

The Relationship between Work Stress and Workplace Deviant Behaviours in the Nigerian Banking Industry

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Abstract: This paper focuses on examining the relationship between work stress and workplace deviant behaviours in the Nigerian banking industry. Hence, the paper plans to propose ways of reducing work stress in the workplace, which will consequently reduce workplace deviant behaviours in the workplace, particularly within the Nigerian banking industry. However, the current study adopted a quantitative research approach, a survey research design. In addition, one non-probability sampling method and two sampling approaches were used, namely purposive stratified and simple random sampling, respectively. The findings revealed that work stress has a statistically positive significant relationship with workplace deviant behaviours in the Nigerian banking industry. Moreover, the results of this investigation have major implication for organisational behaviour, managerial decisions, and harmonious employee employment relationship in the Nigerian banking industry. Increased work stress significantly increases workplace deviant behaviours in the Nigerian banking industry. Hence, the Nigerian banking industry can minimise workplace deviant behaviours through a decrease or reduction in the level of work stress. There have been little, if any studies done to ascertain the relationship between work stress and workplace deviant behaviours in the Nigerian banking industry. The current investigation noticed a significant moderate positive relationship between work stress and workplace deviant behaviours in the Nigerian banking industry, indicating that the Nigerian bank employees will engage more in deviant behaviours if they encounter an increased levels of work stress in the Nigerian banking industry, as well as engage less in deviant behaviours in proportion to the low levels of work stress encountered.

Keywords: Work stress, workplace deviant behaviours, Nigerian banking industry.

INTRODUCTION

Organisations operate according to instructions, guidelines and principles, and there is an expectation for every member of an organisation to act in line with the rules. As stated by Robinson and Bennett (1995), workplace deviant behaviour is a controlled action by employees, which is in contrast to key organisational values that threatens the organisation and its member's well-being. Workplace deviant behaviour may either be negative or positive. As stated in Appelbaum, Iaconi and Matousek (2007), positive deviant behaviour, as noted by Spreitzer and Sonenshein (2003), is a deliberate behaviour set apart from the norm of a group of individuals in a decent manner. Appelbaum *et al.* (2007) posited that, previous researches have focussed mainly on negative behaviours, which are perceived as deviant, for instance, concealing effort, absenteeism, withdrawal, and behaviours that result in inequity in the workplace. The prevalence of deviant behaviour, for example, fraud, sexual harassment, theft, suppression of efforts and hostile behaviours pose great challenges to organisations (Lawrence & Robinson, 2007; Peterson, 2002a; Aquino, Galperin & Bennett, 2004). Hence, this study is concerned with the

negative aspect of workplace deviant behaviour, also known as negative deviant behaviour (Appelbaum, *et al.*, 2007). In fact, workplace deviant behaviours seem to have become more and more visible concern for both academicians and practitioners, as they have become considerably disturbing, owing to their damaging effects on employees and their organisations. Hence, in recent times, organisational behaviour researchers have picked interest in addressing deviant organisational behaviour (Greenberg & Baron, 2003). This is because it can become a difficult and expensive problem with regards to the monetary toll that it takes on organisations, as well as the emotional toll that it takes on employees (Greenberg & Baron, 2003). The costs of workplace deviant behaviours are severe, as they could affect the organisation's rankings, including decision-making, costs and efficiency (Appelbaum, Iaconi, & Matousek, 2007).

An increased interest in the workplace deviant behaviours has been nurtured over the past ten years, as huge corporations such as Tyco and Enron have made public, the characteristic menaces of workplace deviant behaviours (Appelbaum, Deguire & Lay, 2005). Hence, workplace deviant behaviours, such as, withholding efforts, fraud, maltreatment of co-workers, and absenteeism, remain a tenacious concern for a lot of organisations across the globe (O'Neill, Lewis & Carswell, 2011; Restubog, Garcia, Wang & Cheng,

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2010). Take for instance, the Australian national survey noted that around 31% of employees have had them ill-treated verbally by their direct supervisors, and around 35% of employees by their colleagues (Mayhew & Chappell, 2002). In addition, the Chamber of Commerce of the United States evaluates that 35% and 75% of all employees have exhibited some aggressive behaviours, for example, fraud, vandalism, sabotage and theft, and that around 75% of these employees steal no less than once (Shulman, 2005; Harper, 1990), and around 95% of all organisations encounter stealing by the employee (Case, 2000).

In fact, the approach or nature of business activities undertaken in the Nigerian banking industry, predicts the occurrence of corrupt practices in the industry, as banks and other allied institutions deal with finances and monetary transactions, which make bank employees more susceptible to fraudulent practices (Owolabi & Babalola, 2011). There are often apprehensions about disreputable practices and fraud within the Nigerian banking industry, irrespective of regulations and examination by the Chartered Institute of Bankers of Nigeria, as well as by the Central Bank of Nigeria (Chiezey & Onu, 2013). As posited by Ajayi (2003), fraud is endemic in Nigeria, and reflects in many areas of business activities in the country. In fact, the deviant behaviours that prevail in the Nigerian banking industry include offensive dressing and sexual harassment. This trend could be linked to the aftermath of the capitalization policy, introduced by the Central Bank of Nigeria (CBN) in 2009. This policy resulted in increased awareness by all existing banks, forcing banks to transform into a more vicious monetary institution that could be able to meet up with the new challenges triggered by the CBN capitalisation policy (Ilupeju, 2008). This new arrangement precipitated unjustified conditions for employees, particularly the female ones, who were coerced to woo and accommodate depositors at all cost, and even at times, to the detriments of their personal wellbeing (Ilupeju, 2008). Olufayo (2011) also claims that in recent times in the Nigerian banking industry, instructions were given to marketing departments to recruit mainly young, elegant and attractive female employees, who could use their bodies to solicit funds from willing customers. In addition, bullying is also seen as common in the Nigerian banking industry. Ayodele and Bello (2008) stated that beyond being hostile, bullying is directed to cause damage or pain, which occurs repeatedly, and happens in a situation where there is an imbalance of control or strength. An investigation by

Oghojafor, Muo and Olufayo (2012) discovered that 91% of the respondents agreed that bullying incidents are escalating in Nigerian workplaces, particularly in the banking industry.

As a nexus, studies have identified factors, such as job stressors, (Fox, Spector & Miles, 2001; Ahsan, Abdullah, Fie and Alam, 2009) as causes of workplace deviant behaviour. Hence, this factor could be potent enough to render companies to become more susceptible to deviant behaviours, which are exhibited by their employees. Akingunola and Adigun's (2010) pragmatic investigation of the presence of work stress in the Nigerian banking industry mention that, a higher level of stress exists amongst executive employee in Nigerian bank, than non-executive employees. Akingunola and Adigun (2010) further posit that banking in Nigeria is fundamentally a profession that is stressful, characterised by ethical dilemmas, long working hours, regulatory bottlenecks and problematic customers. They also state that workers in human service professions, for example, banking in Nigeria, are frequently mandated to use a significant amount of time in engaging with other individuals. When the problems of customers are not resolved instantly, the condition may turn out to be a frustrating one, leading to behaviours such as co-employee harassment. Moreover, Chovwen (2013) argues that an undue amount of work stress leads to a lack of productivity, loss of confidence, and increased error. He further noted that excessive amounts of work stress can stimulate deviant workplace behaviours such as absenteeism and increased conflict with others. Furthermore, Obiora and Iwuoha (2013) opine that work stress in the Nigerian banking industry can force bank employees to adopt tendencies and dispositions towards corruption. Hence, this paper aims to examine the current state of the relationship between work stress and workplace deviant behaviours in the Nigerian banking Industry, with an intention to propose mechanisms to reducing work stress, as well as workplace deviant behaviours in the workplace, predominantly in the Nigeria's banking industry. However, in achieving the stated aim, this paper will adopt a quantitative research approach, as well as a quantitative statistical data-analysis approach.

Nevertheless, the aim of the current paper is to examine the relationship between work stress and workplace deviant behaviours in the Nigerian banking industry. Hence, the following objectives of the present paper are listed below.

- To establish the relationship between work stress and workplace deviant behaviours in the Nigerian banking industry
- To deduce a theoretical framework that could be used to effectively address workplace deviant behaviours in the Nigerian banking industry.

LITERATURE REVIEW

This segment of the paper elaborates on a few theories related to work stress and provides definitions for the concepts of work stress and workplace deviant behaviours. Moreover, it reviews existing body of work on the relationship between work stress and workplace deviant behaviours in the Nigerian banking industry.

Effort-Reward Imbalance (ERI) Theory

This theory lays prominence on the stressful characteristics of the work contract. The theory is founded on the understanding of mutual benefit or social reciprocity, a basic norm of every type of transaction characterised by some form of harmony (Siegrist, 2010). Social reciprocity is about distinctive duties, which are discharged in exchange for suitable rewards. These rewards could be promotion, esteem, job security and/or money (Siegrist, 2010). Unsuccessful reciprocity such as high costs and low gain, result in highly adverse reactions, such as workplace deviant behaviour (Siegrist, 2010).

General Strain Theory (GST)

The rudimentary view of this theory is that, individuals in the workplace who are recurrently anxious and experience stress are frequently angry and are likely to behave indecently. Stressors and strains are linked with employees' states of emotion because of their work situation (Hart & Cooper, 2001). General strain theory focuses on factors of strain, for instance, loss of valued possessions and the inability to achieve goals. GST is a theory that accurately describes employee deviance behaviours, such as corporate crime, suicide and bullying (Agnew, 2006). Agnew (2006) postulated that the GST claims that strains increases the possibility of engaging in workplace deviant behaviours.

Person-Environment Fit Theory

Dewe *et al.* (2012, p. 28) allude to the fact that it is pertinent to "begin with the notion of explaining the word 'fit' itself". In the work stress literature, the

concept of fit is characterised as possessing two mechanisms, namely the extent of match, equivalence between the loads of work that confront individuals at their places of work, and their capabilities to meet these workloads (Dewe *et al.*, 2012). Put differently, P-E fit theory assumes that there will be high strain because of a disparity between an individual's needs and what they face in the workplace (Dewe *et al.*, 2012). The key fundamental claim of the P-E fit theory is the expectation of parity between employees' wants and what they eventually receive, together with equating capabilities (skills) and demands that employees face (Dewe *et al.*, 2012; Yang *et al.*, 2008). Possible outcomes of misfits, identified include reduced commitment to the organisation, absenteeism, more turnover intentions, as well as job dissatisfaction.

The general strain theory as stated above, will be applied to the present investigation, as strains are related to employees' emotional states, which are influenced by their work situations. Furthermore, the present research will like to investigate the supposition of Agnew (2006), who suggested that the general strain theory claims that strains increases the likelihood of workers engaging in workplace deviant behaviours within their work places. This will be done by investigating the relationship between work stress and workplace deviant behaviours, through a survey research method.

However, the following sections review the concepts of work stress and workplace deviant behaviours.

From their own viewpoint, Spector and Fox (2002) (also cited in Karimi & Alipour, 2011) noted that work stress is increasing globally in countries, organisations, lines of work, among employers, employees, families and society. Spector (2002) also reveals that work stress is a severe health problem for employees and organisations. Therefore, work stress could be seen as health problem workers experience in the instance of their incapability and/or work overload within their various work places (Karimi & Alipour, 2011). Several scholars have tried to define the construct of work stress. However, stress happens when the observed pressure surpasses one's observed coping capacity (Lawless & Allan, 2004). According to Lehrer (2005), several international agencies, for example, the International Labour Organisation (ILO) and the World Health Organisation (WHO) are tackling issues, which surround work stress. Furthermore, Ipsen and Jensen (2010) noted that work stress is a popular occurrence. The World Health Organisation indicates that over 50%

of workers in industrialised nations have protested owing to workplace stress. According to Denmark's National Institute for Public Health, around 44% of the Danish population has encountered stress (cited in Helweg-Larsen, Andersen, Nielsen & Madsen, 2003). The issue of job-related stress is multidimensional and can influence individuals, organisations and society; the problem of work stress is also costly (Cooper, Dewe & O'Driscoll, 2001). In his study Owen (2006 cited in Karimi & Alipour, 2011), maintains that stressful conditions in organisations produce work stress, which ultimately leads to adverse effects on both employees and employers. Hence, stress at work would have unwanted consequences, for instance, like absenteeism and loss of productivity (Karimi & Alipour, 2011). Also, work stress is said to bring about lower productivity, and general forms of deviant behaviours in the workplace (Levin-Epstein, 2002).

It is impossible to come up with the correct and exact estimate of the price of experiencing workplace deviant behaviour, mainly when quite a lot of forms is present, namely corporate fraud, revenge, employee theft, violence, bullying, withholding job efforts, and the measures employed to avoid or correct them. Examples of workplace deviant behaviours include negative behaviours towards organisations (theft, absenteeism, aggression, sabotage, violence, exerting little work effort and lateness) and behaviours towards individuals, for instance, arguing, making jest of others, and acting rudely (Kidwell & Martin, 2004). According to Appelbaum *et al.* (2007), there has been emphasis on unwanted behaviours, which may be classified as deviant, for instance, absenteeism, withholding efforts, withdrawal, and behaviours that result in corporate inequality. Therefore, the researcher combined several workplace deviant behaviours into a specific structure. At this point, the review will concentrate on the relationship between work stress and workplace deviant behaviours within the Nigerian banking industry.

As stated by Mojinyinola (2008), work stress is significantly related to workplace deviant behaviour. Likewise, other investigators (Salami, 2010; Penney & Spector, 2005) found positive relationships between work stress and workplace deviant behaviour. They also observed theft, substance abuse, and work aggression. The results showed that workload correlates significantly with aggression and sabotage (Chen & Spector, 1992; Omar *et al.*, 2011). Additional research also supports these findings (Marcus & Schuler, 2004; Penney & Spector, 2005). Their findings

also indicate a relationship between work stress and other deviant behaviours such as aggression, theft and hostility.

As a developing economy, Nigeria in her banking industry, appears to be undergoing sequences of persistent challenges. A lot of employees join an organisation with the aim of achieving both their own targets and that of the organisations. Yet, in the face of incessant stresses, their capacities may be undermined, and these objectives underachieved (Mbanefo, *et al.*, 2019). Interestingly, almost every bank employee aims to satisfy their customers, so as to a competitive edge over their competitors globally. Nevertheless, it appears that their aim to achieve this is unlikely, bearing in mind the predominant issues taking place in the Nigerian banking industry, such as the upsurge in workloads and work hours, which are precursors to work stress (Mbanefo, *et al.*, 2019). As indicated by (Akroni, 2011; Chovwen, 2013; Olusegun, *et al.*, 2014; and Enekwe, *et al.*, 2014), work stress within the Nigerian banking industry could come in a form of having to attend to too many customers, which often results into closing working late to balance daily transactions, having one employee to solely verify ATM cards, resolve SMS alerts, attend to false debit issues, and many more; or it could be in form of meeting targets, especially with marketers, who get stretched to meet up and even at times fall back on some deviant behaviours (for instance, illegitimate sexual affairs with married couples) to help them achieve their given targets. One of the ways of gaining a competitive advantage against the stiff competition in the banking industry is to use attractive and well-educated females to market their products and services. Hence, banks offer these females several benefits as well as good working conditions to retain them and compensate them for compromising their self-respect in the process (Ayozie, 2013). Also, in their research, Joe-Akunne *et al.* (2014) established a noteworthy association between job insecurity and workplace deviant work behaviour. This is indeed a revelation that bankers are more prone to engaging in workplace deviant work behaviour because of job insecurity, which arises owing to stressful work conditions. For example, some bank employees may experience heightened work stress that is work related owing to aggressive behaviour that they may encounter from their superiors (Joe-Akunne, *et al.*, 2014). Such stress may prompt employees to start perceiving their work environment as very unsafe and could trigger workplace deviant behaviours as a suitable coping mechanism (Adenugba

& Ilupeju, 2012; Joe-Akunne *et al.*, 2014). From this literature, the following hypothesis is derived:

H₁: There is a significant relationship between work stress and workplace deviant behaviours in the Nigerian banking industry.

The research methodology of the current paper is discussed next.

RESEARCH METHODOLOGY

In the current investigation, the quantitative research approach was used in observing the relationship between work stress and workplace deviant behaviours in the Nigerian banking industry. Hence, one non-probability sampling method and two probability sampling approaches were adopted, namely purposive, stratified and simple random sampling, respectively

Meanwhile, research methods involve techniques of collecting data. Therefore, a survey research method was exploited in the present research. A questionnaire, which is an official list of questions, designed to collate responses from participants on a definite topic of study (Babbie & Mouton, 2001), was self-administered, and utilised as the instrument for gathering data.

Furthermore, in the present study, the participants constituted 600 employees from ten (10) commercial banks in Nigeria. One hundred (100) respondents were sought from each of the six (6) local government areas from both the Lagos and Oyo States, comprising a sum of three hundred (300) bank employees for each of the states, making a total of six hundred respondents that the questionnaire was distributed to.

The population size from which the respondents were drawn was around 6,000 bank staff from ten commercial banks in Oyo and Lagos states of Nigeria. Hence, the size of the participants from the population size (6,000), according to the sample size in the table, falls between 586 to 600 (Morgan & Krejcie, 2012).

Instrumentation

The present study used an adapted questionnaire to measure the study's variables. The measuring scales that measure the constructs of this study were combined into a questionnaire, which included different sections. This questionnaire, which shaped the foundation of the quantitative research, was distributed to bank employees in Nigeria. Besides, the

questionnaire was further made available to respondents online through survey monkey.

Section A: Demographic Questions

The first segment of the questionnaire dealt with respondents' demographic profile data (age, gender, religion, educational qualifications, marital status, job status, name of bank, department, work experience in years, location of bank, number of dependants, and residential area).

Section B: Work Stress

In this study, a 42-item measuring scale that measures six work stressors, developed by Suman and Sunita (2012), was adapted and utilised in the current study. The developers of this scale derived a Cronbach's co-efficient of 0.85 for this scale. The scale has a five Likert scale format of strongly disagree (0), disagree (1), partially agree (2), agree (3), and strongly agree (4).

Section C: Workplace Deviant Behaviours

In measuring workplace deviant behaviours in the present investigation, Bennett and Robinson's (2000) 19-item measuring scale was adapted by the researcher. The scale comprises 12 items for organisational deviance and 7 items for interpersonal deviance. The scale has a five-point Likert format of (1) Never, (2) Seldom, (3) Sometimes, (4) Often and (5) Always. The developer derived a Cronbach's co-efficient of 0.81 for the organisational deviance items, and 0.78 for the interpersonal deviance items. The study adopted a pilot study, in validating the effectiveness of the survey, and to detect any possible difficulties on time, and that is discussed below.

However, the current researcher chose Nigerian bank employees to examine the relationship between work stress and workplace deviant behaviours in the Nigerian banking Industry. This made the researcher conduct a pilot study on the questionnaire to be used in sieving information from the participants, so as to get it fit for use. Then, a stratified random sampling was adopted, to divide the research population into strata, that is, top management cadre, senior cadre and junior cadre. After this, a simple random sampling on each stratum was done, to determine the study respondents, and to make each choice independent of other choices. The present researcher then distributed 600 questionnaires to participants from ten (10) commercial banks in Nigeria. Twenty (20) bank employees were sought from each of these banks, in each local

government area. Hence, one hundred (100) respondents were sought from each of the six (6) local government areas (Lagos Island; Oshodi/Isolo, and Ikeja; Ibadan north-east, Ibadan north-west, and Ibadan south-west) in Lagos and Oyo States, respectively. Nonetheless, the bank employees' anonymity was well-maintained in the process of the investigation and this was assured as inclusive of the conduct of the research; for instance, the current researcher provided boxes in which completed questionnaires were dropped, which also protected the interests and image of the participants. Also, an online survey was designed by one of the experts in the statistical consultation service, namely STATKON (University of Johannesburg, South Africa), to produce some important online responses, to further

standardise the questionnaire. The total number of valid questionnaires retrieved by the current researcher was 537. The questionnaires that were retrieved were analysed.

Data Presentation and Analysis

The questionnaires that were circulated to respondents were retrieved and analysed with the statistical package for social sciences (SPSS v 24). Data from the questionnaires, as coded on the SPSS, were first vetted and cleaned before engaging in any descriptive and inferential statistical analysis. Afterwards, the frequency, descriptive and inferential analyses were conducted. The outcomes of the data analysed are available in the sections below:

Table 1: A Summary of the Custom Table Indicating the Item Responses, Means and Standard Deviations of Work Stress in the Nigerian Banking Industry

No	Statements	Strongly Disagree (1)	Disagree (2)	Neither Agree nor Disagree (3)	Agree (4)	Strongly Agree (5)	Mean	SD	Ranking
1	Over-staying at the bank office is a regular phenomenon.	8.9%	35.6%	12.5%	33.9%	9.1%	3.00	1.191	4
2	Because of my knowledge and skills in banking, peers and juniors constantly seek help from me.	19.4%	30.2%	8.8%	31.5%	10.2%	2.83	1.332	8
3	I am not able to satisfy the conflicting demands that various people have of me.	26.6%	49.2%	6.9%	16.8%	0.6%	2.15	1.017	12
4	At times I have to offer my services to customers, as well as my routine work, and these are in conflict with one another.	15.5%	35.2%	9.5%	23.8%	16.0%	2.90	1.357	6
5	I do not have sufficient time to take my lunch or to relax, as I am responsible for more than one section in the bank.	27.6%	24.4%	5.2%	30.0%	12.8%	2.76	1.452	10
6	I become irritated with the variety of jobs that I have to do within the bank.	20.3%	33.0%	5.8%	25.3%	15.6%	2.83	1.413	9
7	I see no end to excessive demands that are placed on me in the bank.	16.0%	31.7%	6.0%	25.9%	20.5%	3.03	1.428	3
8	I become depressed when I consider that an entire task within the bank needs my attention.	9.7%	30.2%	5.0%	28.3%	26.8%	3.32	1.394	2
9	Fast changes in techniques and procedures in the bank bother me a lot.	15.8%	38.0%	13.2%	24.4%	8.6%	2.72	1.234	11
10	I feel tense when I observe that my work performance is closely watched.	16.4%	18.2%	9.9%	24.6%	30.9%	3.35	1.483	1
11	I become frustrated because my potential in my role is not properly evaluated.	23.1%	32.8%	1.1%	12.8%	30.2%	2.94	1.609	5
12	There is a little scope for growth in my role as a bank staff member,	15.5%	33.7%	9.3%	31.8%	9.7%	2.87	1.283	7
Average							2.89	1.22	

Source: Author's fieldwork.

Descriptive Summary

Table 1 above indicates the experiences of the Nigerian bank employees regarding work stress in the Nigerian banking industry and the way they rated the different variable items. Following the mean values presented in the table, the highest ranked variable item was “I feel tense when I observe that my work performance is closely watched”, with a high mean score of 3.35, that was followed by “I become depressed when I consider that an entire task within the bank needs my attention” with a high mean score of 3.32, followed by “I see no end to excessive demands that are placed on me in the bank”, with a moderately high mean score of 3.03. The next was “Over-staying at the bank office is a regular phenomenon” with a moderately high mean score of 3.00. These four elements, whose means are 3 and above are the major stressors in the banking industry. Other elements in the above table do not necessarily result in much stress. For instance, the lowest ranked variable item was: “I am

not able to satisfy the conflicting demands that various people have of me”, with a mean score of 2.15 does not result in stress because the mean value is below 3. Hence, a lot of bank employees in the Nigerian banking industry feel tense when they notice that their work performance is closely monitored. Furthermore, the results also show that there are few bank employees who are unable to gratify the consistent demands that a lot of people make of them in the Nigerian banking industry.

Table 2 below expresses the experiences of the Nigerian bank employees with regard to displaying some form of workplace deviant behaviours, and the way they have rated the different items of workplace deviant behaviour. In accordance with these, mean values are presented in the table, the highest ranked variable item was “I intentionally worked slower than I should work in the bank”, with a mean score of 3.38, while the lowest ranked variable item was “I used an illegal drug and consumed alcohol while working on the job”, with a mean score of 1.76. This shows that bank

Table 2: Summary of the Custom Table Showing the Item Responses, Means and Standard Deviations of Workplace Deviant Behaviours in the Nigerian Banking Industry

No	Statements	Never (1)	Seldom (2)	Sometimes (3)	Often (4)	Always (5)	Mean	SD	Ranking
1	I have taken the bank's property without permission.	12.5%	34.5%	3.5%	45.3%	4.3%	3.00	1.211	5
2	I have falsified a receipt to get reimbursed by the bank for more money than I spent on business expenses.	49.2%	32.0%	7.8%	10.8%	0.2%	1.81	0.992	10
3	I have taken an additional or longer break than is acceptable within the bank.	16.8%	16.8%	6.7%	51.0%	8.8%	3.18	1.292	3
4	I arrived at work late without permission.	29.8%	19.4%	8.0%	42.6%	0.2%	2.64	1.301	6
5	I litter in the banking environment.	37.8%	36.1%	2.4%	19.4%	4.3%	2.16	1.241	7
6	I intentionally worked slower than I should work in the bank.	6.7%	21.6%	7.8%	54.4%	9.5%	3.38	1.124	1
7	I discussed the bank's confidential information with an unauthorised person.	53.6%	21.4%	12.1%	12.3%	0.6%	1.85	1.085	9
8	I used an illegal drug or consumed alcohol while working on the job.	49.3%	37.1%	1.5%	12.1%	0.0%	1.76	0.969	11
9	I dragged out work in the bank in order to receive overtime.	12.3%	23.5%	7.3%	43.4%	13.6%	3.23	1.287	2
10	I made an ethnic, religious or racial remark in the bank.	44.9%	18.6%	15.5%	21.0%	0.0%	2.13	1.197	8
11	I acted rudely towards someone at work.	18.2%	14.9%	8.0%	58.8%	0.0%	3.07	1.210	4
Average							2.55	1.17	

Source: Author's fieldwork.

employees who work intentionally slower than they should is a common occurrence in the Nigerian banking industry, while the use of an illegal drug and consuming alcohol while working, is a practice that is hardly ever engaged by employees in the industry. All variables with means scores of 3 and above are the deviant behaviours exhibited by Nigeria bank employees, while all elements having a mean score of below 3 are deviant behaviour uncommon with Nigerian banking employees.

Inferential Statistics (Hypothesis Testing)

Inferential statistics exceed the description of definite observations and make inferences concerning the bigger population from which sample observations were taken (Babbie & Mouton, 2010).

Table 3: Relationship between Work Stress (WS) and Workplace Deviant Behaviours (WDB)

		WS	WDB
WS	Pearson Correlation	1	.422**
	Sig. (2-tailed)		.000
	N	537	537
WDB	Pearson Correlation	.422**	1
	Sig. (2-tailed)	.000	
	N	537	537

*Correlation is significant at the 0.05 level (2-tailed).
 **Correlation is significant at the 0.01 level (2-tailed).

Table 3 showed that there is a statistically positive significant relationship between work stress and workplace deviant behaviours ($r = .422$; $p < .01$) in the Nigerian banking industry. This depicts that an increase in the level of employees' work stress will increase their likelihood of engaging in workplace deviant behaviours in the Nigerian banking industry. Hence, this result implies that work stress is a recurring phenomenon observed in the Nigerian banking industry, that has a significant relationship with the employees' involvement in workplace deviant behaviours.

DISCUSSIONS

The analysis reveals a significant moderate positive relationship between work stress and workplace deviant behaviours ($r = .422$; $p < .01$) in the Nigerian banking industry. This result suggests that employees at Nigerian banks would engage more in deviant behaviours if they encountered increased levels of work stress in the Nigerian banking industry. The general strain theory (GST) as earlier explained, further emphasises that work stress relates positively to workplace deviant behaviours because the presence of strain in an organisation increases the chances of engaging in workplace deviant behaviours (Agnew, 2006). Hence, the results show that Nigerian bank employees do engage in workplace deviant behaviours in the Nigerian banking industry when they experience a high work stress levels and, conversely, reduce their engagement in workplace deviant behaviours when they experience reduced levels of work stress. As a result, high levels of work stress are recognised as a constant experience observable within the Nigerian banking industry, having a significant positive relationship with employees' engagement in workplace deviant behaviours. Consequently, the results of the Pearson correlation analysis that was conducted in the current research, which sought to know the relationship between work stress and workplace deviant behaviours in the Nigerian banking industry, indicate a significant moderate positive link between work stress and workplace deviant behaviours.

The results in Table 3 as indicated above meets the first objective of the current paper which is to determine the relationship between work stress and workplace deviant behaviours in the Nigerian banking industry.

The second objective, which is to deduce a theoretical framework that could be used to effectively address workplace deviant behaviours in the Nigerian banking industry, is achieved from the result of the data analysis conducted in the present study. This result confirms the position of the general strain theory (GST) which claims that strains increases the possibility of engaging in workplace deviant behaviours, by showing

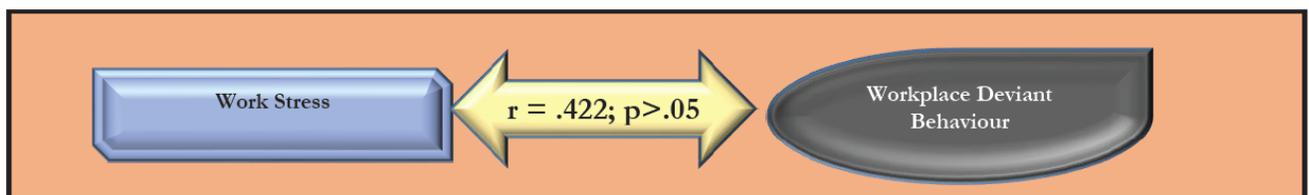


Figure 1: Relationship model of work stress and workplace deviant behaviours in the Nigerian banking industry.

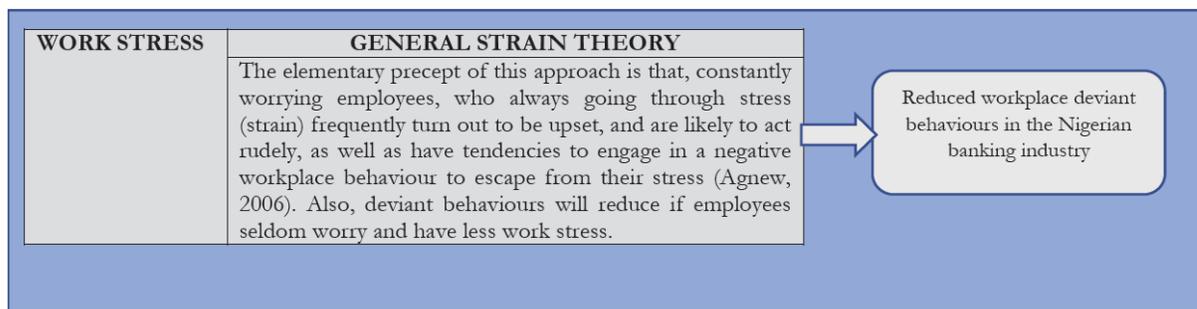


Figure 2: A theoretical framework to reduce workplace deviant behaviours in the Nigerian banking industry.

Source: author's findings.

that an increase in the level of employees' work stress will lead to an increase in their likelihood of engaging in workplace deviant behaviours in the Nigerian banking industry. Therefore, the GST could be used to effectively address workplace deviant behaviours in the Nigerian banking industry. Hence, this theoretical framework is shown in Figure 2 above.

Practical Implications

According to results stated above, there are useful practical implications for a pertinent occupational field. Work stress has a significant moderate positive link with workplace deviant behaviours in the Nigerian banking industry. Hence, the Nigerian bank employees engage more in workplace deviant behaviours as a result of an increased level of work stress that they encounter in the banking industry, and vice versa. Moreover, the result of the present investigation indicates that work stress significantly and independently contributes 26% of the variance or influences change in the deviant behaviours of Nigerian bank employees. This has a significant implication for organisational behaviour, managerial decisions, and harmonious employee behaviour management, in minimising workplace deviant behaviours through a decrease or reduction in the level of work stress in the Nigerian banking industry. This result could have the following implications:

i. Implication for Employees' Intention to Leave and Labour Turnover in Nigeria's Banking Industry

On account of the influence of work stress on workplace deviant behaviours in Nigeria's banking industry, leaders in the Nigerian banking industry should establish an efficient process of matching their employees' capabilities with their assigned workloads. In Nigeria's banking industry, employees should not be inundated with job involvement beyond tasks with which they cannot cope, as they may experience

diminished job satisfaction, an intention to leave, and pressure and anxiety, which will make them unable to adapt and cope with their changing job demands. Furthermore, employees' dissatisfaction with their working conditions could often lead to bad timekeeping, increased absenteeism, and increased labour turnover. Also, it could manifest in employee negligence, poor work ethic, and thoughtful time wasting. Further indicators of employees' displeasure may reflect in the form of friction, apathy, complaints, and ignoring rules. Therefore, in order to minimise employees' intentions to leave and reduce employee turnover, respective managers within the industry should develop company policies, which relate to the clarity of the employment contract, job roles and responsibilities, salary and compensation, and which promulgates good working conditions. Notwithstanding, management should construct a new approach, which encompasses unambiguous job assignments and responsibilities, a transparent salary system and compensation based on respective workloads, and achievable targets or work goals. Leaders should also constantly ensure successful social reciprocity, which concerns discharging duties in exchange for suitable rewards, as this will ensure organisational commitment, employee satisfaction, role clarity, better execution of processes and rules, and reductions in employee turnover, role conflict and deviant behaviours within the mentioned industry.

ii. Implication for Capacity Building in the Nigerian Banking Industry

The Nigerian banking environment is highly known for modifications of structures, management's modus operandi, the deregulation of banking policies, renewed competition, and technological innovations in communication and rapid information dissemination. These often result in employees starting work early and closing late, having to work overtime on weekends, making use of links to source customers, not reaching

sales targets and experiencing fear over the possibility of losing their jobs. Therefore, employers should effectively and constantly communicate to employees regarding every change in organisational operations and policy, whilst increasing and diversify training to familiarise employees with these changes, in order to help them to build better capacities to perform their work tasks, which will increase job satisfaction, and, ultimately reduce stress and deviant behaviours in the workplace.

LIMITATIONS

The present investigation has some few limitations. These should be well-thought-out when interpreting and generalising the study's findings. For example, the results cannot be generalised to other sectors in Nigeria, because the investigation was conducted only with employees within Nigeria's banking industry. It was also difficult to extract information from the Nigerian bankers concerning their level of engagement in workplace deviant behaviours. Despite all the efforts and the medium used to extract this information, it is likely that a few measures taken were successful to an extent. The same applies to the online survey that was conducted compared to the face-to-face questionnaire distribution, as online surveys have their own numerous disadvantages. Hence, respondents might have been unfair in responding to the questionnaires (both face-to-face and online) as a result of their understanding of the purpose of the present investigation. Furthermore, another restriction in the present investigation was that a lot of the respondents (bank employees) were reluctant to provide their e-mail addresses to administer the online questionnaire, which consequently limited the number of responses and valid questionnaires that were retrieved. Besides, none of the demographic variables were involved as likely moderators that influence workplace deviant behaviours in Nigeria's banking industry. Another limitation is that the study adopted only a quantitative approach, and not a mixed method approach which could have generated results through the triangulation of data, and which could also have shed more light on the phenomenon under study.

The next section, however, shows the study's conclusion and recommendations.

CONCLUSION AND RECOMMENDATIONS

The main aim of this paper was to determine the relationship between work stress and workplace

deviant behaviours in the Nigerian banking industry. The objectives of the current paper were accomplished by conducting a correlational analysis between work stress, and workplace deviant behaviours in the Nigerian banking industry, which discovered a statistically significant positive relationship between work stress and workplace deviant behaviours in the Nigerian banking industry, and by present in Figure 2, the theoretical framework that will reduce workplace deviant behaviours in the Nigerian banking industry.

However, the above results have prompted a number of recommendations, which should be considered to improve the state of affairs in the Nigerian banking industry as far as work stress, workplace deviant behaviours and employment relations practices are concerned. The recommendations are stated below.

i. Role Overload, Ambiguity and Conflict Should be Avoided

The study has established that high work stress levels result in bank employees engaging in workplace deviant behaviours within the Nigerian banking industry. As stated earlier, work stress can be described from the context of discomfort employees go through, when they observe that their competencies are not enough to cope with their workloads, as well as the demanding circumstances found in the workplace. Therefore, they perceive that the pressures at work surpass their observed ability to cope. This results in decreased productivity, increased absenteeism, and overall forms of misbehaviour in the workplace. As established in the study, one of the most stressful aspects that the employees in the Nigerian banking industry face, is work overload, as bank employees are often expected to do more than their abilities allow them to perform. Besides, at times, bank employees perform several functions for several leaders, which could arise because leaders have not clarified the role of the employee, leading to employee confusion concerning the expectations of them. As a result, management within the Nigerian banking industry should significantly and strategically reduce their employees' long hours of work, which is contrary to their contract of employment, and clarify their responsibilities. In the long run, this will reduce work stress and deviant workplace behaviours. If employees' work stress persists, it will result in workplace deviant behaviours such as absenteeism (a basic form of withdrawal from stress), sabotage and fraudulent behaviours. Henceforth, leaders should avoid

employee work overload, ambiguity and conflict, as this will reduce stress, and eventually reduce deviant workplace behaviours in the Nigerian banking industry.

ii. Creating Awareness of the Concept of Work Stress, and Providing Support to Manage it

Work stress is a famous phenomenon in the Nigerian banking industry, experienced by most Nigerian employees. Specifically, bankers become stressed because of the quantity of time they spend in their individual banks, and this influences their performance. Moreover, the present study has established that work stress, which implies discomfort that occurs when employees perceive that their capabilities are not enough to deal with their workloads and the demanding circumstances at work, and could hence trigger deviant behaviours amongst staff in the Nigerian banking industry. Therefore, the Nigerian banking industry should deliver detailed information sessions about the concept of work stress to its employees, including how regular it is in the banking industry. This will further generate awareness amongst employees and inspire them to manage their work or tasks more effectively. Also, a flexible work structure could be introduced to enable bank employees to utilise more convenient times and schedules to perform their duties. Furthermore, a training session where capacity is built, and where strategies that effectively manage work stress, should be provided to explain how to work effectively, as well as reduce stress in the workplace. This will significantly reduce employees' engagement in workplace deviant behaviours, and effectively enhance good employment relations in the Nigerian banking industry.

iii. There is an Urgent Need to Encourage a Policy of Close Proximity to the Workplace

One of the reasons for employees work stress in Nigeria is because they live long distances from their workplaces. As a matter of fact, the study established that several bank employees in a place like Oyo State in Nigeria (one of the focus areas of the study) do not live close to their workplaces. This could be one of the reasons why there is a rising trend in the number of employees that experience work stress, which, in turn, positively influences workplace deviant behaviours in the Nigerian banking industry. Thus, employers in the Nigerian banking industry should encourage a policy of posting their employees to branches that are closer to their residential areas, or support them to move closer to their workplaces. If bank employees are expected to

arrive at work early to prepare their tasks, and close later in the day owing to demanding tasks at work, it is expected that they should live closer to their workplaces. Employers can encourage this by integrating this as part of their organisational policies.

iv. Promotion of Job Security

When employees lack assurance of their continuity in the organisation, they often experience what is known as job insecurity. Job insecurity is a conspicuous problem in the Nigerian banking industry, and as stated earlier, bankers are more likely to exhibit workplace deviant work behaviours because of job insecurity, which is (further) exacerbated by stressful working conditions. For instance, antagonistic behaviour that bank employees endure from their bosses may sometimes result in heightened stress associated with work. Therefore, stress of this nature may prompt employees to perceive their work environment as being unsafe, which may cause them to engage in workplace deviant behaviours as a coping mechanism. Therefore, management within the Nigerian banking industry is encouraged to significantly manage employees' perceptions of job insecurity by promoting job security through the optimum recruitment of employees for whom they can provide and care for.

v. E-commerce and Automated Banking

An increase in the use of electronic and E -based banking platform for the bank customers, which will help to significantly reduce customer interface in the banking halls. This could be added to the use of automated teller machines (ATMs), to render more banking services, for instance, cheque and cash depositing, as an addition to the usual cash dispensing in many banks in Nigeria.

vi. Promotion of Social Support

Managements in the Nigerian banking industry should endeavour to consistently ensure the provision and promotion of social support for all their employees, as individuals have their capability to cope with the outcome of stress when they believe that they are provided with support and friendship from their colleagues.

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