

Constructive Deviance in Insurance: The Stakeholder's Perspective

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Abstract

Previous studies reported that the deviation from established norms might be detrimental to both employees and organizations. Later, researchers broadened the definition of deviance to include constructive behaviors that violate organizational norms, but lend helping hands to the employees and to the organization. The growing acceptance of constructive deviance holds great significance for industries like insurance, where such deviance on the constructive side may result in innovative products, better customer-driven organizational processes, and enhanced use of technology for cost cutting. The present study explores the acceptance of six diverse dimensions of constructive deviance (creative deviance, issue selling, whistleblowing, organizational citizenship behavior, pro-social role behavior, and extra-role behavior). The study reported a healthy acceptance and perceptual preparedness for constructively deviant behavior. Variations based on demographical variables such as age, gender, experience, and educational qualifications, are also examined. The paper concludes that adequate investment in employees propels the laws of reciprocity, as establishments who have embraced and embedded constructive deviance in their culture will reap that which they have sown.

Keywords: Constructive Deviance, Issue Selling, Insurance, Extra-Role Behavior

Introduction

The concept of deviance has been intensely debated and discussed among researchers and practitioners for many decades. However, most of the studies in the field of workplace deviance examined the negative repercussions

of deviance (Thio, 1978; Dodge, 1985; Spector & Fox, 2002; Vardi & Weitz, 2004; Garg, 2019). Focus was on destructive and negative behavior which caused substantial harm to individuals and to the organization as a whole. Deviance used to be categorized as a negative and an undesirable concept which leads to organizational malfunctioning. In the normal course of work-life, it is quite possible that the employees may deviate from their routine (Mitchell & Ambrose, 2007). Previous studies have concluded that the deviation from established norms might be detrimental to both employees and organizations (Lee & Allen, 2002; Robinson & Bennett, 1995). In time, researchers have broadened the definition of deviance to include constructive behaviors that violate organizational norms, while lending a helping hand to the employees and to the organization (Warren, 2003; Spreitzer & Sonenshein, 2004). The contemporary concept of deviance includes both 'positive' and 'negative' deviance. Cameron and Caza (2004) suggested that positive deviance helps employees and organizations in realizing their highest performance potential, as employees who fail to follow the organizational norms can be the root of successful innovations. According to Howell, Shea, and Higgins (2005), nonconforming behaviors (e.g., champions of innovation and corporate entrepreneurs) accelerate the innovation process, increase competitiveness, and foster organizational change. Constructive deviance also favors managerial effectiveness and therefore, has a positive relationship with organizational performance.

The growing acceptance of constructive deviance holds great significance for industries like insurance where such deviance on the constructive side may result in innovative products, better customer-driven organizational processes, and enhanced use of technology for cost cutting. Academicians and practitioners have concluded that there are significant and far-reaching changes in the

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insurance sector in India. Insurance products have reached every corner of the Indian society. The insurance industry has become one of the fastest growing service industries in the country. Insurance companies have witnessed exponential growth in recent years, and this has resulted in increased insurance density and penetration. A report by IRDA highlighted golden prospects of higher growth and prosperity due to a huge untapped market (especially smaller cities and rural areas), arrival of new products, de-tariffing of insurance premium, growth in private and foreign investment, and also due to increase in government schemes and support (Garg, 2015a; Mistry, 2015; Kannan, 2010; Narwal & Pathneja, 2020). The insurance sector is expected to have a consistent growth rate of about 10 to 15% in the next five years. Madhavi (2014) reported major challenges on the path of accelerated growth of the insurance industry. The far-reaching changes in the Indian insurance industry have renewed attention towards HR challenges of insurance companies. Traditional workplace deviance was seen as detrimental to the growth of the insurance industry (Derrig, 2002; Garg & Sharma, 2015). Management used to take strict disciplinary action against any deviance (Zarina, 2018). Even very minute workplace deviance was treated as a threat to the organizational set-up. With changing time, constructive deviance has become acceptable in various industries and its acceptability in the Indian insurance industry is still under investigation. This paper takes a broader perspective on constructive deviance by exploring the acceptability of the Indian insurance industry on the six different constructs of constructive deviance.

The paper is broadly divided into three parts. In the first part of the paper, the concept of constructive deviance and its constructs was discussed. In the second part, the status of constructive deviance across various stakeholders of the insurance industry was examined. Statistical significance of variations based on demographical and organizational factors in constructive deviance was also investigated. And lastly, practical implications, limitations, and propositions for further research, are discussed.

Literature Review

Constructive Deviance

Constructive deviance has been defined by scholars in various ways. According to Spreitzer and Sonenshein

(2003) constructive deviance is “intentional behaviors that depart from the norms of a referent group in honorable ways” (p. 209). The authors have suggested that the ‘honorable ways’ are labeled and defined by reference groups. Thus, different groups may have different definitions of honorable ways. Accordingly, the definition and domain of constructive deviance will also vary from society to society. In relatively open societies like in the USA and the UK, the small non-conformity may not be regarded as deviant behavior. However, in relatively more conservative societies like in India and in China, minute non-conformity with established organizational norms may be treated as a serious deviant behaviour. Constructive deviance has also been defined by Galperin (2003) as “voluntary behavior that violates significant organizational norms and in doing so contributes to the well-being of an organization, its members, or both” (p. 158). Warren (2003) defined constructive deviance as “behavior that deviates from the reference group norms but conforms to hyper-norms” (p. 628). Hyper-norms are referred to as globally held beliefs and values (Donaldson & Dunfee, 1999). Constructive deviance may also be referred to as unauthorized behaviors, but such behaviors facilitate organizational goals (Van Dyne & LePine, 1998). Various other researchers, including Zhou and George (2001), Madjar, Oldham and Pratt (2002), Garg (2018), and so on, have also defined constructive deviance in the same lines. Common to all definitions is the understanding that the conceptualization of constructive deviance comprises the following four essential features (Vadera et al., 2013).

- Deviation from established norms of reference group. This reference group can be a work group, a department, an organization, or even an informal group.
- Conformation to commonly held beliefs and values which may be referred to as hyper-norms or cultural values.
- Deviation should lead to the well-being of employees, the department, and the organization, and may result in the welfare of the society at large.
- Intentional or voluntary constructive deviant behavior.

Constructive deviance does not include deviations only from productive norms, but also encompasses deviation from non-productive group norms. Non-productive group norms may include lack of productivity, undercutting

of other members, glass ceiling, harassment of women, frequent protests, unionism, and so on (Vadera et al., 2013; Garg, 2015b). Thus, any study on constructive deviation must include deviation from both productive and non-productive reference norms.

Constructs of Constructive Deviance

Warren (2003) reported that constructive deviance is an umbrella term that comprises several different types of behaviors. The different types of behavior are also considered as constructs of constructive deviance. The different constructs of constructive deviance are pro-social rule breaking (Morrison, 2006), extra-role behaviors (Van Dyne, Cummings and McLean Parks, 1995), issue selling (Dutton and Ashford, 1993), creative performance (Baer, Leenders, Oldham & Vadera, 2010), principled organizational dissent (Graham, 1986), whistleblowing (Near & Miceli, 1985), tempered radicalism (Meyerson & Scully, 1995), counter-role behavior (Stawand Boettger, 1990), exercising voice (Van Dyne & LePine, 1998), some types of OCB (Van Dyne et al., 1994; Garg, 2017b), taking charge (Chiaburu & Baker 2006), and functional or creative disobedience (Brief, Buttram & Dukerich, 2001). Various researchers and authors have included these behaviors in deviant behavior as they fulfill all four criteria of constructive deviance.

Creative Performance

Creative performance is the process of generating novel and untraditional solutions for organizational issues, challenges, and problems (Oldham & Cummings, 1996; Amabile, 1996). Creativity encompasses a departure from the status quo regarding how organizations do things routinely (Zhou & George, 2001; Madjar, Oldham & Pratt, 2002). According to researchers, both the individual and the organizational factor prompts and encourages creative performance. Organizational factors that result in creative performance include organizational support for autonomy (Madjar & Ortiz-Walters, 2009), resources for creativity, organizational identification of innovation and creativity (Goncalo, Flynn & Kim, 2010), resources for creativity (Shalley, Gilson & Blum, 2009), transformational leadership (Gumusluoglu & Ilsev, 2009), leader-member exchange (Grant & Berry 2011; Dash, 2019; Dash, 2020), and so on. Individual factors prompting creative performance comprises willingness to take risks (Shalley,

Gilson & Blum, 2009), career commitment, creative self-efficacy (Gong, Huang & Farh, 2009), learning goal orientation, intrinsic motivation (Eisenberger & Aselage, 2009), cognitive feasibility (Madjar & Ortiz-Walters, 2009), perceived self-determination (Hirst, van Knippenberg & Zhou, 2009), and so on. Creative performance is always an asset for an organization, but it definitely requires deviation from routine processes and organizational structure. Modern organisations expect their employees to break the shackles of conventional thinking and indulge in out-of-the-box idea generation. Such innovation-driven organizational culture is largely been seen as a source of competitive advantage in contemporary organisations.

Issue Selling

According to Dutton and Ashford (1993), issue selling is “voluntary behaviors which organizational members use to influence the organizational agenda by getting those above them to pay attention to an issue” (pp. 398). It is focused specifically on information and data about strategic issues or opportunities in the organization (Morrison, 2011). Issue selling is considered a subset of expressing voice (Warren, 2003). Researchers believe that the employees require three types of knowledge to pitch their ideas to seniors: *relational knowledge*, which helps in preparing a separate list of employees who might be affected, who might care about the issue, and who might object to the case. Such information aids an employee in figuring out like-minded employees so that a team could be formed for pitching the issue collectively; *normative knowledge*, which helps in determining the data set that is required to pursue the case; and *strategic knowledge*, which helps in understanding the organization’s vision, mission, goals, and objectives. Issue selling has started to gain acceptance across organisations as it highlights the important and paramount issues to management.

Extra-Role Behavior

Extra-role behavior is defined as “behavior which benefits the organization and/or is intended to benefit the organization, which is discretionary and which goes beyond existing role expectations” (Van Dyne et al., 1995, pp. 218). Various factors affecting extra-role behavior are procedural justice, distributive justice, interactional justice (Olkkonen & Lipponen, 2006),

psychological contract breach (Restubog, Bordia, and Tang, 2006), work-group identification, organizational identification, job satisfaction (van Dick et al., 2008), and human resource management practices (Tremblay, Cloutier, Simard, Chênevert & Vandenberghe, 2010). Extra-role behaviours are highly desirable as employees do not remain strictly confined to their job profile, and tend to cross the limits of their routine activities for the betterment of the organization.

Pro-Social Rule Breaking

According to Morrison (2006), pro-social rule breaking is defined as “intentional violation of a formal organizational policy, regulation, or prohibition with the primary intention of promoting the welfare of the organization or one of its stakeholders” (pp. 6). The definition explicitly confirms that (a) the behavior is intentional or voluntary, (b) the behavior entails deviation from established and practiced norms, (c) the behavior has been chosen for the well-being of stakeholders and for organizational betterment, and (d) most research on the behavior reports that the behavior conforms to hyper-norms. For instance, while elaborating the concept of pro-social rule breaking, Morrison (2006) reports that “such behavior reflects a desire to do things better or to do good in the context of one’s organizational role” (pp. 8).

Organization Citizenship Behavior

Bateman and Organ (1983) defined Organization Citizenship Behavior as “Individual behavior that is discretionary, not directly or explicitly recognized by the formal reward system, and in the aggregate promotes the effective functioning of the organization”. Organizational Citizenship Behavior is a multi-dimensional concept and comprises five constructs.

- **Altruism:** Discretionary behavior of the employees that intend to help others in an organization with a relevant task or problem.
- **Courtesy:** Proactive gestures that include consulting with other workers in the organization before acting, giving advance notice, and passing along information.
- **Conscientiousness:** Employee performs assigned tasks according to their role expectations.
- **Civic Virtue:** Engrossment which the employee illustrates in the political life of the organization.

- **Sportsmanship:** Abstaining from complaining about trivial matters.

Whistleblowing

According to Near and Miceli (1985), whistleblowing is defined as “disclosure by organizational members (current or former) of illegal, immoral, or illegitimate practices under the control of their employers to persons or organizations who may be able to effect action” (p. 4). Whistleblowing can be internal (within an organization, such as reporting to management or the board of directors) or external (outside an organization, such as reporting to the CBI, CVC, and so on). Researchers, including Dozier and Miceli (1985), suggested that external whistleblowing can be conducted with the intent of retaliation rather than protecting the public, employees, or investors. And thus, external whistleblowing is not considered as constructive deviance. However, an activity of whistleblowing using internal channels saves the organization in the long-run and acts in the society’s best interest. Consequently, internal whistleblowing (not external) is regarded as a form of constructive deviance.

Potential of Constructive Deviance in the Indian Insurance Industry

There has been an exceptional expansion in the service industries (Bateson & Hoffman 1999), and the Indian insurance industry has also seen remarkable growth and penetration in recent times. The Indian insurance industry is an integral and important constituent of the global financial market. In addition, the role and utility of the insurance sector has grown in economic importance (Garg, 2017a). The growth in demand of insurance products can be attributed to the rising income of people, growth in other industries, rising employment in the insurance sector, and increasing financial intermediary services (Mistry, 2015). A sound, resilient, and future-oriented national insurance market is an indispensable feature of economic growth. The insurance industry not only collects premium, but also plays an important role in investment. It favors essential social and economic situations by covering personal and business risks. Policymakers possess a strong tool to stimulate economic growth through manipulating various factors that promote insurance demands (Kannan, 2010; Garg, 2018).

Further, it is a well-accepted and established fact that the service sector is a human resource-intensive industry. In

this era of throat-cut competition in the insurance sector, only human resources can act as a potential source of competitive advantage. Hence, insurance companies have started to place greater emphasis on human resource management practices. Liberalization in the Indian insurance sector has opened up the sector to private competition. A number of foreign insurance companies have set up representative offices in India and have also tied up with various asset management companies (Shanker, 2006). All these developments have forced the insurance companies to be competitive. Contemporary companies must seek ways to become more efficient, productive, flexible, and innovative, under constant pressure to show better results (Kundu & Malhan, 2009). The traditional ways of gaining competitive advantage have to be supplemented with organizational capability and the firm's ability to manage people (Ulrich & Lake, 1990). A strategy that focuses on the human side can be an effective way of ensuring success in the current competitive global business environment (Verma, 2000). A well-defined and established structure of high-performance work practices benefits not only the organization but also the employees (Patil & Ravichandra, 2019). HR policies of an association benefit the employee by providing better opportunities for growth in terms of better compensation, benefits, training and development opportunities, and career management, in turn leading to job satisfaction and self-fulfillment (Lavuri & Naik, 2019). The most challenging hurdles are related to human aspects ranging from attrition, low morale, high organizational role stress, low employee engagement level, and low levels of mutual trust and respect.

With utmost pressure on employees of the Indian insurance industry, the frequency and magnitude of constructive deviance has risen in recent times. Modern insurance companies do not only accept deviances which are for the betterment of the organizations, but there is a growing trend towards appreciating and rewarding positive deviance at the workplace. This study is an attempt to explore the acceptance of the insurance industry of constructive deviance. In this paper, as many as six dimensions (creative performance, extra-role behaviour, pro-social active behaviour, organizational citizenship behaviour, whistleblowing, and issue selling) of constructive deviance are investigated.

Research Methodology

The principal target of this study is the status of constructive deviance in the Indian insurance industry. The paper tends to examine the perspective of all stakeholders of the insurance industry, which includes employees of insurance companies, intermediaries like agents, brokers, and service providers like third-party administrators. For in-depth understanding, variations based on demographic variables such as age, gender, and experience, is also examined. Further, perspectives of various stakeholders are subjected to statistically significant tests. The research setting for the present study is offices of the insurance industry situated in every part of the country. Data has been collected from all five geographical zones of India, i.e. northern, southern, eastern, western, and central zones. Subsequently, random sampling has been used to reduce chances of sampling bias. Data has been collected with the help of a structured questionnaire. Researchers have tried to collect data from all the stakeholders of the insurance industry, i.e. insurance companies (life, general, standalone companies, public, and private companies), intermediaries (brokers and employees of banks in the insurance division, and agents) and TPAs (Third-Party Administrators). The sample size of the present study is 510. The organizational and demographical distribution of the sample is depicted in Table 1.

Table 1: Description of Sample

Sr. No.	Variable	Category	No. of Respondents	%
1	Gender	Male	300	58.8%
		Female	210	41.2%
2	Education Level	Undergraduate	182	35.6%
		Graduate	264	51.7%
		Postgraduate	64	12.7%
3	Age	Below 25 years	70	13.7%
		26-35 years	97	19.1%
		36-45 years	126	24.7%
		46-55 years	148	29.1%
		Above 55 years	69	13.5%
4	Experience	Less than 5 years	128	25.0%
		5-10 years	224	43.9%
		More than 10 years	158	30.9%
5	Department	Marketing	270	52.9%
		Non-marketing	240	47.1%

Sr. No.	Variable	Category	No. of Respondents	%
6	Function	Insurance companies	301	59.1%
		Intermediary	116	22.7%
		TPA	93	18.2%
7	Ownership	Public	231	45.2%
		Private	279	54.7%
8	Sector	General	219	42.9%
		Life	220	43.1%
		Standalone	71	14.0%

Source: Primary Data

Primary data is captured with the help of a structured questionnaire. Part A collected demographic variables such as age, gender, academic credentials, work experience, and so on. Part B collected information related to the organization of the respondents. The information collected through the second part of questionnaire was organizational function, sector of organization and ownership of their company. Part C of the questionnaire comprises 30 statements that measures constructive deviance. All statements were accessed on a 5-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). Collected data is subjected to statistical analysis with the help of a number of descriptive and inferential statistical tools like mean, standard deviation, correlation, and regression. Reliability was tested using Cronbach's alpha. Value of Cronbach's alpha should be higher than 0.7 to confirm reliability (George & Mallery, 2003). Table 2 elaborated that all values of Cronbach's alpha were higher than the threshold value of 0.7, and hence, reliability is confirmed. As far as validity is concerned, convergent validity, which is the degree of correlation between measures of same constructs, was investigated here. Appropriate level of correlation between measures of same constructs confirmed convergent validity. Since this study tried to investigate as many as six different dimensions of constructive deviance, the test for multicollinearity is required to negate the chances of high correlation among the six constructs of the study. The problem of multicollinearity was accessed using Variance Inflation Factor (VIF) which should be less than 5 (Kline, 2009). Table 2 reported that the value of VIF is less than the upper limit of 5. Hence, the challenge of multicollinearity was not an issue. Further, the Harman one-factor test was conducted to check the common method bias. When all 30 statements of constructive deviance were subjected to factor analysis, more than one factor emerged, which

confirmed that the common method bias did not prevail in the study.

Results and Discussion

Table 2: Descriptive Statistics

Variable	N	Mean	SD	Cronbach's Alpha	VIF
Creative Performance	510	3.45	0.67	0.80	4.02
Issue Selling	510	3.29	0.78	0.85	3.54
Extra-Role behavior	510	3.40	0.83	0.91	3.68
Pro-Social Rule Breaking	510	3.14	0.32	0.92	4.21
Whistleblowing	510	3.85	1.47	0.87	3.87
Organization Citizenship Behavior	510	4.04	0.94	0.80	3.68

Source: Primary Data

Table 2 enlisted descriptive statistics in terms of mean values, standard deviations, Cronbach's alpha, and variance inflation factor values. Among the six dimensions of constructive deviance, Organization Citizenship Behavior featured the highest mean value of 4.04, whereas the lowest mean of 3.14 was reported for pro-social rule breaking. Standard deviation reflected that the views of respondents varied across the sample. It meant that the insurance industry preferred organizational citizenship behavior, which included behavior like helping colleagues with their assignments, volunteering for a committee, and not wasting the time and resources of the organization. It is a noteworthy fact that the mean value for all six dimensions of constructive deviance is well above 2.5 (middle value). It represented a high level of acceptance and desirability for constructively deviant behaviour.

Table 3: Correlation Matrix (Six Dimensions of Constructive Deviance)

Variable	CP	IS	ER	PR	WB	OCB
CP						
IS	.42*					
ER	.54*	.28				
PR	.27	.73*	.40*			
WB	.51*	.39	.27	.44*		
OCB	.38	.49*	.48*	.31	.37	1

Source: Primary Data, * Sig. at .01, ** Sig. at .05

CP: Creative Performance, IS: Issue Selling, ER: Extra-role behavior, PR: Pro-social rule breaking, WB: Whistleblowing, OCB: Organization Citizenship Behavior

Table 3 represented the correlation matrix for the six constructs of constructive deviance. Although a few dimensions reported statistically significant correlation among themselves, the VIF values have already clarified the absence of the problem of multicollinearity. After exploring correlation coefficients, the different dimensions of constructive deviance were separately investigated for demographic and organization-based variation test.

Table 4: Significance of Variations in Creative Performance

Sr. No.	Variable	Category	Mean	Sig.
1	Gender	Male	3.86	0.050*
		Female	3.14	
2	Education Level	Undergraduate	3.44	0.830
		Graduate	3.39	
		Postgraduate	3.51	
3	Age	Below 25 years	3.55	0.780
		26-35 years	3.49	
		36-45 years	3.48	
		46-55 years	3.43	
		Above 55 years	3.34	
4	Experience	Less than 5 years	3.86	0.037*
		5-10 years	3.47	
		More than 10 years	3.21	
5	Department	Marketing	4.02	0.00*
		Non-marketing	3.11	
6	Function	Insurance companies	3.23	0.040*
		Intermediary	3.75	
		TPA	3.50	
7	Ownership	Public	2.71	0.018*
		Private	3.98	
8	Sector	General	3.44	0.005*
		Life	3.61	
		Standalone	3.23	

Source: Primary Data, * Sig. at .01, ** Sig. at .05

Creative performance is the generation of news and useful ideas or solutions to organizational problems and challenges. But these ideas were traditionally criticized for being deviant to the organizational rules, regulations, and cultural norms. Like other industries, the Indian insurance industry also seemed to have accepted the importance of promoting creative performance at the workplace (refer to Table 2). Table 4 elaborated the variations in creative performance amongst various individual and organizational factors. It was observed

that male employees (mean = 3.86) of the insurance industry perform significantly better in terms of creativity than female employees (mean = 3.14). These findings are somewhat different from the general belief, which rates female employees higher in creativity than their male counterparts. These findings highlight the probable presence of stereotyping and prejudice against women in the insurance industry. However, further investigations are required for proper verification of the facts. In the same line, it is reported that creative performance significantly decreases with the experience of the employees. Relatively less experienced employees showed higher creative performance. Further, marketing people (mean = 4.02) were found to be more creative performers than non-marketing people (mean = 3.11). Again, this is noteworthy, and a desired state, where marketing people resort to a higher level of creative performance. The insurance industry is probably the only industry that depends too much on its intermediaries for its product selling. Thus, a higher level of constructive deviant behavior from marketing and intermediaries is a welcome step. Also, employees of private companies have a higher creative performance mean than employees in public sector enterprises. It represents the problems of bureaucracy, and rigid, top-down command structures in government or public sector enterprises. Variations were observed in the case of age, education level, and sector of the employees. However, these variations were statistical insignificant.

Table 5: Significance of Variations in Issue Selling

Sr. No.	Variable	Category	Mean	Sig.
1	Gender	Male	3.55	0.034*
		Female	3.11	
2	Education Level	Undergraduate	3.17	0.047*
		Graduate	3.24	
		Postgraduate	3.43	
3	Age	Below 25 years	3.26	0.280
		26-35 years	3.31	
		36-45 years	3.62	
		46-55 years	3.10	
		Above 55 years	3.13	
4	Experience	Less than 5 years	2.96	0.041*
		5-10 years	3.12	
		More than 10 years	3.56	
5	Department	Marketing	3.98	0.001*
		Non-marketing	2.87	

Sr. No.	Variable	Category	Mean	Sig.
6	Function	Insurance companies	3.20	0.039*
		Intermediary	3.21	
		TPA	3.30	
7	Ownership	Public	2.54	0.021*
		Private	3.97	
8	Sector	General	3.52	1.180
		Life	3.18	
		Standalone	3.02	

Source: Primary Data, * Sig. at .01, ** Sig. at .05

Issue selling may be referred to as voluntary behavior exhibited by the employees through which the employees try to influence and modify the organizational agendas and outlines by enticing their seniors to pay attention to an issue. Although such behaviour was rated undesirable previously, market dynamics that include immense opportunities have forced the management to change their views on issue selling. It was observed that a higher proportion of male employees (mean = 3.55) were found to use tactics to influence the attention of the seniors than their female counterparts (mean = 3.11). Issue selling behavior increased significantly with educational level of the employees, and with experience. The findings seem to be a natural outcome to enhanced knowledge, increased exposure to organizational cultures and rules, and rise of employees in their career path. Again, employees of the marketing department use issue selling with great vigor than employees from non-marketing fields. An insurance company is primarily concerned with premium generation. This is the reason why marketing departments get preference over other departments. And such a favored approach allows greater frequency and magnitude of issue selling. Also, employees in private companies (mean = 3.97) showed a higher level of issue selling than employees in the public sector (mean = 2.54).

Table 6: Significance of Variations in Extra-role Behaviour

Sr. No.	Variable	Category	Mean	Sig.
1	Gender	Male	3.87	0.033*
		Female	3.17	
2	Education Level	Undergraduate	3.44	0.189
		Graduate	3.48	
		Postgraduate	3.36	

Sr. No.	Variable	Category	Mean	Sig.
3	Age	Below 25 years	3.22	0.930
		26-35 years	3.34	
		36-45 years	3.25	
		46-55 years	3.49	
		Above 55 years	3.58	
4	Experience	Less than 5 years	3.40	0.070
		5-10 years	3.47	
		More than 10 years	3.38	
5	Department	Marketing	3.70	0.042*
		Non-marketing	3.28	
6	Function	Insurance companies	3.24	0.030*
		Intermediary	3.61	
		TPA	3.38	
7	Ownership	Public	3.11	0.034*
		Private	3.68	
8	Sector	General	3.41	0.300
		Life	3.37	
		Standalone	3.39	

Source: Primary Data, * Sig. at .01, ** Sig. at .05

Extra-role behavior, as the name suggests, is discretionary and voluntary behavior that benefits the organization in both the short- and long-run. Employees indulging in extra-role behavior is highly desirable in the organization because such behavior demands job performance that goes beyond the normal job description and expectations. Again, men (mean = 3.87) were observed to be significantly more engaged in extra-role behavior than women (mean = 3.17). Although extra-role behavior varied with educational credentials, age, and experience of the employees, the variations were found to be statistically insignificant. Employees in the government enterprises engaged in significantly lower level of extra-role behavior than employees in private sector insurance companies. Again, strict adherence to rule books and top-down management system restricts constructive deviance in public enterprises. It is also observed that employees of intermediary companies (mean = 3.61) reported the highest indulgence in extra-role behavior, followed by TPA (mean = 3.38), and lastly, employees of insurance companies (mean = 3.24).

Table 7: Significance of Variations in Pro-Social Rule Breaking

Sr. No.	Variable	Category	Mean	Sig.
1	Gender	Male	3.56	0.020*
		Female	2.87	
2	Education Level	Undergraduate	3.08	0.890
		Graduate	3.24	
		Postgraduate	3.17	
3	Age	Below 25 years	3.70	0.035*
		26-35 years	3.52	
		36-45 years	3.28	
		46-55 years	3.01	
		Above 55 years	2.76	
4	Experience	Less than 5 years	3.65	0.630
		5-10 years	3.39	
		More than 10 years	2.87	
5	Department	Marketing	3.67	0.011*
		Non-marketing	2.94	
6	Function	Insurance companies	3.18	2.730
		Intermediary	3.02	
		TPA	3.17	
7	Ownership	Public	2.56	0.010*
		Private	3.79	
8	Sector	General	3.10	0.390
		Life	3.21	
		Standalone	3.14	

Source: Primary Data, * Sig. at .01, ** Sig. at .05

It is observed that the male employees (mean = 3.56) exhibited a higher indulgence in pro-active behavior than female employees (mean = 2.87). Also, such behavior decreases significantly with the age of the employees (see Table 7). It hints towards a greater affinity to maintain the status quo and increased resistance to change. Further, employees engaged in the marketing department and private sector companies were reported to resort to pro-social behavior to bring out desired changes in organizational culture and policies. These employees were more successful in improving organizational situations in their own favor. The sector (general, life, and standalone companies) and functions of the companies (insurance, intermediary, and TPA) did not show significant variation in pro-social behavior.

Table 8: Significance of Variations in Whistleblowing

Sr. No.	Variable	Category	Mean	Sig.
1	Gender	Male	4.02	0.18*
		Female	3.67	
2	Education Level	Undergraduate	3.67	0.85
		Graduate	3.80	
		Postgraduate	3.98	
3	Age	Below 25 years	3.81	0.20
		26-35 years	3.83	
		36-45 years	3.80	
		46-55 years	3.78	
		Above 55 years	3.96	
4	Experience	Less than 5 years	3.88	2.84
		5-10 years	3.73	
		More than 10 years	3.92	
5	Department	Marketing	3.60	0.042*
		Non-marketing	4.14	
6	Function	Insurance companies	3.83	0.049*
		Intermediary	3.98	
		TPA	3.60	
7	Ownership	Public	3.92	0.027*
		Private	3.69	
8	Sector	General	4.12	0.017*
		Life	3.80	
		Standalone	3.62	

Source: Primary Data, * Sig. at .01, ** Sig. at .05

Whistleblowing has a strong bearing on adherence to organizational rule book, group norms, and cultural and ethical values of the society. It has been reported that marketing people exhibit significantly less whistleblowing behavior than non-marketing people (see Table 8). The insurance industry is infamous for mis-selling, cross-selling, and selling of insurance policies without understanding the proper needs of the customer. It is a general practice for non-marketing personnel to highlight the bad practices of the marketing personnel. Also, public sector employees (mean = 3.92) showed more courage in reporting illegal practices than employees in the private sector (mean = 3.69). It may be due to the strict implementation of legislation related to whistleblower protection.

Table 9: Significance of Variations in Organization Citizenship Behavior

Sr. No.	Variable	Category	Mean	Sig.
1	Gender	Male	4.34	0.030*
		Female	3.87	
2	Education Level	Undergraduate	4.18	0.630
		Graduate	4.27	
		Postgraduate	3.85	
3	Age	Below 25 years	4.44	0.900
		26-35 years	4.38	
		36-45 years	4.10	
		46-55 years	3.83	
		Above 55 years	4.00	
4	Experience	Less than 5 years	4.37	1.203
		5-10 years	3.99	
		More than 10 years	3.85	
5	Department	Marketing	3.88	0.028*
		Non-marketing	4.36	
6	Function	Insurance companies	4.10	0.040*
		Intermediary	4.02	
		TPA	4.04	
7	Ownership	Public	4.39	0.019*
		Private	3.66	
8	Sector	General	3.90	0.890
		Life	4.04	
		Standalone	4.15	

Source: Primary Data, * Sig. at .01, ** Sig. at .05

Like other constructively deviant behaviour, male employees (mean = 4.34) were reported to observe citizenship behaviour in greater proportion than female employees (mean = 3.87) (see Table 9). It is also interesting to observe that employees working in marketing departments (mean = 3.88) reported lower OCB than employees working in non-marketing departments. The findings may be attributed to a high level of internal competition among marketing personnel. This competition restricts helpful behavior among them. The same logic may be seen as the reason for the difference on the basis of ownership of companies (public or private). Employees in public sector companies observe higher level of helpful behavior than those in private sector companies.

Conclusion

Traditional researches in the field of workplace deviance focused on the exploration of both interpersonal and

organizational deviance (Berry et al., 2007). However, these investigations were primarily restricted to counterproductive and negative work behavior (Lauet al., 2003). The present study tried to examine an alternate paradigm of workplace deviance by highlighting the beneficial aspects of constructive deviance. Previous researches (Berry, Ones & Sackett, 2007; Bjørkelo, Einarsen & Matthiesen, 2010; Staw & Boettger, 1990; Van Dyne & LePine, 1998) have provided a theoretical basis to the functional paradigm of constructive deviance. Although, empirical investigations in the domain of constructive deviance are scarce. This paper is one of the pioneer studies in this context. Constructive deviance, especially in the Indian insurance industry, has probably been explored for the first time, with the help of six different dimensions of workplace constructive deviance.

The most vital responsibility of a HR manager is optimum utilization of the scarcely available human resources of the organization. Proactive and pro-employee Human Resource Management provides is one way of ensuring performance optimization. HRM does not only comprise of personnel management, but also represents a broader perspective of managing employees' skill, knowledge, values, ethics, experience, attitude, and work behavior. The present study suggests inclusion of constructive deviance as one of the newest and important tenants of human resource. A large number of constructive deviances have been proposed by various researchers and academicians. Management is suggested to develop a positive attitude towards those deviances, which could lead to organizational development. The management could exert an influence on job satisfaction, managerial effectiveness, and perceived organizational performance, by proper direction and use of constructive deviance at the workplace. Social exchange theory (Blau, 2006) argued that the employees develop commitment and a sense of contribution when they perceive that their contributions are acknowledged and rewarded by the employer. It would be interesting to explore the reaction of employees when their deviance is appreciated and rewarded.

There are many practical implications of the study on management of the Indian insurance industry. Insurance companies are struggling with the problem of employees' satisfaction and managerial effectiveness. Organizational performance is another area of concern for the collective insurance industry, which includes intermediaries and TPA. Managers of insurance companies will be

fascinated to acknowledge the fact that the promotion of constructive deviance can influence psychological empowerment and procedural justice at the workplace. And by ensuring psychologically empowered employees in an organizational environment which promotes justice, insurance managers can contribute in building a workforce, which is more committed, and satisfied with their jobs and work-life balance. This leads to enhanced performance, reduced absenteeism, and turnover. Management of the Indian insurance industry could explore various awareness-building initiatives like seminars, lectures, workshops, cross-industry training, and so on, to strengthen employees' and managers' acceptability of constructive deviance. The paper provides one of the easiest and straightforward solutions to the challenges faced by Indian insurance companies.

Given the preliminary nature of this study, further research needs to be conducted on constructive deviance, the difference between destructive and constructive deviance, and different forms of constructive deviance and its relationship with both individual and organizational outcome. The exploration of other supplementary constructs of constructive deviance may prove to be vital to these relationships. Future researchers could take this initiative to higher levels. Individual-related factors like attitude, belief system, values, and so on, could also be explored for their possible mediating effect. Deviance and financial outcomes could be enhanced further by utilizing results of the present research work. The current study has both theoretical and practical significance. Theoretically it could highlight the scarcity of studies on constructive deviance in the Indian insurance industry. The study is marred with a few limitations, though. Owing to lack of previous observations, results of the study could not be compared for continuity or deviation. As data has been collected from a single questionnaire in a cross-sectional study, the study is marred with common bias error. In conclusion, adequate investment in employees propels the laws of reciprocity, as establishments who have embraced and embedded this concept in their culture will reap that which they have sown.

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