperative to promote innovation remains strong in all sectors despite the current economic climate (Patterson *et al*, 2009). However, although these aspirations exist, many working practices that promote worker innovation are not being readily adopted by organisations (Gumusluoglu and Ilsev, 2010).

Although the terms creativity and innovation are most times used interchangeably, they are not used as same in this paper. Creativity is basically the ability to generate novel ideas while innovation is described here as the actual intentional implementation of these novel ideas. Innovation, which is an undeniable organisational need has been variously described by researchers. Ishak (2005), for instance, argued that innovation could be described as the intentional introduction and application within a role, group or organisation of ideas, processes, products or procedures, new to the relevant unit of adoption, designed to significantly benefit the individual, the group, the organisation or wider society. The import of this is that innovation is a purposeful act of the individual and/or organization and also that the outcome of the innovation process is a new product or service that is relevant to the users. Furthermore, Van de Ven and Angle (1989), describe innovation as the development and implementation of new ideas. Kazama et al's (2002) definition describes innovation as the change associated with the creation and adaptation of ideas that are new-to-world, new to nation/region, new-to-industry or new-to-firm. This is an intentionally broad definition of innovation, which goes beyond the traditional view of innovation often restricted to technological and product development or **R&D** environments. This definition encompasses all sectors and includes new services, business models and processes.

From the foregoing, it is apparent that innovation is of great significance to the existence of any organisation. The organisation therefore must give attention to all those areas which are of direct and vital importance to creating opportunities wherein the organisation-man can adequately perceive as favourable to his ability to innovate. Considering the potency of innovation to the organisation, there seem to be a consensus amongst scholars that competitive advantages are created when there is a supportive and stimulating work environment (Williams, 2004). Wayne *et al* (2002) argue that a supportive and stimulating work environment enhances idea generation (that is creativity) and innovation. Various resources contribute to this aspect including: supportive management practices and leadership, constructive evaluation and feedback, supportive and stimulating co-workers (Axtell *et al*, 2000). Furthermore, Amabile (1988) has revealed that an organisational culture that supports innovative working encourages risk taking and the exchange of ideas; promotes participation in decision-making; has clear goals and rewards for innovation; and provides psychological safety in relation to idea generation.

## **Hypotheses generation**

It has been identified earlier that innovation involves the purposeful introduction and application of ideas, processes, products, or procedures that are beneficial to the individual, the group, the organisation or wider society. It is therefore a requisite that the process of innovation would involve social exchanges among organisation members and can be utilised for translating the European Journal of Hospitality and Tourism Research

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organisation-man into the organisation-citizen. Laursen and Salter (2006) argue that innovation is the vital part of any organisation that wants to continue in its existence and gain competitive advantage. Hence, a vital task of any organisation is to create, enhance and sustain a climate of innovation that workers perceive as viable to their self-identity. Opportunity for innovation is a viable source of OCB. Similarly, Kushluvan, (2003) reported that firms with higher level of implementation of novel ideas are more profitable, have lower employee turnover rate, have greater job satisfaction. Furthermore, Ehrhart *et al* (2006) assert that employees vary in their capacity and inclinations to be innovative and innovation has pervasive and important effects on variety of behaviour, including those at the workplace.

Extending this view, it is opined here that those who are generally innovative will assess extra discretionary behaviours (OCB). If employees believe that their organizations value their creativity by developing and implementing such novel ideas, they will be more likely to feel as part and parcel of the organization. Thus, they will exhibit those organizationally constructive behaviours and gestures that can neither be prescribed on the basis of formal role requirements nor prompted by contractual assurance of compensation. That is, these individuals will be likely to engage in OCB dimensions. We hence hypothesize that:

*Ho*<sup>1</sup> There is no significant relationship between opportunity for innovation and altruism in the Nigerian Hospitality Industry.

*Ho*<sup>2</sup> There is no significant relationship between opportunity for innovation and conscientiousness in the Nigerian Hospitality Industry.

*Ho*<sup>3</sup> There is no significant relationship between opportunity for innovation and civic virtue in the Nigerian Hospitality Industry.

*Ho*<sup>4</sup> There is no significant relationship between opportunity for innovation and courtesy in the Nigerian Hospitality Industry.

*Ho*<sup>5</sup> There is no significant relationship between opportunity for innovation and sportsmanship in the Nigerian Hospitality Industry.

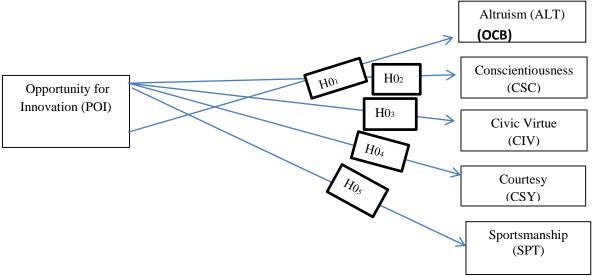


Figure 1: Operational framework and model of study

## METHODOLOGY

The study units for data generation for this cross sectional survey, were individual organizational members. The population of this study was made up of 3768 workers in hotels (hotel list was obtained from the current updated directory of the State Ministry of Culture and Tourism in this region). A sample size of 1450 was obtained, using the Taro Yameni formula for sample size determination. The optimal allocation of the total sample size was done using Proportionate Stratification Allocation Technique (PSAT) (Nachmias and Nachmias, 2009). The structured questionnaire that was used for this study was in two sections. Section One was structured to provide demographic information about the respondents, while section two elicited response on the study variables. After data cleaning, a total of 1093 copies of completed and usable questionnaire were used for analysis. Five out of the 24 item OCB scale of Podsakoff et al (1990) which had been pre-tested in several studies (Lepine et al, 2002) to assess altruism, conscientiousness, civic virtue and courtesy and three were used for sportsmanship. Measurement items for innovation was adapted from the work of Zhou and George (2001). From this 13 item scale, six are utilised for this study. This has been pretested by Ishak (2005) Our test for reliability include .783 for innovation, Altruism .843 Conscientiousness .823 Civic virtue .799 Courtesy .855 Sportsmanship, .866. All items were measured on a five-point modified Likert-type scale for all the substantive variables in this study ranging from strongly disagree to strongly agree

# **RESULTS AND FINDINGS**

In all, a total of 1093 copies of completed and usable questionnaire, which represented 75.4% of total (1450) copies of questionnaire distributed was used for data analysis. Table 1reveals the demographic characteristics of the respondents. 528 representing 48.3% respondents had a working experience of between 5 to 10 years in the hotel industry. 791 representing 72.4% respondents were aged from 30 to 40 years. Out of the total sample size of 1093, 625 representing 57.2% of the respondents were males and 468 representing 42.8% respondents were females. A total of 214 (representing 19.6%) managers are in the region. These included human resource managers, supervisors, quality control officers, accounting officers, personnel officers and others with similar designations, on full time employment.

Characteristic	Category	Frequency	Percentage (%)	
Job status	Junior	879	80.4	
	Manager	214	19.6	
Tenure with organization	Less than 5 years	255	23.3	
	5-10 years	528	48.3	
	11 – 15 years	283	25,9	
	16 – above	27	2.5	
Respondent's age	Less than 30 years	178	16.3	
	30 to 40 years	791	72.4	
	41 to 50 years	106	9.7	
	50 and above	18	1.6	
	Male	625	57.2	
Gender	Female	468	42.8	

Table 1: Demographics

Source: Research Output

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A total of 879 (representing 80.42%) junior workers are present in the region. These included cleaners, receptionists, chefs, potters, and housekeepers, waiters and waitresses, bar attendants, porters and others of similar designation on full time employment. The result of the correlation shows that there is a significant relationship between opportunity for innovation (*POI*) and altruism (*ALT*), Conscientiousness (*CSC*), Civic virtue (*CIV*), Courtesy (*CSY*) and Sportsmanship (*SPT*) is shown on Table 2.

			POI	ALT	CSC	CIV	CSY	SPT
Rho	POI	Correlation Coefficient	1.000	.588(**)	.591(**)	.582(**)	.567(**)	.555(**)
		Sig. (2-Tailed)		.000	.000	.000	.000	.000
		Ν	1093	1093	1093	1093	1093	1093
	ALT	Correlation Coefficient	.588(**)	1.000	.986(**)	.993(**)	.991(**)	.992(**)
		Sig. (2-Tailed)	.000		.000	.000	.000	.000
		Ν	1093	1093	1093	1093	1093	1093
	CSC	Correlation Coefficient	.591(**)	.986(**)	1.000	.951(**)	.929(**)	.931(**)
		Sig. (2-Tailed)	.000	.000		.000	.000	.000
		Ν	1093	1093	1093	1093	1093	1093
	CIV	Correlation Coefficient	.582(**)	.993(**)	.951(**)	1.000	.987(**)	.987(**)
		Sig. (2-Tailed)	.000	.000	.000		.000	.000
		Ν	1093	1093	1093	1093	1093	1093
	CSY	Correlation Coefficient	.567(**)	.991(**)	.929(**)	.987(**)	1.000	.985(**)
		Sig. (2-Tailed)	.000	.000	.000	.000		.000
		Ν	1093	1093	1093	1093	1093	1093
	SPT	Correlation Coefficient	.555(**)	.992(**)	.931(**)	.987(**)	.985(**)	1.000
		Sig. (2-Tailed)	.000	.000	.000	.000	.000	
		Ν	1093	1093	1093	1093	1093	1093

Table 1: Correlation Matrix for Opportunity for innovation and Measures OrganizationalCitizenship Behaviour\*\* Correlation is significant at the 0.01 level (2-tailed).

Opportunity for innovation is significantly and positively correlated to altruism ( $\mathbf{r} = 0.588$ , p = 0.000 < 0.01). Also, (*POI*) is significantly and positively correlated to conscientiousness (*CSC*)( $\mathbf{r} = 0.591$ , p = 0.000 < 0.01). Furthermore, *POI*) is significantly and positively correlated to civic virtue (*CIV*) ( $\mathbf{r} = 0.582$ , p = 0.000 < 0.01). *POI*) is also significantly and positively correlated to courtesy (*CSY*) ( $\mathbf{r} = 0.567$ , p = 0.000 < 0.010). Finally, *POI* is significantly and positively related to sportsmanship (*SPT*)  $\mathbf{r} = 0.555$ , p = 0.000 < 0.01). Consequently, the relationship between *POI* and measures of organizational citizenship behaviour is thus significant at the 0.01 level of significance.

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Hypothesis 1: From the results obtained in the Table 2, the null hypothesis is rejected and we accept that there is a significant relationship between *POI* and altruism. This outcome buttresses the fact that one way to substantially increase organizational citizenship behaviour is to substantially increase the extent to which there is a favourable climate to worker innovation. Such opportunities as implementation of creative ideas, involvement of the worker in the implementation of such ideas and provision of adequate resources to enhance implementation are important components for positively raising the level of extra discretionary helping behaviours toward one another. This implies that a climate conducive for innovation would trigger workers to voluntarily lend a helping hand to colleagues. Furthermore, this would also encourage the worker to assist those with heavy workload without being constrained by others to do so.

Hypothesis 2: Results obtained in Table 2 indicate that there is a significant and positive relationship between **POI**) and conscientiousness. Hence, the null hypothesis is rejected. This implies therefore that the more organizations create a climate conducive for the implementation of creative ideas, the more workers go beyond the minimum role requirement. This is likely to happen when the worker perceives that his ideas have been accepted and implemented in organization. This tends to propel him to always be punctual in coming to work, avoid taking extra breaks and unnecessary time off. This suggests that as workers ideas are implemented, there is likelihood that company rules and regulations are obeyed irrespective of the presence or absence of their superiors.

Hypothesis three: *POI* has a positive and significant relationship with civic virtue. This is shown in table 2. Hence, reject the null hypotheses. This implies that Opportunity for Innovation creates a sense of concern in worker for the image of the organisation. In other words, as workers useful ideas are put into practice, they generate a feeling of concern to go the extra mile to enhance the image of the organisation to their environment. This causes them to owe allegiance to the organisation, which creates a sense of belongingness to the work place. This discretionary behaviour is manifest in the worker's attendance to meetings that are not mandatory, attendance to functions that are not required but help the company image and willingness to stand up to protect the image of the organization irrespective of their job status.

Hypothesis 4: Results obtained and shown in table 2 shows that **POI** has a positive and significant relationship with courtesy. The null hypothesis is rejected. This implies that Opportunity for Innovation creates a climate where workers exhibit extra role discretionary polite gesture to prevent work relate problems. In other words, when organizations have an environment conducive for innovation, the worker would take steps to prevent problems with colleagues and is mindful of how his behaviour affects colleague's job. Consequently, the worker goes the extra mile to avoid creating problems for others and does not abuse the rights of others. This suggests that the worker considers the impact of his actions on colleagues. This happens because such workers have perceived the organizational climate to be supportive to innovation.

Hypothesis 5: Opportunity for Innovation has a positive and significant relationship with sportsmanship. This is shown in table 2 and the null hypothesis is rejected. This suggests that Opportunity for Innovation creates a climate where workers are to go the extra mile to tolerate annoyances at work without complaining. In other words, as the worker's creative idea is

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implemented; they generate a substantial feeling that they ought to be tolerant towards their colleagues. As the organization considers and practicalises the creative ideas of workers, their sense of collaboration comes to bear in regards to creating a peaceful organizational climate.

### DISCUSSION

The purpose of this study to examine workers perception of opportunity for innovation and to determine its relationship to organisational citizenship behaviour in the Nigerian Hospitality Industry. The study findings have revealed a positive and significant relationship between opportunity for innovation and organizational citizenship behaviour in the Nigerian Hospitality Industry. Gumusluoghu and Ilsev (2010) argue that since innovation is the implementation of valuable and useful new services within the organization context, then it is imperative that organizations present such conducive opportunities for employee innovation. It is shown in this study that this seem to be the case in the Nigerian Hospitality Industry, as organizations are very much characterised by a climate that encourages worker innovation and therefore have workers that are willing to exhibit voluntary behaviour outside their individual work requirements. For as argued by Ishak (2005), this behaviour is matter of personal choice, such that its omission is not generally understood as punishable. These findings seem to indicate that changes in the innovative climate of the organisation would induce changes also in worker discretionary extra role behaviour. This argument is in line with Jong and Hartog's (2010) empirical validation that a climate conducive for worker innovation are associated with OCB, suggesting that when an organization improves the level of implementation of creative ideas of the worker, this might lead to positive emotions that trigger off discretionary extra role behaviours. Vigoda-Gadot (2007) posits that a climate conducive for innovation can be very useful for voluntary behaviours of workers. This again alludes to the positive relationship between opportunity for innovation and organizational citizenship behaviour. Thus, as a result of the high level of opportunity present in the organization, it appears that organizational members have over time translated from mere achievement of work within the confines of prescribed work schedule to organizational citizens. Thus, the first consequence of a climate conducive for worker innovation in the Nigerian Hospitality Industry, which we have found in this study, is that workers get interested in lending a helping hand to those around them. Furthermore, they often cover for others who are absent such that the organizational objectives are still achieved. Consequently, the workers also voluntarily assist others who have heavy work load and are always ready to give advice to others who have work related problems. This is in line with the position of Kushluvan (2003) who reports that innovation is an important element for the eliciting of worker discretionary altruistic behaviours. This gives support to our earlier assertion that as workers are convinced that there is a climate conducive for the implementation of novel ideas, they substantially identify with their co-workers and assist them voluntarily when they have heavy work load. Thus, Cohn and Fredrickson (2006) empirically report that with such altruistic behaviour the organisation stands a better chance to achieve its long term goals.

Another consequence of a climate conducive for worker innovation as we find in our study is that workers exhibit voluntary behaviour that goes beyond the minimum role requirement. This implies therefore that workers in such organizations would always be punctual at work and do not take extra breaks. Consequently, such employees do not find unnecessary reasons to take time off work.

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Furthermore, workers in such organizations where there is a climate conducive for innovation voluntarily goes the extra mile of obeying company rules and regulations even when no one is watching. Worker voluntary conscientious behaviour has been investigated in Paalanen and Hyypiä (2008) study and they posit that such workers 'do their job well and even more than business as usual'.

We also find in the Nigerian Hospitality Industry a situation where workers voluntarily exhibit concern for the image of the organisation to its environment. In order words, workers in the Nigerian Hospitality Industry, appear to be mentally committed to the organization, because they feel the organization's publics should have a good impression of the organization. We have identified that these workers, voluntarily attend function that are not required but help the company image and are consequently willing to defend and protect the image of the organisation. This affirms Paalanen and Hyypia (2008) argument that civic virtue can be described as responsible, constructive involvement in the political process of the organization, including not just expressing opinions but reading one's mail, attending meetings, and keeping abreast of larger issues involving the organization. Such environment would enhance innovativeness and would not stifle idea generation and implementation (Mathisen & Einarsen (2004).

A high level of opportunity, as we have found in this study does not only bring about higher levels of civic virtue, but also appear to increase workers discretionary polite gestures to prevent work related problems, that is courtesy. Consequently, we have found that as workers of the Nigerian Hospitality Industry believe that there is a climate conducive for the implementation of novel ideas, they substantially develop a sense of obligation towards colleagues which is evident by the worker going the extra mile to take steps to prevent problems with colleagues. In other words, the workers in the Nigerian Hospitality Industry are mindful of how their behaviour affect their co-workers jobs and also go the extra mile to avoid abusing the rights of others. This implies therefore that these workers voluntarily avoids creating problems for co-workers and hence considers the impact of their actions on one another. It is in this regards that Bishop *et al* (2006) affirm that a climate conducive for innovation is a potential influential tool for generating high levels of courtesy in workers.

Finally, we have also found that in the Nigerian Hospitality Industry, a high level of opportunity for innovation generates a towering level of worker sportsmanship. Consequently, we have found that as organization members experience the implementation of their novel ideas, they substantially develop a voluntary willingness to tolerate annoyances at work without complaining. Furthermore, such workers avoid making problems bigger than they are and focus on the positive side of situations rather than the negative. Empirical evidence report that good sportsmanship represents people who, not only, do not complain, when they are inconvenienced by others, but also maintain a positive attitude even when things do not go their way, are not offended when others do not follow their suggestions, are willing to sacrifice their personal interest for the good of the work group, and do not take the rejection of their ideas personally (Janssen *et al, 2004*).

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### CONCLUSION, IMPLICATIONS AND RECOMMENDATION

Having examined the relationship between opportunity for innovation and organizational citizenship behaviour, we conclude that (1) As workers perceive that the organization is conducive to innovation, they substantially exhibit voluntary helping behaviours that are outside their job schedule; (2) The workers extra discretionary behaviour to go above minimum job requirement is influenced by the opportunity for innovation present in the organization; (3) as organizational members feeling of concern toward the image of the organisation increase due to the opportunity for innovation in the organisation, they substantially develop extra discretionary behaviours to protect their organisation (4) as workers perceive that they have a conducive climate for innovation, they go the extra mile in discretionary behaviours to prevent work related problems in the organisation and (5) The presence of a climate conducive for innovation, substantially triggers off extra discretionary behaviours that would cause a willingness to tolerate annoyances at work without complaining. All these suggest that when an organization improves the level of implementation of creative ideas of the workers, this leads to positive emotions that trigger off discretionary extra role behaviours. Accordingly, Vigota-Gadot (2007) reports that by providing a climate for innovation, workers go beyond the call of duty to ensure that the organisation meets its stated objectives. The study also provided insight into how the organizational internal milieu should be conducive for innovation. In the presence of opportunity for innovation, employees are ready to sacrifice personal concerns for the organization. Thus, the present study evident the fact that opportunity for the implementation of novel ideas promotes employee's extra discretionary behaviour. Given these evidences and the findings of this study, the researchers conclude that organizations that want to remain competitive, viable and stay in business should pay particular attention to encouraging an environment conducive for the development and implementation of useful and constructive ideas of their employees.

In the light of the findings of this study, it is recommended that (1) managers in the industry should recognize the fact that the hospitality industry is a peoples" industry, with unique characteristics. Therefore, opportunity for innovativeness should be enthroned to enhance worker selfless extradiscretionary behavior. (2) Managers and supervisors should encourage and promote such factors that can enhance implementation of new ideas.

### Limitations/Future Research

This study was conducted in the capital cities of the states that comprise the south-south geopolitical region that is highly urbanised, and where individuals are more educated. A study with more national coverage could reveal more disparities in various regions and business sectors is encouraged.

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