

**CYBERBULLYING AND EMPLOYEE PRODUCTIVITY OF INSURANCE  
COMPANIES IN KENYA**

**By**

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## DECLARATION

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## **ABSTRACT**

Proliferation of information and communications technology in almost all facets of society has changed the way organizations work. In the workplace space, ICT has not only revolutionized how employees communicate with one another but also provided an opportunity for bullies to target their victims. The study investigated cyberbullying in Kenyan insurance companies to determine the extent of and the effect of cyberbullying on employee productivity. Using a cross-sectional descriptive research design method, the data gathering used a semi-structured questionnaire and analysed using regression analysis. The study established a weak correlation between cyberbullying and employee productivity with a study population of 85% of the respondents. It is yet to be determined whether the findings are applicable in other sectors of the economy. Therefore, it is upon potential scholars to carry out similar studies in other sectors in order to compare with the current study. The study recommends future studies to consider using explanatory design that will cover a lengthy period. Cyberbullying is a vice that evolves with advancement in technology. As a result, the study suggests that future studies should target techno-oriented firms whose employees are technology wizards who can easily identify the source of cyberbullying and provide the best way of curbing cyberbullying in organizations.

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## CHAPTER ONE: INTRODUCTION

### 1.1 Background

Proliferation of the information and communications technology (ICT) in almost all facets of the society has changed the way the organizations work. In the workplace, ICT has not only revolutionized the way employees communicate with one another but also provided an opportunity for bullies to target their victims (Lugeiyamu, 2013). Employees differ in terms of their personality and thus will react to internal and external pressures that they are exposed to in their workplace in different ways and eventually affecting their individual and organization performance as a whole. According to Nag (2016), employees spend more than 50% of their lives in the workplace and therefore their productivity will be influenced by the mental state that comes about in the working environment that results from any form of distraction –including from cyberbullying. Workplace cyberbullying affects employees in forms of anonymous, unwanted and aggressive messages. By spreading rumours through hacking victims email accounts to threaten them. Perpetrators if undetected intimidate target victims via unwanted phone calls, using malicious or abusive messages during non-working and working hours. This is referred as workplace cyberbullying (Ramsay & Troth, 2011).

Levels of workplace cyberbullying one is exposed, might affect employee productivity. Cyberbullying has an emotional-social impact; it also has ramifications on the victim's learning process as well (Celik, Atak, & Erguzen, 2019). This subject remains of utmost relevance in the job market and many organizations continue to grapple with its impact. Socio-emotional outcomes of cyberbullying such as depression and anxiety, among others, and its ramification on an employee's productivity not only affect the victims and perpetrators, but equally impact families, and others within the employee environment and social circles (Elçi & Seçkin, 2016). Such extreme consequences have heightened the need for deeper understanding of cyberbullying within different cultures and populations.

Three theories can assist in Investigations on cyberbullying and its impact on employee productivity namely: the Affective Event theory by (Weiss and Cropanzano, 1996), the Conservation of Resource Theory (Hobfoll, 1989) and the disempowerment theory (Kane & Montgomery, 1998). The affective event theory broadly explains emotional characteristics of employees in the workplace. It explains emotional triggers that affect employees' performance and productivity. The daily uplifts and hustles that an employee experience in his workplace results in an emotional response which eventually affect job satisfaction, trust and

organizational commitment (Glaser, Vie, Holmdal & Einarsen, 2011). The Conservation of Resource Theory postulates that human beings are motivated to acquire protect and retain resources - ranging from money, time, food and relationships; and that depletion or the inability to recover the said resources would result in poor wellbeing and stress. Considering that individuals have limited resources, the loss of any will lead to distressing outcomes and consequently affecting productivity. The disempowerment theory postulates that an employee assessment of a 'polluting' work environment that results in a subjective stress results in a negative effect and behaviour at work (Lim, Cortina, & Magley, 2008). In addition, the disempowerment affect the individual employee mental and physical health in an organization.

### **1.1.1 Cyberbullying**

Traditionally, bullying has been associated to occur within the confines of an institution by persons that are in contact with the victim. However, with the proliferation of the information technology to almost every part of the globe, bullying is now perpetuated by persons that are anonymous or can hide their identity. Einarsen (2000), defined cyberbullying as representing instances where employees experience negative acts by colleagues – and seems to exclude external actors. This is despite the fact that customers, shareholder and members of the public can as well abuse employees with the online platform. In relation to the workers action to fellow colleagues, Branch, Ramsay and Barker (2013) define cyberbullying as unreasonable and persistent actions by a group of workers or individuals that is meant to intimidate or humiliate fellow employees with resultant effect being negative health effect and safety of employees. Farley, Coyne, Sprigg and Axtell (2015) who opined that workplace cyberbullying being aggressive mistreatment action that is health warming and thus negative effect on an individual poor physical and mental health effect pursued this line of definition. Similarly, Zhang and Leidner (2014) considers workplace cyberbullying as persistent and systematic treatment from all levels of colleagues through electronic forms by perpetrators who have more power than the target. Due to the different forms of communication mediums that can be used to perpetuate cyberbullying, there are different forms of bullying that can take place.

To enable stakeholders understand and identify the forms of cyberbullying that take place in an organization, McTernan, Dollard and Lamontagne (2013) categorised the vice as flaming, harassment, outing and exclusion. Other forms of cyberbullying include stalking, impersonation and doxing. Similarly, Willard (2006) categorize forms of cyberbullying can take the form of online fights using vulgar and angry languages, harassment. This can take the form of repeatedly sending insulting messages and denigration which involves sending gossip



or rumours of a person with a view of damaging their reputation. In addition, trickery as a form of cyberbullying involves tricking someone to reveal certain secrets and then sharing online. West et al (2014) opine that most organization cyberbullying is whereby employees post inappropriate comments online about their colleagues or even going to the extent of posting negative comments about the organization. Under this circumstance, individuals ridicule, threaten, share snapshots of their colleagues' or make inappropriate comments on social media.

### **1.1.2 Employee Productivity**

In the face of increased competition in the business world, organizations target to improve their employee productivity by affording them a good working environment. Gummesson, (1998) describe employee productivity in terms of worker or group of workers efficiency in a specific period by being able to produce a certain output using specific resources. In this context, the productivity of an employee will be assessed based on their output as compared to fellow colleagues doing the same task. According to Piana (2001), employee productivity should be assessed based on the amount of units – be it goods or services, that an employee handles in a given time period. Since an organizations performance is dependent largely on the productivity of its employees, the output from each employee based on the resources used has become of concern to the organizations. In terms of the time that an employee takes in performing the task allocated, Sharma and Sharma (2014) opines an employee productivity depends on amount of time taken physically on the job in addition to a portion of time the employee is mentally present in performance of the job. Parameters such as enhanced communication, information sharing, moral improvement, learning development as well as referencing measure employee productivity.

According to Sharma and Sharma (2014), organizations should work to ensure to realise higher productivity from its employees because of the associated benefits such as economic growth, social progress and higher productivity. To the individual employee, all other factors remaining constant, higher productivity is associated with better compensation, working environment and larger job prospects. In this context, Cato and Gordon (2009) opines the importance of an organization to align its strategic plan to maximising employee productivity because it is important to an organization's success. As a result motivates and inspires employees creativity which improves their performance to accomplish organization's objectives and goals. (Obdulio, 2014). While technological advancement is intended to improvement of employee productivity, it is associated with hidden losses that result from cyberbullying. Employees that

are targeted in cyberbullying are negatively impacted psychologically, emotionally and physically, a situation that eventually affects productivity (Glambek, Matthiesen, Hetland, & Einarsen, 2014).

### **1.1.3 Kenya Insurance Companies**

Insurance industry in Kenya, plays a significant economic development role in the country as well as the rest of the world. Insurance companies take away risks and fears from a consumer and promise to pay the consumer any losses or damage that affect a consumer's life or property. By mobilizing savings and redistribution of risk, a well-developed insurance market is a foundation for an effective deployment of capital. In Kenya, the insurance sector is regulated under the Cap 487 of the Kenya Insurance Act. It operates under the Insurance Regulatory Authority - IRA, which regulates licenses and develops the insurance industry. In 2019, 56 insurance companies were registered in Kenya, offering general and life insurance while composite insurers sell both life and general. Products offered by insurance companies are generally similar although each company variable value addition services to consumers.

The Insurance companies work with other partners in the industry to support them in selling products – brokers and agents, loss assessors and adjustors, reinsurance companies, risk managers, investigators, healthcare providers, and cost adjusters, several compensation officers, policy analysts, hazard managers or life insurance inspectors (IRA, 2019).

A survey carried out by the Insurance Regulatory Authority (2019), among the factors that affect employee satisfaction – in the insurance sector, includes cyberbullying or participation in cyberbullying. From the survey's findings, cyberbullying reduces employees' level of concentration and thus workers morale in the workplace. According to Petrecca (2010) a hostile work environment can disintegrate the organizational teamwork sabotaging the morale of the members and introduce the culture of absenteeism that eventually results in reduced work productivity. Salin and Helge (2010) highlight that cyberbullying increases anxiety and panic among workers by putting them under distress and to avoid the shame in the organization, they will be opt to be absent from the workplace. Similarly, the loyalty and commitment in the organization will be affected if the perpetrators are not punished or they can escape punishment - a situation that might instigate fear among the victims.

## **1.2 Research Problem**

A key resources to an organization is its human resource base whose level of productivity is the source of successful business (Hassell, 2015). It is important therefore that an organization

provides necessary working environment that does not distract or make its employees unhappy because under such a situation they would not perform to their highest. Understanding of factors that trigger employee unhappiness in an organization is therefore the start of ensuring that their productivity is upheld to the highest level under all circumstances. According to D'Cruz and Noronha (2013), while ICT has become a source of increased productivity and profitability, unchecked and unregulated use is considered a source of challenges because it can be a source of harassment (Privitera & Campbell, 2009). Therefore, it is important that an organization, in the present day operating environment appreciate the impact of ICT and particularly cyberbullying on employee productivity.

In the financial services market in Kenya, the insurance industry is an essential component and that its failure can result in significant negative effect on the country's and regional economies. Improved performance in the insurance companies attracts investors and improves the level of solvency, and thus, strengthens consumers' and all other stakeholders' confidence in the sector, an attribute that also results in improved economy of the country (CMA, 2017). Further, competitive firms need to be profitable in order to operate in the present-day globalized market. Under the Capital Markets Authority (2019), there have been declines in earnings for the majority of companies listed in the NSE and 15 of the 67 registered firms have warned of profit decline in the financial year 2019. Of these firms, two came from the insurance industry and registered poor results. It is appreciated that the performance of an organization is best improved through enhanced employee productivity, but at the same time, it is acknowledged that cyberbullying in the workplace has become a common phenomenon. It is therefore important to understand how the cyberbullying affects employee productivity.

Ndiege, Okello and Wamuyu (2020) investigated the Kenyan experience concerning cyberbullying among university students by assessing how victimization, malice and deception affected students. The results showed victimization was the most popular form of victimization (75.8%) of respondents indicated they had unfairly been victimized electronically while malice (26.4%) was the least. The study confirms that cyberbullying was rife in higher institutions of learning in Kenya. Following the same line, Martínez-Monteagudo, Delgado, García-Fernández and Rubio (2019) sought to investigate the impact of cyberbullying affecting the level of aggressiveness or aggressor as physical aggressiveness and anger increased. As a result, the study advocated for consideration of these factors when developing programs to prevent and reduce cyberbullying among the college students. Makhulo (2019) investigated the effect of cyberbullying on work place production of journalist in the mainstream Kenyan

media. The findings reveal that workplace cyberbullying affects productivity due to the resultant psychological trauma and embarrassment when the same goes to the public. In the extreme cases, cyberbullying the victims have had to resign from their workplace. Within the private university set-up, Mugaza (2018) investigated the how the social media use affect the employee productivity. The findings suggest that there is an inverse correlation between the times that employees visit the social media and their workplace productivity.

From the above studies and other related literature, it has become apparent that cyberbullying has gained traction in the corporate sector and other facets of human life. Majority of studies in the Kenyan context has assumed that the youth experience more cyberbullying and thus the reason why previous studies have concentrated in the high schools and colleges. However, impact of cyberbullying on employee productivity has received limited attention. This research sought to fill in the gap by attempting to answer the following question: What is the impact of cyberbullying on employee productivity among Kenyan insurance companies?

### **1.3 Research Objectives**

The objective of the study was to investigate cyberbullying in Kenyan insurance companies, specifically: to:

- a) Determine the extent of cyberbullying in Kenyan Insurance companies
- b) Determine the effect of cyberbullying on employee productivity

#### **1.4 Value of the Study**

Present study benefits Kenyan insurance industry regulators on guiding them on human resource policy development and regulation of the sector in general. By explaining various forms of cyberbullying of staff in Kenyan insurance companies, regulatory bodies such as the Insurance regulatory Authority (IRA) and Association of Kenya Insurers (AKI) will be able to develop targeted policies that govern employee behaviour at the workplace. Regulatory bodies such as Communication Authority of Kenya (CA) will formulate targeted policies that govern the usage of electronic gadgets. These policies and laws will help in the development of regulations and laws that will further guide the use of electronic gadgets.

The management of the insurance firms and other financial intermediaries can derive benefit from this study as it contributes by adding more theoretical content to human resource management and show evidence on how cyberbullying affects employee performance. From the same, the management is able to come up with appropriate training programs tailored in cushioning the employees from the adverse effect of cyberbullying. In addition, suggestions will be made on controls that can be applied to reduce the spread of cyberbullying in organizations. Therefore, the study provides a different perspective on how organization can handle cyber-bullying cases by highlighting the role of management support in boosting employee productivity and solving the problems that arise at workplace.

This study open doors for future research in detail and also help the employees who are being affected by cyberbullying through recognizing the impact of psychological distress and management support in the effective employee performance. Future researchers are able to identify gaps in the present study that forms a foundation of additional studies with a view to increasing the body of knowledge.

## **CHAPTER TWO: LITERATURE REVIEW**

### **2.1 Introduction**

The chapter covers theories that underpinned the study and discusses the extent of cyberbullying in organizations. Further, the impact of cyberbullying on employee productivity was also discussed and ends with a summary of literature as well as a conceptual framework that links the variables under investigation.

### **2.2 Theoretical Review**

This section delved into pertinent theories to the study's goals. Affective Event Theory, Conservation of Resource Theory and Disempowerment Theory were used to inform discussions about the research objective. The relevance of these theories to the study were also discussed.

#### **2.2.1 Affective Event Theory**

Weiss and Cropanzano (1996) advanced affective Events Theory. The theory opines that the workplace events trigger affective reactions that explains the overall feeling of an employee about one's job and further explains individual work behaviour. The theory brings forth the difference between the affect-driven stimuli and judgment-driven behaviours by stating that the affect-driven action occur directly after an experience that is more likely to reflect immediate affect levels. Negative trolling or harassment in the social media falls under this category because it results on an individual reacting immediately-especially if its a negative harassment (Brief & Weiss, 2012). Any act of incivility experienced by an individual might drive a person to react in a similar manner by exhibiting the incivility as a way of releasing negative effect. Bunk and Magley (2013) established in a workplace; negative emotional responses such as fear, anxiety, state anger and disgust are explained by an incivility and reciprocation.

The affective event theory explains that when individuals in an organization exhibit negative emotions, it may be due to incivility towards them by either internal or external environment or by both. This might drive individuals to exhibit rudeness towards other members of the organization. Frequent experience of hassles and uplifts leads towards the negative and positive emotional reaction that turn into affective driven behaviours and work attitudes (Glaso, Vie, Holmdal & Einarsen, 2011). In the current context, workplace events trigger, such as cyber bullying affect an employee emotional responses, which collectively influence on workplace attitude such as trust, job satisfaction and organizational commitment. Similarly, psychological

distress, including anxiety and anger results in negative emotions of employees at workplace. All these might result from electronic bullying of employees. In line with the affective theory, it follows that malice, deception and public humiliation action resulting from cyberbullying might affect employee behaviour –including enacted mistreatment and eventually employee productivity in the workplace (Bunk & Magley, 2013).

### **2.2.2 Conservation of Resource Theory**

Hobfoll (1989) hypothesized the Conservation of Resource Theory and suggests that human beings are induced to acquire, protect and retain resources at their disposal. These resources include relationship, homes, money, food, time or reputation. Resources in this sense encompass personal conditions, energies or characteristics that serve as attainment of these objects. The theory opines that individuals will jealously protect these resources, that depletion, and the inability to recover and depletion of these personal resources can result in stress and burnout. (Taylor & Kluemper, 2012). In cognizance, individuals have limited resources, Lee and Jensen (2014), it makes the loss of the said resources to be distressing to an individual to the point of eventually resulting loss of personal drive to work to their ability. The theory further suggest that when an individual continuously perceive a net loss of emotional, cognitive resources or physical that cannot be replenished easily, it will result in negative actions in the overall output (Maslach et al., 2011). Particularly, the resource loss can detrimentally affect individual employment outcomes.

In the context of the present research, Conservation of resources theory will suggest that persistent cyberbullying may exert its effects on wellbeing through the cognitive appraisal process and that might eventually contribute to psychological ill-being of employees. The affected employee and when the vice continuous, the final output of the affected employee is negatively hampered take the loss of an employee's reputation through public harassment or malice seriously. The theory focuses more on the effect of environment and individuals' personal resources in predicting the stress process, as opposed to individuals' personal construal (Hobfoll, 2001). Employees will always endeavour to conserve their resources and any external stimuli that erode the said resources will result in negative energy. Depletion of resources will result in higher levels of psychological and physical ill-being that is manifested by stress and emotional effect to an individual.

### **2.2.3 Disempowerment Theory**

Kane and Montgomery (1998) advanced disempowerment theory. The theory suggest that an employee considers as a violation existence of a polluting environment in a work place and this results in perception of subjective stress—leading to negative emotion, which disorients employees attitude towards the work goals. The theory further suggest that the greater the effect of work pollution, the greater, the stronger the potential for disempowerment. The disempowerment theory, explains cyberbullying as a situation in which a target of workplace cyberbullying may perceive a series of events being a violation of their dignity (or as something unfair), exhibiting a negative affective response that influences their job attitudes and mental well-being. The negative emotion resulting from cyber bullying results in an employee mental strain, and job dissatisfaction.

Farley et al. (2015) further opines that attribution to blame for the “polluting” event of cyberbullying to a particular individual is taken as a act of violation on an employee dignity and therefore affects one dignity and consequently emotional state in the workplace. The theory therefore suggest that an employee disempowerment as a result of harassment, improper contact, deception and public humiliation is expected to affect the ability of an individual to work and consequently performance in the workplace. This theory is therefore considers to be relevant in explaining how cyberbullying affects the productivity of an employee.

### **2.3 Cyberbullying in Organizations**

The proliferation of the online technologies is not only associated with convenience to different parties due to its ability to facilitate interaction, but also avails a medium to perpetrators to cause psychological and emotional well-being at risk. This challenge is so rampant in that the challenge cuts across physical, cultural, racial, and even religious boundaries (Madden, & Loh, 2020). A study undertaken in 2016 by the Cyberbullying Research Centre established that 36.8% of employees in Europe are subjected to some form of cyberbullying at one point or another in their workplace. Indeed recent studies on cyberbullying in the last decade suggest that between 10% to 40% of employees and high school and college students are subjected to the vice with detrimental effect on their activities (Keskin,, 2015). Cyberbullying in organizations can take different forms including harassment, malice, deception, unwanted contact and public humiliation.

Online harassment happens when a person’s action causes harm to another through use of electronic media (Wade & Beran, 2011). Harassment often is repetitive hostile and intentional



manner repetition does not necessarily involves only the primary perpetrator, since others may repeat the act of the original perpetrator, to further target the victim (Slonje, Smith, & Frisé, 2013). Harassment involves sending mean, nasty, and insulting messages to a person with the intention of denigrating him/her. D’Cruz and Noronha (2013) submit that harassment actions include sending abusive emails to employees within an organization, negative public posts uploaded on social media sites or receiving inappropriate comments.

A bully undertakes stalking as a cyberbullying act by sending targeted messages to an individual that aims at scaring, harming or intimidating the victim. This bullying action is done through the electronic media. On the other hand, cyberstalking as a form of cyberbullying involves physical threats in nature, to harm the victim, which involves monitoring and false accusations.

#### **2.4 Cyber bullying and Employee Productivity in Organizations**

Keskin, et al, (2016), investigated influence of cyberbullying on counterproductive work behaviour and emotional intelligence (EI) in Turkey. The researchers developed a conceptual model that relates cyberbullying and counterproductive work behaviour (CWB) and in the same context what is the role of employee emotional intelligence. As noted by Ak, Özdemir and Kuzucu (2015) the present day organizations cannot prevent wholly interpersonal conflict emanating from cyberbullying because bullying goes beyond work environment and impacts a victim’s personal life. As a result, the research points out that the best strategy is to arrange training programs to increase the employee emotional intelligence level and structuring the recruitment process that employs staff with high EI levels. In a latter study

Madden and Loh (2020) sought to investigate the workplace cyberbullying and the influence of the bystander helping behaviour among 204 white-collar employees. The findings suggest that by-standers are likely to offer a help on employees being bullied if they have a psychological relationship with the affected target. Consistent with Levine and Crowther (2008) bystanders were found to intervene when the target being bullied was a work friend (in-group) but in the case of out-group member, the help was less forthcoming. However, the results contradict that arrived by Lewis, Thompson, Wuensch, Grossnickle, and Cope (2004) who found that diffusion of responsibility was absent when the in-group members were working outside their jurisdiction even though in the same multinational organization.

Baloch (2020) investigated the role of management support in the effect of cyberbullying on employee’s emotional impact. The study was based on 258 public sector employees in

Pakistan. The findings reveal that cyberbullying has negative and statistically significant effects on employee job performance. The study established that psychological distress has a significant mediation between the relationship of cyberbullying and employee job performance. The study recommends that management support for affected employees with a view to reducing the psychological distress and thus increasing job performance. This finding is in line with that of Kivimaki, Elovainio and Vahtera (2010) who pointed out that cyberbullying in an organization setting resulted in increased absenteeism, lower job satisfaction and negative perceptions of team performance.

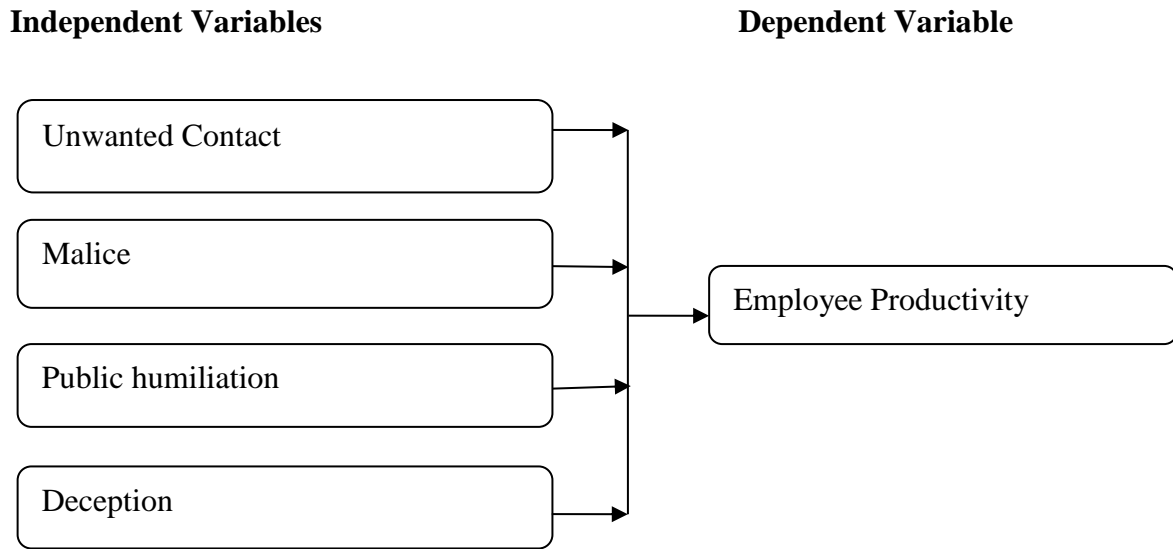
Makhulo (2019) investigated the effect of cyberbullying emanating from the social media in work place production among journalist working in the Kenyan media houses. The research particularly investigated the effect role of the Cyber security and protection act (2016) Section 27 enacted in Kenya. The research findings reveals that cyberbullying impacted negatively on adults than the youth which earlier studies have concentrate on since the vice impact on the families and work places. Employee productivity was found to be affected from the psychological trauma, embarrassment, shame and legal involvement whenever the message goes public. In other situations, the study findings reveal that others have buried themselves in work for victimization fear and in some cases others have gone to the extent of committing suicide- This position supports the findings by Hollis (2016) who pointed out that cyber shaming–technology among people of colour in high school students in England was found to result in suicide. Therefore, the effects of cyberbullying is not localised in a particular region but rather transcends national boundaries and affects persons of all ages.

Mugaza (2018) investigated the social media use, on the productivity of employees in Kenyan private universities. The study was based on 685 employees at the USIU – Africa. The findings found that the use of social media in the workplace increased the level of tem-work in an organization and facilitated faster feedback in decision-making and thus increased employee productivity. The study recommended that there need to be coordination between different departments concerning how to use effectively the social media platforms provided by the institution.

## **2.5 Conceptual Frame work**

Reichel and Ramey (1987) described a conceptual framework as a collection of wide concepts and thoughts derived from the appropriate investigative areas and employed to organize future presentations. According to Board and Fritzon (2005), the four common modes of workplace

cyberbullying include; unwanted contact, public humiliation, deception and malice. This relationship is represented in Figure 2,1.



**Figure 2.1: Conceptual Framework**

**Source: Author (2021)**

**Employee Productivity**

A worker or group of workers efficiency to produce a certain output in a specific period of time using allocated resources.

**Unwanted contact**

Any online communication that makes one feel uncomfortable or unsafe. It can be with a someone you know or a stranger.

**Malice**

Desire to cause or commit an unlawful act of pain, injury, or distress to another party without justification.

**Public humiliation**

A punishment form whose main aims is dishonouring or disgracing a person, usually an a prisoner or offender, mainly public places. It is also known interpreted as public shaming.

**Deception**

Is a statement or an act that hides the truth, misleads, or promotes a concept, belief, or a false idea. It aims at personal advantage gain.

## **CHAPTER THREE: RESEARCH METHODOLOGY**

### **3.1 Introduction**

This section contains methodological processes and procedures followed in the research study.

### **3.2 Research Design**

Cross-sectional descriptive research design method was used. The aim of descriptive survey design, according to Gill and Johnson (2006) is to determine the general characteristics of a given population or subjects. It also aids in the establishment of an individual's true perceptions and ideals in order to assess how the condition is in comparison to the corresponding target group. The study was cross-sectional since the research targeted all the Kenyan insurance companies that operated as at 30<sup>th</sup> June 2021 and the results applied to all of them. This research design, enabled the researcher draw conclusions about the cyberbullying dimensions in the workplace namely; unwanted contact, malice, deception and public humiliation and their individual effect on employee productivity.

### **3.3 Population of the Study**

Study population was random sampling all insurance companies operating in Kenya. As at 30<sup>th</sup> June 2021, there were 56 registered insurance companies (Appendix II). The research was a census targeting all insurance companies.

### **3.4 Data Collection**

The data gathering used semi-structured questionnaires that included open-ended and closed-ended questions. The open-ended questions give respondents complete freedom to respond to the questions in whichever manner they see fit depending on their experiences. On the other hand, the closed ended questions allow the respondents to rank the available options and therefore helped the respondents to respond quickly.

The questionnaire consisted three sections with section A covering demographic details of respondents and the insurance company. Section B defined four cyberbullying dimensions in the workplace (unwanted contact, malice, deception and public harassment). Section C sought to determine the effect of cyberbullying on an employee's productivity at the workplace. Due to the Covid-19 protocols adherence, the researcher administered the questionnaires through use of the electronic mail. The targeted respondents were staff members working in the organization's ICT, Human Resource, Sales, Underwriting or Claims departments. In each

organization, the researcher administered at least two questionnaires. The point of entry in each organization was the human resource department.

### 3.5 Data Analysis

The questionnaire was edited for completeness and precision after the data has been obtained. To allow statistical analysis, the responses were coded into numerical format using the Statistical Package of Social Scientist. Descriptive statistics of mean and standard deviation, was used for analysis purpose. Tables presented the results. The study's dependent variable was employee productivity while the predictor variables were the cyberbullying dimensions. To establish the impact of workplace cyberbullying on employee productivity, a regression equation was determined that took the following form;

$$\text{Employee productivity} = f (X_1, X_2, X_3, X_4);$$

More specifically, the regression was of the form;

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \epsilon$$

Where Y = Employee productivity

$\beta_0$  = Constant

$X_1$  = Unwanted Contact

$X_2$  = Malice

$X_3$  = Deception

$X_4$  = Public Humiliation

$\epsilon$  = Error term

The magnitude of the analysis was determined using the F-test, and the coefficient of determination, R<sup>2</sup>, was used to decide how much variance in Y is explained by X. This was performed at a 5% significance level, followed by a correlation review to determine the direction of the relationship between cyberbullying and employee productivity.

## **CHAPTER FOUR: RESEARCH FINDINGS AND DISCUSSIONS**

### **4.1 Introduction**

This chapter presents the statistical findings and results after data analysis guided by recommendations and methodological procedures explained in chapter three. The research analysis focused in two main areas, descriptive and inferential statistics.

### **4.2 Response Rate**

Target population comprised of employees of insurance firms operating in Kenya. In each insurance firm, two respondents were engaged using an online data collection platform. 112 online responses were targeted however, 82 responses were received which was a rate of 73.2%. This rate is satisfactory in making conclusions and is adequate for generalization. According to Mugenda and Mugenda (2013), a 50% response rate is adequate for analysis and reporting; a 60% response rate is good and a response rate greater than 70% is excellent.

### **4.3 Demographic Information**

The study aimed to establish demographic information distribution about respondents' current job designation in terms of management, level of experience, performance targets and whether they have come across cyberbullying incidences. The study also sought to gather more information about the organizations of interest in relation to the number of years in operation and the number of employees.

#### **4.3.1 Level of Management**

The respondents indicated the management level held at their respective organizations. Employee level of management helps determine the extent of participation in decision making with regard to the topic in context of the study.

**Table 4. 1 Management Level**

		Frequency	Percent	Cumulative Percent
Valid	Top	10	12.2	12.2
	Middle	60	73.2	85.4
	Supervisory	12	14.6	100.0
	Total	82	100.0	

From the findings, nearly three quarter of the respondents (73.2%) held middle level management position, 14.6% of the respondents were supervisors while 12.2% comprised of top-level managers. The study findings implied that the respondents participated in decision-making process and therefore they were aware of cyberbullying in the organization and its associated effect on employee productivity.

#### 4.3.2 Employee Experience

The level of experience of employees in a study helps determine the level of understanding with regard to operational activities pertaining the research topic. Therefore, it is paramount for researchers to collect organizational views from experienced respondents who are believed to be informed in organizational perspective.

**Table 4. 2 Employee Experience (years)**

Category		Frequency	Percent	Cumulative Percent
Valid	Less than 5	10	12.2	12.2
	5 - 10	50	61.0	73.2
	11 – 15	12	14.6	87.8
	More than 15	10	12.2	100.0
	Total	82	100.0	

From the findings, most respondents, 61.0%, have 5-10 years' experience in insurance sector, 14.6% have 11-15 years, 12.2% have more than 15 years of experience also 12.2% had less than 5 years of experience. The study findings imply that a significant percentage of respondents have relevant experience level to guarantee the researcher of informed responses for significant findings.

### 4.3.3 Number of Employees

The study aimed to establish number of employees among the firms under investigation in order to establish the average size of insurance firms. The collected data and respective responses is presented below.

**Table 4. 3 Number of Employees**

		Frequency	Percent	Cumulative Percent
Valid	Less than 50 employees	2	2.4	2.4
	50-100 employees	46	56.1	58.5
	101-150 employees	23	28.0	86.6
	More than 150 employees	11	13.4	100.0
	Total	82	100.0	

56.1% of respondents indicated their firms have employed between 50 and 100 employees, 28.0% opined that in their organization, the number of employees range between 101 and 150. In addition, 13.4% respondents indicated that the number of employees in their organization were more than 150 employees while only 2.4% indicated that there are less than 50 employees in their firm. From the findings, an implication can be drawn that majority of insurance firms are medium sized organizations.

### 4.3.4 Years of Operation

Number of years a firm has been in operation, determines age of an organization. In this regard, the higher the number of years, the more an organization has been involved in the topic of interest hence increased employee participation in operational changes in the organization.

**Table 4. 4 Years of Operation**

		Frequency	Percent	Cumulative Percent
Valid	Less than 10	4	4.9	4.9
	10 - 15	39	47.6	52.4
	16 - 20	31	37.8	90.2
	Over 20	8	9.8	100.0
	Total	82	100.0	



The study findings about the age of insurance firms established that nearly half of the respondents (47.6%) opined that their firm has been in operation for 10-15 years. Additionally, 37.8% of the respondents stated that their employers has been in operation between 16 and 20 years and only 9.8% and 4.9% of the respondents gave an opinion that their firms have been operating for over 20 and less than 10 years respectively. The findings imply that the firms under investigation have been in operation for a significant period.

#### 4.3.5 Forms of Cyberbullying Encountered

The respondents indicated whether they have faced any form of cyberbullying at their work environment. The findings are summarized below.

**Table 4. 5 Forms of Cyberbullying Encountered**

Cyberbullying Category		Frequency	Percent	Cumulative Percent
Valid	Unwanted contact	14	17.1	17.1
	Public humiliation	37	45.1	62.2
	Malice	15	18.3	80.5
	Deception	16	19.5	100.0
	Total	82	100.0	

From the findings, 45.1% of the respondents have faced public humiliation, 19.5% of the respondents have been deceived, and 18.3% have faced malice while 17.1% have received messages from unwanted contacts. The findings thus imply that all the respondents, at a given point, were victims of cyberbullying hence understand and relate with effects of cyberbullying on employee productivity.

#### 4.3.6 Performance Target

The main target of many organizations is to achieve sustainable competitive advantage. This can only be realized when employees achieve quarterly and annual targets. As a result, the study aimed to establish whether the respondents achieved their targets in the last quarter.

**Table 4. 6 Performance Target**

		Frequency	Percent	Cumulative Percent
Valid	Yes	44	53.7	53.7
	No	38	46.3	100.0
	Total	82	100.0	

More than half of the respondents (53.7%) met their targets while 46.3% did not meet the threshold for the last quarter of the year. The study attributed this to the presence of cyberbullying that affected employee’s productivity.

#### 4.3.7 Scale of Achievement

The respondents were asked to indicate their target achievement rate based on a scale of 1-5. Below are the findings.

**Table 4. 7 Scale of Achievement**

Scale		Frequency	Percent	Cumulative Percent
Valid	2.00	3	3.7	3.7
	3.00	33	40.2	43.9
	4.00	18	22.0	65.9
	5.00	28	34.1	100.0
	Total	82	100.0	

From the findings above, 40.2% of the respondents indicated a scale of three, a moderate extent. 34.1% indicated a scale of five, which implies excellent performance. 22.0% of the respondents indicated a scale of four implying a great extent while 3.7% performed below average. The findings thus shows majority of the respondents performed averagely which might be because of cyberbullying effect.

#### 4.3.8 Target and Customers Served

The respondents were asked to indicate organization target based on the number of customers served. From the findings, majority of insurance firms had a target of over 1000 clients. Based on individual employee target, the findings are distributed as shown in the table.

**Table 4. 8 Target and Customers Served**

		Frequency	Percent	Cumulative Percent
Valid	Less than 50	26	31.7	31.7
	50-100	39	47.6	79.3
	101-150	9	11.0	90.2
	Over 150	8	9.8	100.0
	Total	82	100.0	

Based on the findings, 47.6% indicated that they served 50-100 clients in the last quarter, 31.7% indicated that they had served less than 50 clients, 11% of the respondents had served 101-150 clients while 9.8% served over 150 clients. From the findings, it was observed that the number of clients served was small. This is attributed to COVID19 protocols that led to restriction of clients from visiting physically to various organizations forcing firms to go digital in their operations.

#### **4.4 Cyberbullying Dimensions**

A target workplace cyberbully may increase employees' risk of depression, anxiety, low self-esteem, or even worthlessness feeling. The main objective of eradicating cyberbullies and related activities is to enable an ample working environment for employees in order to enhance engagement and commitment. The study considered four major dimensions of cyberbully that are commonly experienced. These dimensions comprised of; unwanted contact, public humiliation, malice and deception. The study devised structured statements as metrics of determining the extent at which the cyberbullying had been experienced. The rating was based on a five-point scale where, (5) = strongly agree, (4) = agree, (3) = Neutral, (2) = disagree, (1) = strongly disagree. The responses mean was computed to establish distribution in relation to measurement scale. A greater than 1 standard deviation implies a significant variation in respondents' opinions.

#### 4.4.1 Unwanted Contact

**Table 4. 9 Unwanted Contact**

Statement	N	Mean	Std. Deviation
I have received unwanted pornographic picture electronically.	82	3.9024	.71336
People have questioned my dressing using electronic media	82	3.9024	.97638
I have sent a sexual message to someone electronically	82	3.7561	.74637
I have received an electronic message from someone who made sexual advances	82	3.7073	.85328
I have received partial nude as well as nude pictures from someone I did not know	82	3.6829	.88719
I have been forced to meet someone whom forced themselves to me through electronic media	82	3.3902	.88549
Valid N (list wise)	82		

Majority of respondents acknowledged (mean=3.902) that they have received unwanted pornographic pictures electronically as a result of having unwanted contacts in their saved contact lists and that people have questioned their dressing code using electronic media (mean=3.902). Because of having a wrong contact, the study also established that some respondents agreed to the fact that they have sent a sexual message to someone electronically (mean=3.756) and that others have received electronic messages from people who made sexual advances (mean=3.707). In addition, the respondents agreed that having a wrong contact led to receiving partial nudes as well as nude pictures from someone they did not know (mean=3.683) and that they have been forced to meet someone whom forced themselves to befriend them through electronic media (mean=3.390).

The standard deviations obtained were less than one, implying that the variation of responses was small based on the range given in the Likert scale. From these findings, it is evident that having a wrong contact lead to circumstances related with cyberbullying activities. The findings imply that cyberbullying through wrong contacts has been witnessed among employees of insurance firms in Kenya.

#### 4.4.2 Malice

**Table 4. 10 Malice**

Statement	N	Mean	Std. Deviation
I have been abused economically with words to someone on social media	82	3.8780	.86624
I have been called names in the social media	82	3.7927	.91271
I have been made fun of electronically	82	3.5854	.94217
I have received rude messages	82	3.5366	.75678
I have been teased severally electronically	82	3.4512	.72269
Valid N (listwise)	82		

Based on the study findings on malice, most of the respondents acknowledged that they have been abused economically with words to someone on social media (mean=3.878) and that they have been called names in the social media (mean=3.793) which has demoralized their self-esteem. Additionally, the study also established that some respondents have been have been made fun of electronically (mean=3.585) while other agreed that they have received rude messages (mean=3.537) as well as being teased severally electronically (mean=3.451). From the means obtained, it is evident that on average, the respondents agreed that cyberbullying through malice has been witnessed among the employees. Similarly, the standard deviations obtained were as low as less than one thus implying that there was a uniform trend among the responses with low variability.

#### 4.4.3 Public Humiliation

**Table 4. 11 Public Humiliation**

Statement	N	Mean	Std. Deviation
My organization has been humiliated through my actions	82	3.8171	.97027
My pictures at different inappropriate posture have been posted electronically to humiliate me	82	3.7317	.81723
My pictures outside the workplace have been posted while enjoying myself	82	3.5976	.78347
I have been humiliated publicly by my picture being posted inappropriately	82	3.5244	.80470
Valid N (listwise)	82		

In respect to public humiliation, the respondents agreed that their organization has been humiliated through the actions of employees (mean=3.817) and that employees' pictures at different inappropriate posture have been posted electronically to humiliate them publicly (mean=3.732). Furthermore, the respondents agreed that their pictures outside the workplace have been posted while enjoying themselves (mean=3.598) and that they have been humiliated publicly by their pictures being posted inappropriately (mean=3.524). From the findings, the means obtained implies that indeed, the respondents have experienced public humiliation in different dimensions. Similarly, the standard deviations were less than one thus shows that there was a minimal variation in responses.

#### 4.4.4 Deception

**Table 4. 12 Deception**

Statement	N	Mean	Std. Deviation
I have shared unauthorized information having been deceived	82	3.9390	.96029
Someone has shared personal information with me electronically while pretending its someone I know	82	3.7073	.80871
An anonymous person has impersonated a colleague to gain unauthorized information	82	3.6220	.67842
Someone has lied to me electronically	82	3.4878	.87832
Valid N (listwise)	82		

The findings about deception of employees established that it was agreed among the respondents that they have shared unauthorized information having been deceived (mean=3.939) and that at a given point in time, someone has shared personal information with them as a result of deception (mean=3.707). Besides, the respondents agreed that anonymous people have impersonated a colleague to gain unauthorized information (mean=3.622) which is a significant evident of deceit. The findings thus imply that the deception is not a new thing among the employees. Majority of the respondents have faced various traces of cyberbullying through deceit.

#### 4.5 Effect of Cyber bullying on Employee Productivity

**Table 4. 13 Effect of Cyber bullying on Employee Productivity**

Statement	N	Mean	Std. Deviation
Ability to meet the set targets	82	4.0976	.82566
The rate of accomplishing tasks	82	3.8415	.80844
The quality of work	82	3.8171	.81843
The quality of work accomplished	82	3.6951	.81178
Amount of work I do on daily basis	82	3.6707	.73795
Rate of accomplishing tasks quickly and efficiently	82	3.5244	.78921
Valid N (listwise)	82		

The study established that it has affected various aspects of performance. First, the study established that cyberbullying has affected the Ability to meet the set targets (mean=4.078), the rate of accomplishing tasks (mean=3.842), quality of work (mean=3.817), amount of work done on daily basis (mean=3.671) as well as the rate of accomplishing tasks quickly and efficiently (mean=3.524). From the findings, an implication can be drawn from the means obtained that cyberbullying has greatly affected employee productivity in different dimensions. Similarly, the standard deviations shows that there was a minimal variation among the responses thus implying that effect was of low significance among the majority of employees based on their responses.

#### **4.6 Inferential Statistics - Regression Analysis**

Regression analysis models present and future relationship of the variables under consideration. In order to establish a significant relational regression analysis, the dependent variable should not be random, the residual (error) values should be zero and that the dependent and independent variables should show a linear relationship between the slope and the intercept. Regression analysis constitutes of three main interpretable tables; model summary table, ANOVA table and regression coefficient table.

##### **4.6.1 Model Summary**

The model summary presents the R, R square, adjusted R square and standard error of the estimate. R is the coefficient of correlation while the R square is the coefficient of determination.

##### **Table 4. 14 Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.204 <sup>a</sup>	.042	-.008	.74096

a. Predictors: (Constant), Deception, Malice, Public humiliation, Unwanted contact

The model summary table shows that the computed R coefficient was 0.204. This implies a weak correlation between cyberbullying and employee productivity. In addition, there was a 0.042 coefficient of determination. This finding implies that cyberbullying explains only 4.2% of the overall employee productivity. The findings therefore imply a weak relationship between cyberbullying and employee productivity and that an increase in cyberbullying reduces employee productivity further.

#### 4.6.2 Analysis of Variance

Analysis of variance table determines the suitability and goodness of fit of a regression to model the regression data significantly. The goodness of fit of a regression model is determined using the significance level of an ANOVA table. If the significance values is less or equal to 0.05, then the model is said to be significant and good of fit to model the regression data.

**Table 4. 15 Analysis of Variance**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.835	4	.459	.836	.50 <sup>b</sup>
	Residual	42.275	77	.549		
	Total	44.110	81			

a. Dependent Variable: Employee productivity

b. Predictors: (Constant), Deception, Malice, Public humiliation, Unwanted contact

#### 4.6.3 Statistical relevance of p-values (significance)

According to McLeod (2019), a p-value, or probability value, describes the likelihood that data would have occurred randomly by chance. The statistical significance level is often expressed as a p-value between 0 and 1. A smaller p-value, shows stronger evidence of the effect of independent variable on dependent variable. A p-value less than or equal to 0.05 is statistically significant. It indicates a strong effect on dependent variable. A p-value higher than 0.05 is not statistically significant and indicates less effect on dependent variable.



The study findings shows significance level of the ANOVA was .005, which meets the decision criterion for acceptance. As a result, it was established that the regression model was good of fit for modelling the regression data in relation to the variables under investigation.

#### 4.6.4 Regression Coefficients

Regression coefficients demonstrates the direct relationship between an independent and dependent variable. It provides the linear relationship between predictor and outcome variable.

**Table 4. 16 Regression Coefficients**

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	5.019	.812		6.182	.000
	Unwanted contact	-.148	.120	-.155	-1.234	.221
	Malice	-.211	.131	-.202	-1.611	.111
	Public humiliation	-.020	.054	-.041	-.360	.720
	Deception	-.003	.089	-.004	-.034	.973

a. Dependent Variable: Employee productivity

From the table of regression coefficient, it is evident that the linear relationship between the dependent and independent variables can be expressed as;

$$y = 5.019 - 0.148x_1 - 0.211x_2 - 0.020x_3 - 0.003 x_4$$

This can also be expressed as;

$$Employee\ productivity = 5.019 - 0.148(unwanted\ contact) - 0.211(malice) - 0.020(public\ humiliation) - 0.003 (deception)$$

Based on the findings, it can be deduced that without cyberbullying, employee productivity has a positive significant (0.000) coefficient (B value) of 5.019. However, with introduction of cyberbullying activities; unwanted contacts, malice, public humiliation and deception reduces employee productivity by factors of B values: 0.148, 0.211, 0.020 and 0.003 respectively. Generally, unwanted contact had a p-value of 0.221, which is higher than standard p-value of 0.05, meaning it is not statistically significant and does not indicate a strong effect on employee productivity. In addition, malice with a p-value of 0.111, greater than the standard p-value of 0.05 and slightly better than unwanted contact, meant slightly less insignificant and did not indicate a strong effect on employee productivity. Public humiliation with a p-value of 0.720

was insignificant and had no effect on employee productivity. Similarly, deception at p-value of 0.973 was insignificant.

#### **4.7 Summary of Research Findings**

The study objective, was to establish the extend of cyberbullying and its effect on employee productivity. The study-analysed cyberbullying based on four major dimensions namely; unwanted contact, malice, public humiliation and deception. From the findings, the descriptive statistics established that cyberbullying among the employees of insurance firms is not a new thing. Majority of the respondents indicated that they have faced abuse from wrong contacts, malice, and deception and publicly humiliated.

From the inferential statistics, the study established that unwanted contact, as a dimension of cyberbullying, had a negative relationship with employee productivity. An increase in interaction with anonymous contacts leads to cyberbullying, which results to stress and depression to employees thus reducing their ability to underwhelming performance. As noted by Mugaza (2018) that unwanted contact among employees reduces concentration at work place due to interruptions causing negative impact on employee productivity.

The study established that an increase in malice among employees leads to underproduction of employees. As a result, it can be deduced that malice, a dimension of cyberbullying, negatively affect employee productivity. The study established that employees in one way or another have received, from online platforms, malice information that reduced their concentration and engagement on organizational tasks hence reducing their productivity. The findings are in tandem with previous study by victim Slonje, Smith, and Friséen (2013) that has a negative relationship with employee productivity.

Similarly, the study established a negative relationship between public humiliation and employee productivity. In this regard, increase in employees' public humiliation practices is likely to increase stress and depression hence causing a negative effect on productivity. As noted by Makhulo (2019) that public humiliation increasingly causes low self-esteem hence negatively affecting employee productivity.

The study findings also established that deception of an employee negatively affects their production capacity largely. As a result, employees end up sending information that are privy to the organization to unauthorized persons due to deceit. Consequently, an organization may hold them accountable hence jeopardizing their job security leading to stress and under performance. The findings supports earlier findings by Madden and Loh (2020) deception

reduces the level of integrity among employees leading lack of faith from the management  
reducing cooperation hence low production capacity.

## CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

### 5.1 Introduction

This chapter presents a summary on findings, conclusions and recommendations, both for policy and research work that were in context of addressing research objectives. The chapter concludes by citing the minor limitations encountered during research execution and suggestion for future studies.

### 5.2 Summary

The study's main objective was to establish the extent of cyberbullying on employee productivity within Kenyan insurance companies. Specific objectives of the study were to establish the effect of unwanted contact, malice, public humiliation on employee productivity. With descriptive statistics, the study established the trend of data collection and analysis in terms of means and standard deviation. The findings established that a large proportion of respondents have been in their work environment for a significant period of time with over 85% of respondents indicating that they have been in insurance sector for more than five years. Out of these, 72% have experienced cyberbullying to some extent.

Given a regression coefficient of -0.148, it is an implication that unwanted contact has a less effect on employee production. A significance 0.221 value shows the relationship between unwanted contact and employee productivity was of low significance since it is greater than 0.05. The study found that as an evidence for unwanted contact, employees of insurance firms had received unwanted pornographic materials electronically and that they were forced to meet with someone who forced themselves to them through electronic media. Consequently, the attention shifts from job operations to the contents received from anonymous contacts, hence reducing job engagement and commitment and consequently leading to underproduction.

Concerning malice, a dimension of cyberbullying, the study found unsatisfactory regression coefficient (-0.211) implying that malice has an insignificant effect on employee production. In this regard, there is a nonlinear relationship between malice and employee production. In addition, there is an insignificant ( $\alpha = 0.111 > 0.005$ ) variable relationship. The study findings established that employees had been abused economically, with words from someone on social media and teased severally leading to low self-esteem resulting to low level of performance.

On public humiliation on employee productivity, the study established that public humiliation has no effect on employee productivity. A coefficient of -0.020 implied the variable had a nonlinear relationship between public humiliation and employee productivity. In tandem with

these findings, the study established that pictures at different inappropriate postures have been posted electronically to humiliate employees hence affecting their psychology reducing job engagement hence low performance.

The other dimension of cyberbullying considered in the study was deception. The study established a no effect on employee productivity. From the findings, a regression coefficient of -0.003 was established with significance value of 0.973 implying there was a no effect on employee productivity. The study established that because of deceit, employees tend to share organization's private information with unauthorized individual that leads to integrity questions, thus affecting the overall duty allocation to a particular employee. In the end, some employees are rendered redundant due to lack of ability to handle sensitive organizational operations.

Findings in relation to the overall effect of cyberbullying on employee productivity, the model summary of regression established a weak correlation between cyberbullying and employee productivity. A 0.204 correlation coefficient and a 0.042 coefficient of determination implies that cyberbullying has a weak correlation and only explains 4.2% of employee productivity.

### **5.3 Conclusion**

The study conclusions in respect to the variables under consideration. First, the study established that cyberbullying negatively affects employee engagement and commitment. As a result, the attention of an employee is drawn to cyberbullying activities leading reduction of performance. Because of having unwanted contact, an employee tends to receive unappropriated messages, which destructs them from fully engaging on operational activities in the organization. The study further concludes that malice is one of cyberbullying dimensions that has little effect on employee productivity in various ways. Increase in malice activities reduces performance of individual employee and consequently overall organizational performance.

Further, the study concludes that various instances of public humiliation that leads to low self-esteem among employees. As a result, an employee tend to undergo stress and depression reducing the level of performance. Stress at the work environment negatively affects employee concentration, which results to underperformance and all these factors distract employees and causes some level on performance issues.

#### **5.4 Recommendations**

Cyberbullying in organizations has been established to be a setback in employee productivity. The study established that cyberbullying could have a detrimental impact on employee productivity. In this regard, recommendation is made that first, organizational management should consider establishing a counselling department that will help employees report cyberbullying incidences, train staff and counselling on the effect of cyberbullying. Consequently, employees will be able to fight emotional damage caused by cyberbullying and concentrate on organizational tasks hence enhance engagement and commitment that will enhance productivity. Secondly, in order to enhance employee productivity, internal activities that relate with cyberbullying in organizations should be dealt with appropriately through employee policy reviews and software investments for filtration. In other words, employees should observe code of ethics and conduct within the organization.

#### **5.5 Limitations**

Although few limitations were encountered in the execution of project study, there was restriction in movement due to COVID19 protocols and therefore forcing data collection to follow online format. In addition, with interruption in economy, businesses were closed down and firms laid off some employees. However, the researcher devised alternative ways of curbing the challenges, thus creating an ample environment for successful completion of the study.

In addition, the study was confined within the insurance sector, and limited in terms of scope in relation to study population. Based on study design was limited to descriptive method. The study duration was limited, but the researcher planned well in order to balance the period provided for the completion of the project.

#### **5.6 Suggestions for future studies**

The current study aimed to establish the impact of cyberbullying on employee productivity among Kenyan insurance firms. It is yet to be determined whether the findings are applicable in other sectors of the economy. Therefore, it is upon potential scholars to carry out a same study in other sectors in order to compare with the current study.

The study was done using a descriptive study design. The study suggests future studies to consider using explanatory design that will cover a lengthy period. Cyberbullying is a vice that evolve with advancement in technology. As a result, the study suggests that future studies should target techno-oriented firms whose employees are technology wizards who can easily

identify the source of cyberbullying and provide the best way of curbing cyberbullying in organizations.

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## APPENDIX

### Appendix 1: Letter to the Respondents

Solomon Kituyi

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Nairobi, Kenya.

15<sup>th</sup> October 2021

“I am a student at the University of Nairobi pursuing a Master Degree in Business Administration (MBA) undertaking a research study is part of the course requirement. My research topic is on the **Cyberbullying and Employee Productivity of Insurance Companies in Kenya**. You have been identified as a respondent to this study and I would to appreciate your participation by answering the questions provided in the questionnaire. Please note that your response was treated with utmost confidentiality and at no instance will it be used for any other purpose other than this project.

All information collected was confidential and the study results will not be released or reported in any way that might allow for identification of individual participants. All information was aggregated and analyzed without reference to specific individuals. In addition, all participation in this research is voluntary and you are free to decide if you want to take part or not. If you agree to take part now, you can change your mind at any time during the interview without any implications. But we hope you will participate to the end.”

For more details about this study, please contact the Principal researcher on Email: **Kituyis@gmail.com**

Kind regards,

---

Solomon Kituyi

## Appendix II: Questionnaire

1. Name of the Insurance (Optional \_\_\_\_\_)

2. Level of management

- |                      |     |                     |     |
|----------------------|-----|---------------------|-----|
| a) Top Level         | ( ) | b) Middle level     | ( ) |
| c) Supervisory Level | ( ) | d) Others (Specify) | ( ) |

3. For how long have you worked in the insurance company?

- |                      |     |                       |     |
|----------------------|-----|-----------------------|-----|
| a) Less than 5 years | ( ) | b) 6 -10 years        | ( ) |
| c) 11 – 15 years     | ( ) | d) More than 15 years | ( ) |

4. How many employees are in your organization?

- |                 |     |             |     |
|-----------------|-----|-------------|-----|
| a) Less than 50 | ( ) | b) 51 – 100 | ( ) |
| c) 101 - 150    | ( ) | d) Over 151 | ( ) |

5. For how long has the insurance company operated in Kenya?

- |                      |     |                  |     |
|----------------------|-----|------------------|-----|
| a) Less than 10 year | ( ) | b) 11 – 15       | ( ) |
| c) 16 - 20           | ( ) | d) Over 21 Years | ( ) |

6. What form of bullying have you faced at your workplace?

- |                       |     |              |     |
|-----------------------|-----|--------------|-----|
| a) Unwanted Contact   | ( ) | b) Malice    | ( ) |
| c) Public Humiliation | ( ) | d) Deception | ( ) |

7. Did you meet your performance target in the last quarter of this year? Yes ( ) No ( )

a) What target did you achieve on a scale of 1 to 5? \_\_\_\_\_

8. What was the target customers to be served in the last quarter of this year \_\_\_\_\_ and how many clients did you serve in the last quarter on average?

- 
- |                 |     |              |     |
|-----------------|-----|--------------|-----|
| i) Less than 50 | ( ) | ii) 51 – 100 | ( ) |
| iii) 101 - 150  | ( ) | iv) Over 151 | ( ) |

9. Rate your quality of work on a scale of 1 to 5 in the last quarter of this year \_\_\_\_\_

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**SECTION B: Cyberbullying vices**

**10.** Below are different Cyberbullying vices that employees experience in your organization. Please highlight the extent to which you agree with the statement by ticking (√) in the box that is most appropriate according to your view

**Key;**(5) - strongly agree; (4) - Agree; (3) - Neutral; (2) - Disagree; (1) - strongly disagree

**a. Unwanted Contact**

Statement	5	4	3	2	1
I have received unwanted pornographic picture electronically.					
I have been forced to meet someone whom forced themselves to me through electronic media					
I have sent a sexual message to someone electronically					
I have received an electronic message from someone who made sexual advances					
I have received partial nude as well as nude pictures from someone I did not know					
People have questioned my dressing using electronic media					

**b. Malice**

Statement	5	4	3	2	1
I have received rude messages					
I have been teased severally electronically					
I have been made fun of electronically					
I have been called names in the social media					
I have been economically with words to someone on social media					

**c. Public Humiliation**

<b>Statement</b>	<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
I have been humiliated publicly by my picture being posted inappropriately					
My pictures outside the workplace has been posted while enjoying myself					
My pictures at different inappropriate posture has been posted electronically to humiliate me					
My organization has been humiliated through my actions					

**d. Deception**

<b>Statement</b>	<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
An anonymous person has impersonated a colleague to gain unauthorised information					
Someone has lied to me electronically					
Someone has shared personal information with me electronically while pretending its someone I know					
I have shared unauthorized information having been deceived					

**SECTION C: Impact of Cyberbullying on Employee Productivity**

11. Indicate the impact to which the cyber bullying has influenced you work productivity?

Where, (5) - Greatly; (4) - Considerately; (3) - Moderately; (2) -Remotely; (1) - Not at all

<b>Statement</b>	<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
Amount of work I do on daily basis					
Rate of accomplishing tasks quickly and efficiently					
The rate of accomplishing tasks					
The quality of work accomplished					
The quality of work					
Ability to meet the set targets					
Any other					

**THANK YOU SO MUCH**

### Appendix III: Authorized Insurance Companies in Kenya (2021)

<b>Insurance Company Name</b>
AAR Insurance
Africa Merchant Assurance
AIG Kenya Insurance
Allianz Insurance Company of Kenya
APA Insurance
APA Life Assurance
ABSA Life Assurance Kenya Ltd
Britam General Insurance
Britam Life Assurance
Capex Life Assurance
CIC General Insurance
CIC Life Assurance
Corporate Insurance
Directline Assurance
Fidelity Shield Insurance
First Assurance
GA Insurance
GA Life Assurance
Geminia Life Insurance
Geminia Insurance
ICEA LION General Insurance
ICEA LION Life Assurance
Intra Africa Assurance
Invesco Assurance
Jubilee Life Insurance
Jubilee Allianz General Insurance (K)
Jubilee Health Insurance
Kenindia Assurance
Kenya Orient Insurance



Kenya Orient Life Assurance
Kuscoco Mutual Assurance
Liberty Life Assurance
Madison Life Assurance
Madison General Insurance
Mayfair Insurance
Metropolitan Cannon Life
Metropolitan Cannon General Insurance
MUA Insurance ( Kenya)
Occidental Insurance
Old Mutual Life Assurance
Pacis Insurance
Pioneer General Insurance
Pioneer Assurance
Prudential Life Assurance
Resolution Insurance
Sanlam General Insurance
Sanlam Life Insurance
Takaful Insurance of Africa
Tausi Assurance
Heritage Insurance
Kenyan Alliance Insurance
Monarch Insurance
Trident Insurance
UAP Insurance
UAP Life Assurance
Xplico Insurance

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