

Job Insecurity, Employment Status and Perceived Organisational Support as Predictors of Workplace Deviance Behaviour Among Bankers.

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Abstract

Deviant behaviour has become rampant among commercial bank workers in Nigeria. As such, this study aimed at exploring and understanding the role of perceived job insecurity, employment status and perceived organisational support as predictors of deviant behaviour among commercial bank workers. Purposive sampling technique was adopted because of the peculiar sample was employed to select 482 bankers who were used as the participants of the study. The participants consisted of 260 males and 222 females, with a mean age of 31.72 years, standard deviation of 6.88 and age range of 20 to 54 years. Perceived job insecurity, perceived organisational support questionnaire and Bankers' workplace deviance scale were validated and used. Results revealed that employment status was a significant predictor of bankers' deviant behaviour at $\beta = .14$, $t = 2.70$, $p < .05$. Additionally, Perceived organisational support and Perceived job insecurity also predicted banker's deviant behaviour at $\beta = .12$, $t = 2.21$, $p < .05$ and $\beta = .12$, $t = 2.29$, $p < .01$ respectively. This study revealed that management need to exercise caution in showing concern towards the contributions and welfare of their employees.

Keywords: *Deviant behaviour; perceived job insecurity; Organizational support theory.*

Introduction

Over the past few years, the rapid changes in the banking industry in Nigeria have constituted serious challenges in the maintenance of trust in the staff and proper running of the industry (Olabimitan, Ilevbare & Alausa, 2012). According to Onyechere (1993), the industry has passed through a whole lot of challenges as a result of workplace deviance such as fraud and counter-productive behaviour which have been a prominent feature of bank's failure in Nigeria and which led to various reforms and downsizing in the industry (Chiezey & Onu, 2013). Nwankwo, (2013) and Owolabi, (2010) reported that the growth of workplace deviance in Nigerian banks is becoming alarming identified fraud as the major factor that causes bank distress in Nigeria and that most reforms in the Nigerian banking sector were all centred on reducing this deviant behaviour in the industry. Olabimitan and Alausa (2014) observed that in Nigeria, it has been discovered that deviant behaviour has become a serious threat to the delivery of services in both public and private sector and this has made both the past and present administrations in Nigeria to channel billions of naira unethical behaviour agencies. Despite the heavy budgetary allocation by government to prevent deviant behaviour, studies have shown that theft or fraud, sabotage, acting rudely, late coming, absenteeism etc still remain dominant behaviour among the workgroups in the country in the recent time (Fagbohunge, Akinbode & Ayodeji, 2012). Workplace deviant behaviour is evident in our public and private organizations, as being displayed in the habitual lateness to work, withdrawal of efforts, bribery and corruption, embezzlement or misappropriation of funds, misuse of public property, abuse of power and office among other unethical behaviour which have been a serious threat to delivery of effective service in our organizations (Osezua, Abah & Daniel, 2009).

Robbinson and Benneth (1995) defined workplace deviant behaviour as voluntary actions of the employees that violate significant organizational rules or policies and at same time threaten the well-being of the organization and/or its employees. In addition, Olabimitan and Alausa (2014) stated that workplace deviant behaviour involves a pattern of employee behaviour that is away from the organizational norms. They went further to state that such behaviour is counterproductive and detrimental to organizational effectiveness and can be differentiated from other deviant behaviour thus; it is volitional and it has harmful intensions. In other words, it does not include



behaviour that is accidental or behaviour that is not under the control of the employee (Olabimitan & Alausa, 2014). Workplace deviant behaviour has been investigated under different names such as; antisocial behaviour (Giacolone & Greenberg, 1997), retaliation in workplace (Skarlicki & Folger, 1997), Counterproductive work behaviour (Joe-Akunne, Oguegbe & Aguanunu, 2014) and workplace incivility (Miner, Pesonen, Smittick, Siegel & Clark, 2014). However, only very few studies (eg. Amazue, Onyishi & Amazue, 2014; Joe-Akunne, Oguegbe & Aguanunu, 2014; Owolabi & Babalola, 2011) have been conducted on workplace deviant behaviour of bankers in Nigeria. More so, it is suspected to be one of the main causes of bank employees' poor performance in Nigeria (Joe-Akunne, et. al. 2014). Chiezey and Onu (2013) identified some of the following (workplace deviance) as the type of fraud and forgeries that exist in Nigerian banks, they include; granting unauthorized loans/overdraft, presentation of forged cheques, posting fictitious credit, loss of money to armed robbers, fraudulent transfers and withdrawals, outright theft and suppression of cash/cheques. Leaving early from work and deliberately working slowly on the job are acts performed by bankers especially marketers and tellers respectively, which are deviant in nature. Existent in Nigerian banking industry are deviant behaviours such as sexual harassment of female subordinates by their superiors and stealing from co-workers more especially password theft with the intension of committing fraud, non-declaration of gratification given by customers (staff are expected to declare incentive received during work hours in excess of some specific amount. This varies among banks) and not adhering to the bank's dress code etc (Standard Operational Procedure, 2018 (Ecobank, First City Monument Bank, Fidelity bank, First bank, GTBank, Keystone bank, Skye bank and Zenith bank)). All these types of deviant behaviours are destructive and can lead to unfavourable outcomes such as decrease in productivity. Studies have identified different variables that could predict workplace deviance among bankers in Nigeria such as, surface acting and distress tolerance (Amazue, Onyishi & Amazue, 2014), perceived job insecurity (Joe-Akunne, Oguegbe & Aguanunu, 2014), and perceived inequality (Owolabi & Babalola, 2011). However, none of these extant studies have examined perceived job insecurity, employment status and perceived organizational support as variables that can predict workplace deviance among bankers in Nigeria, hence this present study.

Perceived job insecurity in Nigerian banks is suspected to have increased deviant behaviour such as fraud or stealing, sabotage, absenteeism, intentionally working slowly, taking excessive breaks, wasting the bank's resources and a host of other major and minor deviant behaviours among bankers (Joe-Akunne, et. al. 2014; Fagbohunbe et al. 2012; Olabimitan et al 2012; Olabimitan & Alausa, 2014; Owolabi & Babalola, 2011). Job insecurity is a situational factor that affects the morale of the employees in an organization. Studies (eg. Joe-Akunne, Oguegbe & Aguanunu, 2014; Owolabi & Babalola, 2011) have shown that perceived job insecurity is related to workplace deviant behaviour. It is regarded as an individual's level of perception specific to job loss and equally perceived as the stability and continuance of one's job with the organization (Probst, 2003). Job insecurity is a situation whereby an employee lacks the assurance that his/her job will remain stable within the period he/she is working in that organization (Sweet, 2006). It could equally be seen as an employee's expectation of continuity in a particular job (Davy, Kinicki & Scheck, 1997; Ugwu & Ugwu, 2013). On the other hand, Rosenblatt and Ruvio (1996) view job insecurity as the overall concern about the future existence of an individual's job. Haney, Isreal and House (1994) defined it as the perception of potential threat to the continuity of an employee's present job. While Greenhalgh and Rosenblatt (1984) states that it is the powerlessness to maintain the desired continuity in a threatened employment situation. Job insecurity is becoming one of the most important phenomena in organization (Sverke & Goslinga, 2003). According to Reisel, Probst, Chia, Maloles, and Konig (2010). It is seen as an added cognitive burden for the employees to think about the insecurity in the job and still be required to do the job. Olabimitan, Ilevbare and Alausa (2012), stated that drastic change from the original well secured work setting could be detrimental not only on the employee's wellbeing but equally on his/her work attitude, behaviour and equally on the organization's vitality on the long run. This invariably shows a link between perceived job insecurity and employees' workplace deviant behaviour in organizations. The idea of having a job and not certain of its security has been identified as one of the most stressful burdens that an employee can shoulder (Hartley, Jacobson, Klandermans, & Van, 1991; Ironson 1992). Job insecurity can lead to withdrawal of effort as manifested in high levels of workplace deviance in banks such as absenteeism or taking excessive excuses. The perceived insecurity regarding an employee's future job function in the organization can make an employee less interested in remaining with the



organization, thereby withdrawing effort in the organization (Olabimitan, Ilevbare & Alausa, 2012). It influences an employees' commitment to the organization and thus leads to workplace deviant behaviour (Abdullah, 2012).

H₁: Perceived job insecurity will positively predict workplace deviance among bankers.

Most previous studies (eg. Akanbi & Ofoegbu, 2013; Reisel, et al, 2010) that examined factors that influence workplace deviant behaviour have focused on situational factors such as job stress, job satisfaction, organizational justice, organizational citizenship behaviour and job security or insecurity, without looking at variable such as employment status of the employees as a predictor of workplace deviant behaviour. While there is paucity of studies relating workplace deviant behaviour of employees to their employment status, certain studies have related employment status to job performance or job satisfaction of employees (Anwar, Aslam & Tariq, 2011; Allan & Sienko, 1998; Diaz-Mayans & Sanchez, 2003). The employment status of an employee refers to whether the employee's offer of employment is on core/permanent or contract basis. These two classes of offer are commonly found in commercial banks in Nigeria. However, a permanent employee is referred to as a core staff in Nigerian banks. The concept of contract job according to Anwar, Aslam and Tariq (2011) was introduced in the 1970's when unemployment in Europe was on the increase. Though the exact origin of casual employments in Nigeria cannot be explicitly traced, it can however be linked to the introduction of the Structural Adjustment Programme (SAP) in 1986 during General Babangida's regime, more so with the IMF and World Bank loans and their conditions which led to the collapse of the economy and caused the shutdown of many factories (Fapohunda, 2012) thereby creating unemployment in the Country. Thus, employers of labour started filling employment positions in their organizations that are supposed to be permanent with casual employees or on contract basis. The trend continued and has also been attributed to the increasing desire of the employers of labour to cut down organizational costs (Fapohunda, 2012) and thereby maximizing profit. Up to seventy percent (70%) of employees of most commercial banks in Nigeria have their offer of employment on contract basis (Adenugba & Oteyowo, 2012). Previously, most banks employ National Diploma (ND) and Higher National Diploma (HND) holders as contract

staff; however the present trend is recruiting Bachelors' degree holders as marketers on contract basis. The ridiculous salary structure of the contract staff (whose jobs were outsourced from other firms) as against the core/permanent staff has been identified as a major setback to their satisfaction (Adenugba & Oteyowo, 2012) thereby increasing their deviant behaviour in the organization. Freese and Kroon (2013) stated that, employees on contract terms accept a temporary position with the intention of transiting to permanent employment with the same employer in the near future. Thus, they hope to use temporary employment as a stepping stone to permanent employment. More so, employers of labour make transition to permanent employment a motivating condition in their psychological contract with the employees on contract (Kalejaiye, 2014). These employees on contract terms wait endlessly for such promise to be fulfilled. According to Institute of Economic Affairs Kenya (2010), the nature of offer of employment of the contract or casual employees does not allow them to enjoy some of the fundamental benefits other permanent employees enjoy such as the right to annual leave or payment of leave allowance and the National Health Insurance Scheme (NHIS). Contract workers try to improve their employability in order to compensate the lack of job security (Gallagher & McLean Parks, 2001). They seek to be challenged by their work, instead of the organization they are working for (Allan & Sienko, 1998). The frustrations these contract employees pass through is capable of leading to deviant behaviour in the workplace such as delaying efforts, coming to work late, taking of excuses in the workplace unnecessarily and even stealing from the organization and co-workers. It is expected that when organizations show concern towards their employees' contributions, it might lower their workplace deviance in the organization. Hence, leads to testing this hypothesis:

H₂: Employment status will positively predict workplace deviance among bankers.

Appelbaum, Laconi and Matousek (2007) stated that employees that perceive their organizations as supportive are less likely to display workplace deviance in their organizations. It is believed that employees' performance is channeled towards reciprocating the organization support in response to their efforts. This exchange relationship between the employees and their employers could be examined through the concept of perceived organizational support. Eisenbeger, Huntington, Hutchison & Sowa (1986) defined perceived organizational support as employees' perception that



the organization cares about them, values their input and provides them with help and support. Muse and Stamper (2007) identified two major constructs under which perceived organizational support exists. They include; care about employees' outcome and performance and care about employees' well-being and respect. They opined that both of these two constructs affect the perception of employees concerning the support given by the organization. Therefore, it is believed that the support organizations render to their employees towards their input and wellbeing can reduce workplace deviance of those employees in the organization. Based on the foregoing, it is evident that attention is turning to research on workplace deviance as a result of its increasing prevalence and detrimental effects on organizations (Fagbohunge, Akinbode & Ayodeji, 2012) and what organizations can do to prevent or alleviate its effect, hence the present study.

H3: Perceived Organizational support will negatively predict workplace

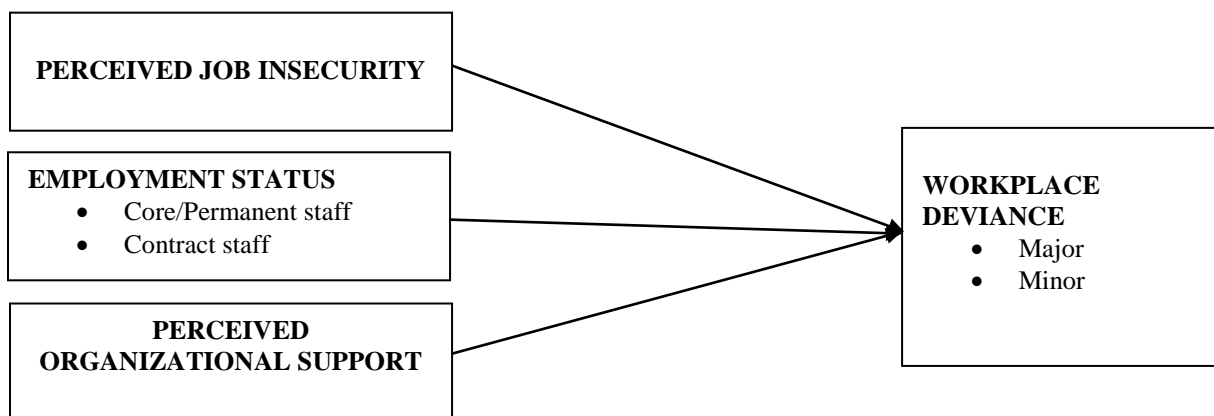


Fig. 1: Conceptual framework of this study.

Theoretical Framework

Organizational support theory will form the theoretical framework for this study. Organizational support theory (Rhodes & Eisenberger, 2002) which is based on the principle of reciprocity believes that employees exchange effort and dedication to their employers for such benefits like increased pay, promotions, welfare etc. Rhoades and Eisenberger (2002) stated that high perceived organizational support increases employees' commitment which will thus reduce workplace deviance in the organization

while low perceived organizational support leads to withdrawal behaviour which brings about absenteeism and other forms of minor deviance among employees in the organization. This implies that one of the consequences of perceived organizational support in organizations is employees' feeling of the obligation to help the organization achieve its objectives. When employees achieve such set goal or objective, they have higher expectation of the stability of their jobs. Therefore, it should lead to increase in performance among employees in the banks with their expectation that such behaviour would be rewarded by their management. Thus, when an employee feels his objective is to meet his target in the bank, he also expects to get promoted or receive a bonus after achieving such target. Therefore, he gets assurance of the stability of his job. A contract employee might equally have the obligation to perform better with the expectation of getting his appointment converted from contract to core/permanent employment in the bank. iii) Another assumption of perceived organizational support is that its behavioural outcome includes increase in performance by employees and decrease in withdrawal behaviour such as absenteeism and other forms of minor workplace deviance in banks. This means that perceived organizational support leads to increase in performance among employees in banks and also reduces withdrawal behaviour such as absenteeism, coming to work late, etc or any other form of minor deviance in banks. Rhoades and Eisenberger (2002) stated that what precedes perceived organizational support in organizations are fairness and supervisor's support. However, when there is fairness in the bank, employees will have a high perceived organizational support. More so, whenever, there is high supervisor's support, employees would have a high perceived organizational support. This shows that fairness and supervisor's support in the organization leads to perceived organizational support among employees in organizations. Therefore, since supervisor's support brings about perceived organizational support, it is expected that high perceived organizational support would lower perceived job insecurity in banks and high perceived organizational support would equally lower workplace deviance among both the core/permanent employees and the contract employees in the banks.



Method

Participants

Participants comprised of 482 bankers, (n=260, 54%) males and (n=222, 46%) females. The participants were purposively drawn from eight different commercial banks (Ecobank, First City Monument Bank, Fidelity bank, First bank, GTBank, Keystone bank, Skye bank and Zenith bank) from the five states (Abia, Anambra, Ebonyi, Enugu and Imo states) in the south eastern Nigeria. The commercial banks were used because they were the most operational within the south-east region. The participants were purposively selected from the 35 branches of the eight selected commercial banks. While 225 (46.7%) of the participants were married and 257 (53.3%) were single. The educational level of the participants ranged from Ordinary National Diploma/Nigeria Certificate in Education (n=80, 16.6%), Higher National Diploma (n=316, 65.6%) and Bachelor's Degree (n=86, 17.6%). The mean age of the participants was 31.72 standard deviation of 6.88 and age range of 20 to 54 years. 73.4% have worked above 10 years while 26% have worked below 10 years with 233 core staff and 249 contract staff. The reason for conducting the study in the whole of the southeast was because of the fewer number of participants in the individual state.

Instruments

Three scales which include De Witte (2000) 4-item perceived job insecurity scale, Eisenberger, Huntington, Hutchison, Sowa (1986) 17- item perceived organizational support questionnaire and 19-item measure of workplace deviance scale developed by the researcher were used.

Perceived Job Insecurity Scale

This instrument was developed by De Witte (2000) and was adapted and administered in this study. It is a 4 item scale designed to elicit responses and to measure how employees perceive threat of continuity in their job. The 4 – item scale is in a 5 point likert response format ranging from strongly agree (5) to strongly disagree (1). All the negative items 1, 3 and 4 are directly scored while the positive item 2 is reversely

scored. It is the higher the score, the higher the perceived job insecurity and vice versa. The author reported an alpha coefficient of .85 while Ugwu and Asogwa (2017) obtained a Cronbach Alpha of .80 when they revalidated and adapted the instrument for use in Nigeria. In addition, while establishing the reliability coefficient of perceived job insecurity scale, the researcher in a pilot study with 70 participants drawn from two branches of First Bank, one branch of Guaranty Trust Bank and one branch of Access Bank in Kaduna State obtained a Cronbach Alpha coefficient of .60 in this study.

Perceived Organizational Support

The scale is one-dimensional seventeen (17) item questionnaire developed by Eisenberger, Huntington, Hutchison and Sowa (1986) to measure employee's perceptions of organizational support. The scale is in a 5-point likert format (1= strongly disagree, 2= disagree, 3= neutral, 4= agree, 5= strongly agree) with an alpha coefficient of .74. Out of the 17 items, 10 items, 1,3,7,8,9,11,12,15,16,17 are positively worded while 7 items, 2,3,5,6,10,13,14 are negatively worded. Onyishi (2006) obtained a Cronbach Alpha of .88 when he revalidated and adapted the instrument for Nigerian use. While establishing the reliability coefficient of this scale, the researcher in a pilot study with 70 participants drawn from two branches of First Bank, one branch of Guaranty Trust Bank and one branch of Access Bank in Kaduna State obtained a Cronbach Alpha coefficient of .82 in this study.

Bankers' Workplace Deviance Scale

The researchers developed workplace deviance scale. The researchers noticed a lacuna in the scale developed by Robinson and Benneth (2000). The items for the scale were generated mainly from participants in the non-banking industry. Hence, items on Robinson and Benneth (2000) measure of workplace deviance are not only culturally biased but equally not specific to banking industry. Therefore, the researcher developed a workplace deviance scale that is specific to banking industry. The researchers developed a 19-item deviant behaviour scale with two dimensions: Major deviants (ten items) and minor deviants (nine items) with responses on a likert-type format ranging from strongly agree (5) to strongly disagree (1). It has a reliability coefficient of .90 for the total items and .81 and .89 for major and minor deviants respectively. A convergent validity was conducted with workplace deviance scale by Robinson and Benneth (2000),



it indicated that the measure of workplace deviance among bankers in Nigeria is both reliable and valid for use in this study.

Procedure

The researchers with a letter of introduction from the Department of Psychology, Enugu State University of Science and Technology visited the selected banks and met with branch managers of these banks. After explaining to the managers that the purpose of the survey was strictly for research, the managers in each of the banks permitted a research assistant to the researcher. The research assistants helped in distributing the copies of the questionnaire to all the core and contract staff willing to participate in the study and equally collated the copies of the questionnaire from the staff after completion. As a result of the busy schedule of bankers while in the office, the copies were distributed in the evenings and collected the following day by the research assistants. All participants were made to understand that participation was voluntary and the information given on the questionnaire would remain confidential. A total of 600 copies of questionnaires were distributed in 35 different branches of the selected banks in south eastern Nigeria. Out of this number, 508 copies were returned, giving a return rate of 85% of completed questionnaire. However, 26 copies of the completed questionnaire were wrongly filled while 482 copies were properly completed. This gave 80% return rate of valid copies of the questionnaire used for analysis in this study.

Design / Statistics

The researcher employed a cross-sectional survey design for this study. This is because the use of questionnaire was employed to elicit responses from the various samples drawn from the population of interest (Gabrenya, 2003). The use of hierarchical multiple regression analysis using SPSS version 23 was employed in the analysis of the data.

RESULTS

Table 1: Descriptive Statistics and Zero Order Correlation

	<i>M</i>	<i>SD</i>	1	2	3	4	5	6	7	8	9	10
1 Gender			1									
2 Age	31.72	6.88	-.16**	1								
3 Marital status			-.08	.48**	1							
4 HEQ			-.08	.23**	.06	1						
5 Employment status			.12**	-.34**	-.32**	-.27**	1					
6 Length of service			-.06	.30**	.24**	.14**	-.23**	1				
7 PJI	10.65	2.88	-.06	.05	-.07	-.03	.20**	-.07	1			
8 POS	55.79	10.72	.14**	-.10*	.05	.17**	.01	-.14**	-.15**	1		
9 Minor deviance	46.77	5.42	.06	.09	.12**	.03	.08	-.13**	-.01	.20**	1	
10 Major deviance	14.64	5.38	-.02	.00	-.07	.13**	-.08	.13**	.10*	-.18**	-.63**	1

Note***p*<.01; **p*<.05; Gender (0 = Male, 1 = Female); Marital Status (0 = married, 1 = single); HEQ=Highest Educational Qualification (0=OND; 1 = Bachelor's degree, 2 = Higher degree).Employment status (Permanent =0, Contract = 1); Length of Service (below 10 years=0, Above 10 years= 1); PJI=Perceived Job Insecurity; POS=Perceived Organisational Support

The correlations in Table 2 showed that gender (female) correlated positively with POS (*r* = .14, *p*<.01). This implies that female bankers were higher on perceived organizational support (POS) than male bankers. Age correlated negatively with POS (*r* =-.10, *p*<.05), which means that the younger the employee, the higher the perceived organizational support (POS) exhibited by the employee. Marital status (single employees) correlated with Minor Deviance(*r* = .12, *p*<.01) which means that single employees were more likely to exhibit minor deviance behaviour than married employees in banks.

Table 2: Summary of Hierarchical Multiple Regression Analysis Showing Variables Predicting Workplace Deviance (Major) (N=482)

	Step 1		Step 2		Step 3	
	<i>B</i>	<i>t</i>	<i>β</i>	<i>t</i>	<i>β</i>	<i>T</i>
Gender	.07	1.46	.05	1.03	.04	.82
Age	.11	1.95	.12	2.14*	.13	2.41*
Marital status	.16	3.03**	.14	2.69*	.13	2.39*
HEQ	.06	1.23	.03	.54	.01	.22
Employ status	.14	2.70*	.152	2.96*	.14	2.78*
Length of service	-.18	-3.73**	-.149	-3.08*	-.14	-2.94*
Perceived job insecurity			-.059	-1.25	-.04	-.74
POS					.12	2.21*
<i>R</i>	.258		.304		.319	
<i>R</i> ²	.067		.092		.102	
<i>ΔR</i> ²	.067		.003		.010	
<i>F</i>	5.54(6, 476)**		1.57(1, 472)**		4.89(1, 471)**	

Note***p*<.01; **p*<.05

Note***p*<.01; **p*<.05; Gender (0 = Male, 1 = Female); Marital Status (0 = married, 1 = single); HEQ=Highest Educational Qualification (0=OND; 1 = Bachelor's degree, 2 = Higher degree).Employment status (Permanent =0, Contract = 1); Length of Service (below 10 years=0, Above 10 years= 1); PJI=Perceived Job Insecurity; POS=Perceived Organisational Support



Results of the hierarchical multiple regression for the test of the first factor of workplace deviance (major workplace deviance) is shown in table 2. The variables were entered in stepwise models. Considering the demographic variables (gender, age, marital status, employment status, higher educational qualification, length of service) in the step 1 of the regression analysis, marital status showed a significant positive relationship with major deviance ($\beta = .16, t = 3.03, p < .01$), employment status showed a significant positive relationship with major deviance ($\beta = .14, t = 2.70, p < .05$) and length of service showed a significant negative relationship with major deviance ($\beta = -.18, t = -3.73, p < .01$). However, gender, age and highest educational qualification (HEQ) did not show any significant relationship with major workplace deviance. The contribution of the demographics in explaining the variance in major workplace deviance was 6.7% ($\Delta R^2 = .067$).

In step 3, perceived job insecurity had no significant relationship with major workplace deviance ($\beta = -.04, t = -.74, p > .05$). The contribution of perceived job insecurity in explaining the variance in major workplace deviance was 0.3% ($\Delta R^2 = .003$).

In step 4, perceived organizational support had a significant positive relationship with major workplace deviance ($\beta = .12, t = 2.21, p < .05$). The contribution of perceived organizational support in explaining the variance in major workplace deviance was 1% ($\Delta R^2 = .01$).

Table 4: Summary of Hierarchical Multiple Regression Analysis Showing Variables Predicting Workplace Deviance (Minor) (N=482)

	Step 1		Step 3		Step 4	
	β	t	B	t	β	t
GENDER	-.01	-.20	.01	.23	.02	.46
AGE	-.02	-.29	-.04	-.68	-.06	-.99
MARITAL_STATUS	-.12	-2.33*	-.11	-2.04*	-.09	-1.73
HEQ	.12	2.49*	.16	3.23**	.17	3.55
EMPLOY_STATUS	-.06	-1.10	-.09	-1.75	-.08	-1.56
LENGTH_OFSERVICE	.13	2.76*	.11	2.30*	.10	2.15
PERCEIVED JOB INSECURITY			.12	2.49**	.09	1.92
POS					-.13	-2.37*
R	.217		.294		.312	
R ²	.047		.086		.097	
ΔR^2	.047		.012		.011	
F	3.83(6, 476)**		6.17(1, 472)**		5.61(1, 471)**	

Note* $p < .01$; * $p < .05$; Gender (0 = Male, 1 = Female); Marital Status (0 = married, 1 = single); HEQ=Highest Educational Qualification (0=OND; 1 = Bachelor's degree, 2 = Higher degree).Employment status (Permanent =0, Contract = 1); Length of Service (below 10 years=0, Above 10 years= 1); PJI=Perceived Job Insecurity; POS=Perceived Organisational Support

Results of the hierarchical multiple regression for the test of the second factor of workplace deviance (minor workplace deviance) is shown in table 4. The variables were entered in stepwise models. Considering the demographic variables (gender, age, marital status, highest educational qualification (HEQ), employment Status, length of service) in the Step 1 of the regression analysis, marital status showed a significant negative relationship with minor deviance ($\beta = -.12, t = -2.33, p < .05$), highest educational qualification (HEQ) showed a significant positive relationship with minor deviance ($\beta = .12, t = 2.49, p < .01$), and length of service showed a significant positive relationship with minor deviance ($\beta = .13, t = 2.76, p < .05$). The contribution of the demographics in explaining the variance in interpersonal workplace deviance was 4.7% ($\Delta R^2 = .047$).

In step 3, perceived job insecurity had a significant positive relationship with minor deviance ($\beta = .12, t = 2.49, p < .01$). The contribution of perceived job insecurity in explaining the variance in minor workplace deviance was 1.2% ($\Delta R^2 = .012$).

In step 4, perceived organizational support had a significant negative relationship with minor workplace deviance ($\beta = -.13, t = -2.37, p < .05$). The contribution of perceived organizational support in explaining the variance in minor workplace deviance was 1.1% ($\Delta R^2 = .011$).



Discussion

The result of the first hypothesis which stated that perceived job insecurity will positively predict workplace deviance (major and minor deviance) was partly accepted because only minor deviance was predicted. The result of the analysis shows that perceived job insecurity has a significant positive relationship with minor deviance. This means that when perceived job insecurity was high, minor deviance was also high in banks. The result is consistent with the previous studies (example, Joe-Akunne, Oguegbe & Aguanunu, 2014; Guo-Hua et al., 2016; Shamsudin, Subramamam & Ibrahim, 2011) that found perceived job insecurity to be the highest predictor of workplace deviance and to be positively related to workplace deviance. This result shows that bank employees when they perceived that their jobs were no longer stable or when they lacked assurance of the stability of their jobs engaged in minor deviance at workplace such as deliberately coming to work late, overstaying during breaks and intentionally working slowly. These acts as posited by the job matching theory (Jovanovic, 1979) might be an indication they were looking for another job that will create a better match such as better salaries or job security. On the other hand, the result of this same first hypothesis did not show a significant relationship between perceived job insecurity and major workplace deviance. The result of this second dimension of workplace deviance (major deviance) might be based on two reasons. First, it shows that job insecurity can be subjective but not objective feeling of employees. Just like Agnew (1992) stated in general strain theory that strain which leads to deviant behaviour in organizations is a relationship in which an employee is not treated the way s/he would like to be treated. Therefore while some employees would perceive insecurity in their jobs, others might not. The second reason for this result might be that even those employees that perceived job insecurity might not necessarily display major deviance in banks. This is equally in line with the findings of Muhtesem et al. (2009) that found insignificant relationship between job insecurity and unsafe behaviour of employees and also the findings of Probst (2007) that found job insecurity to be related to lower number of counterproductive work behaviours in organizations. The implications of these studies are that whenever job insecurity is high in banks, major workplace deviance would be

low and bank employees display their feelings of perceived job insecurity more through minor deviance (such as deliberately coming to work late, taking excessive breaks and staying longer during breaks or working slowly) rather than displaying it through major deviance (such as talking impolitely to customers and divulging the bank's confidential information to outsiders or taking/using the bank's property without permission). This is as a result of the fact that these major deviances are deviant behaviours that when displayed by any employee of the bank can lead to the employee's immediate suspension or termination of his/her appointment by the bank.

The second hypothesis which stated that employment status (core/permanent and contract staff) will positively predict workplace deviance (major and minor deviance) was partly accepted because only major deviance was predicted. The result of the analysis revealed that the contract employees showed a significant positive relationship with one of the dimensions of workplace deviance (major deviance) than the permanent employees in banks. This result is in consonance with studies (Huiras, Uggen & McMorris, 2000; Akinbode & Ayodeji, 2012) which found that employees lacking in career stakes display high level of occupational deviance and that production deviance was a function of employees' reaction to supervision and uncertainty of career future. Most contract employees in Nigerian banks having spent several years on the job at same position/level see their career future as uncertain and lacking any career stake in the bank. Thus, would engage in all forms of major deviance in the bank unlike permanent employees. Their disposition is quite different from the core staff or permanent employees that see career future and the prospect of rising to higher positions of authority in the bank, thereby inhibiting their deviant behaviours in the banks. More so, the process of recruiting the contract employees is not as rigorous as that of the core/permanent staff. The permanent employees undergo a more rigorous process of recruitment and training while the contract employees are outsourced from various recruitment/outsourcing agencies. This equally makes the termination of the appointments of the contract employees easier than that of the core staff, hence the more reason they feel they don't have stake in the bank. The disparity equally reflects on the level of trainings they receive. The core/permanent employees receive continuous trainings more than the contract employees and like one of the core assumptions of human capital theory stated; 'investment in education and training



results to increased learning in organizations (Becker, 1964). This exposes the core/permanent staff more to the standard operational procedures (SOP) of the banks and makes them more familiar with the policies, rules and regulations guiding the bank more than the contract employees. This also supports the findings of Hall (2006) who found that contract employees are not satisfied with their level of job insecurity. The result of the second dimension of workplace deviance (minor deviance) reveals that both the core/permanent employees and contract employees did not show any significance on minor deviance. This shows that employment status of bank employees did not predict minor deviance. It implies that an employee's status of employment (whether core/permanent) did not determine whether s/he would engage in minor deviance such as deliberately coming to work late, spending more time with a customer, intentionally working slowly etc. This result might also be in line with what organizational support theory (OST) stated, that supervisor's support leads to perceived organizational support and at the same time reduces minor workplace deviance such as absenteeism (Eisenberger, et al., 1986).

The third hypothesis that predicted a negative significant relationship between perceived organizational support and workplace deviance was also partly accepted because only minor deviance was negatively predicted. The result of the minor deviance dimension of workplace deviance showed that perceived organizational support has a significant negative relationship with minor deviance. This implies that when perceived organizational support was high, minor deviance was low in banks and vice versa. The result of this dimension supports the study by Van, Els and Rothmam (2011) that workplace bullying (minor deviance) has a negative relationship with perceived organizational support. It implies that management concern towards the contributions and welfare of their employees (i.e., POS) whenever it is high can reduce minor deviance such as deliberately coming to work late, taking excessive breaks or overstaying during breaks in banks. The result is also in agreement with one of the assumptions of organizational support theory (Eisenberger, et al., 1986) that its behavioural outcome includes increase in role performance and decrease in withdrawal behaviour such a

absenteeism. Therefore, it is expected that when perceived organizational support is high in an organization, minor deviance is equally expected to be low.

However, the result of the major deviance dimension of workplace deviance showed a positive significant relationship between perceived organizational support and major deviance. This implies that the higher the perceived organizational support, the higher the major deviance displayed by employees in banks. The result of this analysis is in contrast with the various researches (Appiah, 2015; Van, Els & Rothmam, 2011) which showed that perceived organizational support has a negative relationship with workplace deviance. The variance in the result of this study with findings from other studies can be attributed to the differences in the setting and population of the different studies. Studies such as Appiah, (2015); Van, Els and Rothmam (2011), were conducted across different organizations/sectors in Ghana and South Africa respectively, while this study was conducted only within the commercial banking sector in Nigeria. These commercial banks have greater percentage of their employees as contract staff (Adenugba & Oteyowo, 2012). These contract employees even when the perceived organizational support from the bank is high might not perceive any support from the organization as high. That is, they might not perceive any concern or support from the bank since the management left their employment status as contract employees for several years without considering converting their employment to a permanent employment. They might still perceive the management of the banks as unjust to them irrespective of their high level of support. On the other hand, bank being a financial institution is so sensitive that the managements' show of concern and recognition of the contribution and welfare of their employees can be abused or taken for granted by the employees, more especially the core/permanent employees, thereby resulting to increased major deviance in the banks. For instance, the core/permanent staff that directly benefit from this support from the management might abuse the privilege of this support from management by displaying major deviant behaviours in the bank such as taking or using the bank's property without permission. They might also take advantage of their positions to sexually harass or publicly embarrass their junior colleagues.



Limitation of Findings

This research has some notable limitations. First is that being a cross-sectional survey design, it has all the inherent weaknesses associated with this type of research design. For example, the researcher did not obtain 100% return rate of the distributed questionnaire and not all returned questionnaire were completed correctly. Therefore, future research might consider adding qualitative research method to this quantitative method. Second is that the participants were drawn from only one geo-political zone out of the six geo-political zones in Nigeria. The nature of banking profession makes it difficult to assess and study the bankers without getting a staff to act as a research assistant who will distribute and collate the questionnaires from his or her colleagues after completion. Thus, the researchers were unable to get research assistants from other geo-political zones in Nigeria. Therefore future research should study other geo-political zones in Nigeria. Third is that the study failed to put into consideration employees that have moved from one bank to another (strategic hires). Since different banks have different management styles, so also their rules and policies are slightly different. This might have influenced the employees' deviant behaviour. Therefore, future research on workplace deviance should consider strategic hires as a variable that might predict workplace deviance.

Implication of the study

The study revealed that perceived job insecurity has a significant positive relationship with minor deviance. It shows that whenever employees lack the assurance of the stability of their jobs in banks, they engage in minor deviance. Therefore, management should ensure that employees get the assurance of the stability of their jobs to avoid using productive hours of the bank to search for alternative jobs. The study equally found that employment status of employees is a significant predictor of major deviance in banks as contract employees showed a significant positive prediction of major deviance in banks. Hence, management should revisit the policy of retaining employees as contract staff for too long. Efforts should be made by management of banks to convert contract employees that have performed well over the years to core/permanent

employees. This will motivate contract employees and will enable them strive for conversion thereby improving their performance in the banks.

Conclusion

From this study, it was found that those who had spent from 10 years above length of service tend to be more prone of Bankers' workplace deviance than those with fewer than 10 years. Those with higher perceived job insecurity showed to have higher tendency of workplace deviance. While those with higher perceived organisational support were shown to have lower tendency of workplace deviance.

This study has also revealed that management should exercise caution in showing concern towards the contributions and welfare of their employees. This is based on one of the results of the study which shows a significant positive relationship between perceived organizational support and major deviance in banks. This implies that there is a possibility that employees might abuse high level of support given to them by the organization.

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