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Workplace Bullying and Employee Performance in The Nigerian Banking Industry

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ABSTRACT

This study examined the effect of workplace bullying on employee performance of selected deposit money banks in Cross River State, Nigeria. The researcher used mainly primary data from a sample of one hundred and twenty (144) employees of the selected banks made up of management staff and other levels of employee. The data collected were analyzed using inferential statistics such as simple linear regression analysis. The hypotheses of the study were analyzed using the probability value of the regression estimates. The findings of the study shows that for model I workplace bullying (WPB) has a negative effect on customer satisfaction (CUS) in the selected deposit money banks in Cross River State Nigeria and the effect is not statistically significant ($p > 0.05$) but in line with a priori expectation. This implies that when workplace bullying is increased by one, customer satisfaction will decrease by a margin of 16.6%. The result of the second model of the study indicates that workplace bullying (WPB) has a negative effect on employee performance proxied by customer loyalty in the selected deposit money banks in Cross River State Nigeria and the effect is statistically significant ($p < 0.05$) and in line with a priori expectation. It was concluded that workplace bullying is detrimental to the performance objective of the bank. It was recommended among others that deposit money banks in the study area should put a strict regulatory framework to curtail the incidence of workplace bullying as it has been shown to affect the ability of the employee to effectively carry out their work effectively.

Keywords: *Bullying, Employees, Performance, Customer, Satisfaction, Loyalty, Workplace, Nigeria*

1.0 INTRODUCTION

Many businesses today, across all sizes and industries, face the issue of workplace bullying. The negative effects of this antisocial behaviour on businesses in both developed and developing nations are well documented in academic research. At the individual level, bullying can cause suicidal ideation, a damaged sense of self-worth and identity, severe stress, post-traumatic stress disorder, phobias, sleep disturbances, and elevated levels of depression, sadness, anxiety, withdrawal, and excessive caution, all of which have negative effects on productivity (Hoel & Cooper, 2003; Salin, 2003; Djukorvik, *et al.*, 2004). It has a negative impact on organizational outcomes like employee dedication, job satisfaction, absenteeism, and attrition (Oghojafor, Muo & Olufayo 2012). Bullying in the workplace can be hard to describe, but it can be thought of as any circumstance in which one or more people believe they have been subjected to repeated, hostile actions against which they have no means of protection. Research on the topic has been conducted in several nations (Rayner *et al.*, 2002), with various researchers using terms like "mobbing" and "harassment" to characterize the phenomenon, which has its roots in Scandinavian studies (Einarsen & Skogstad, 1996; Vartia, 1996). The victim's personal life may be attacked, rumours may spread, the bully may use aggressive language, the victim may be denied access to information or be made to feel responsible for nothing, and the bully may subject the victim to excessive criticism or close supervision of their job.

Bullying behaviours are not impulsive but calculated and premeditated, highlighting the significance of intent in defining the term. The inclusion of intent in the definition of workplace bullying is

problematic due to the perception that it provides perpetrators with an escape route by allowing them to assert that their intent was not to bully. Einarsen Hoel, Zaph, and Cooper (2011) stated that a conflict cannot be considered bullying if the opposing parties are of comparable strength. Many studies have found that workplace bullying is reinforced by internal dynamics and systems. A number of causes have been identified, including ineffective conflict management, societal and organizational shifts, a toxic work environment, flawed design, the victim's high profile, moral lapses, power imbalances, management approaches, exposure to bullying, and low standards of conduct (Baillien, Bollen, Euwema & Hans De Witte, 2014; Oghojafor, *et al.*, 2012).

There is widespread agreement that bullying in the workplace reduces productivity, negatively affects the health of its victims, and has severe monetary repercussions for businesses and governments. Due to national and cultural differences, it is highly improbable that a single definition of workplace bullying will prove adequate or emerge. To accommodate a more multicultural workforce and a more globalized economic landscape, however, a common understanding of what is and is not tolerated in the workplace is necessary. Employees' emotional resources (such as psychological distress) can be depleted by workplace bullying. Subsequently, people will form rational cognition and question the value of their efforts, and, finally, they will engage in some self-protective behaviors (such as knowledge hiding) to prevent further resource depletion (Escartin *et al.*, 2011; Magee *et al.*, 2017; Obeidat *et al.*, 2018).

Statement of the problem

Despite the public awareness about bullying, government-funded research in this area, as well as established anti-bullying legislation in many advanced countries, the situation in developing countries like Nigeria and the study area is rather worrisome. Since there are no policies put in place to guard against the incidence of workplace bullying in many organizations in Nigeria, there is apprehension that the case of bullying may go out of control and affect firm performance. Several studies have been carried on workplace bullying, albeit mostly in developed countries. The very few studies on this concept in Nigerian work environment suffer from methodological deficiencies such as the use of descriptive statistics in data analysis, studies without hypothesis and poor methodology. This present study does not only overcome these methodological deficiencies but serve as a basis for comparing the findings in western settings with those in a non-western culture, thereby bridging the wide research gap in this area. The main objective of the study is to examine the effect of workplace bullying on employee performance in Cross River State, Nigeria. The specific objectives of the study are to: determine the effect of workplace bullying on customer satisfaction and customer loyalty in Cross River State, Nigeria. The study is anchored on the following hypotheses: namely workplace bullying has no significant effect on customer satisfaction and customer loyalty in the study area.

2.0 LITERATURE REVIEW

Concept of Bullying

Workplace bullying is when an employee repeatedly mistreats another individual, endangering their physical and mental wellbeing. Low morale, unpleasant feelings, and valid problems, according to Chia and

Kee (2018), show that workplace bullying is just a conflict-oriented phenomenon. According to Smith and Coel (2018), victims of bullying describe it as a poisonous concoction of harsh societal exclusion, interactive intimidation, and other disruptive communications that threaten the stability of the business and the wellbeing of its staff. Victimization is a condition in which workers experience hostile and aggressive behavior at work (Tag-Eldeen *et al.*, 2017). Common instances, according to Einarsen *et al.* (2009), include humiliating, threatening, punishing, or intimidating victims, all of which can result in serious injury and societal pressure. Bullying at work is a persistent issue that has negative repercussions on employees' health. It is a serious issue that is frequently covered up and disregarded in many businesses. The majority of the time, this happens as a result of unpleasant experiences workers have while performing their responsibilities (Eromafuru, 2022). The incidence of workplace bullying has been shown to negatively affect employees' ability to perform, which undermines their self-confidence (Ogbuabor, Ebeh and Ezeilo, 2022).

Human history is replete with examples of interactive ferocity. In spite of this, interpersonal violence has become a worldwide crime with far-reaching effects on all facets of society, including the labor force (Smit, 2021). There's no denying that companies and society at large have finally started paying the attention they should to the pervasive problem of bullying in the workplace (Escribano *et al.*, 2019). Smit (2021) has just recently claimed that this trend constitutes a type of interpersonal violence. Bullying, on the other hand, appears to be inspected globally, and laws have been made to govern bullying as a separate cause of action. Most countries'

efforts to combat bullying are halting and ineffective, but they have picked up steam after the release of the International Labor Organization's (ILO) 2019 report on violence and harassment in the workplace (Ticlea, 2020).

Job Performance

Behaviors or actions taken by an employee that contribute to the achievement of the organization's goals are examples of good job performance (Motowidlo, Borman and Schmit, 1999). What gets measured is what gets done, and performance is the end result of an individual's or team's efforts in an organization at a given moment and how well they meet the requirements of their position relative to the organization's overall mission and objectives. Equipment, physical work environment, meaningful work, standard operating procedures, reward for good or bad systems, performance expectation, feedback on performance, knowledge, skills, and attitudes are all potential influences on an employee's success on the job (Stup, 2003). Because of its potential to impede, intervene with, or establish limits on the variety of work behaviors that are displayed—and hence possibly effect task performance—the physical work environment and its influence have been the subject of much study. Satisfied workers are more productive persisted through the 1970s. An employee's job performance can be defined as the actions they take on the job that contribute to the organization's goals. Companies care about employees' work output because of the value they place on their services.

Workplace bullying and job performance

Repercussions of bullying, harassment, victimization, and traumatization in the workplace have been linked in a meta-analysis to a decrease in productivity on the part of affected workers (Bowling and

Beehr, 2006). Workplace bullying can have far-reaching consequences for employees, including, according to Jackson *et al.*, (2002), diminished productivity on the job. The employee is vulnerable to a number of factors, including the psychological work environment and bullying, each of which can have permanent, negative consequences for the person and the business (Hauge *et al.*, 2010).

Theoretical framework

Frustration-aggression theory

This study employed frustration-aggression theory as espoused by John Dollard in 1939 and expanded by Miller (1941) cited in Faleti (2015) to explain the application of this theory in the situation of bullying. This theory contends that the reason for the display of aggression by people is the feeling of not being able to completely get what they actually deserve. In other words, when what people get is lower than their expectations, they result to bullying others to vent their frustration. Faleti (2015) explained the difference between “expected need” and “actual need” that propelled some conflicts. He further posits that where expectation does not meet attainment, there is a high likelihood for the aggrieved party to confront anybody they feel is responsible for their inability to attain their desires. Akorede (2018) noted that some aggressors instigates aggression primarily against the source of frustration and also against targets that are, to some degree, not related to that source. It means that the targets of aggression may not always the sources of the frustration (Akorede, 2018). Aggressions are sometimes redirected at people or things that are related to the major target, where such targets cannot be reached (Dollard, *et.al.* 1939). This theory is important to this study because for perpetrators of bullying, the venting of anger is as a result of unmet aspiration or injustice done to the party

carrying out the aggression. Hence, the theory is important because an understanding of the cause of bullying and how the parties in the conflict behaves is a great step toward finding a lasting solution to the malaise of workplace bullying.

Empirical Review

Fajana, Owoyemi, Shadare, Elegbede and Gbajumo-Sheriff (2011), in their pioneer study on workplace bullying in Nigeria, examined differences in bullying experience among 313 human resource practitioners in Nigeria. Gender emerged as an antecedent of bullying with Nigerian women targeted the more at work through verbal abuse, administrative bullying and social exclusion.

Oghojafor, Muo and Olufayo (2012) examined the subject of bullying amongst 300 employees in public and private service employment and warned that lack of organisational policies on workplace bullying could lead to increased incidents of bullying adjudged low at the time of the research studies. Emerging research data appear to confirm those fears.

Ogbonnaya, Ukegbu, Aguwa and Emma-Ukaegbu (2012) reported amongst health workers in a tertiary hospital high psychological violence perpetrated by senior officials and physical assaults perpetrated by patients and their relatives.

Darius and Aondover (2013) in another Federal hospital established a negative relationship between workplace bullying and

job performance, and between job satisfaction and workplace bullying.

3.0 METHODOLOGY

Research Design

Cross-sectional survey research design was adopted in this study which the nexus between two or more variables of interest for the purpose of making inference about the study population. The population of the study is one hundred and forty four (144) employees of four selected deposit money banks in Calabar Metropolis, Cross River State, Nigeria who provided the basic information need of the study. The banks are, First Bank Nigeria Plc, Union Bank of Nigeria Plc, First City Monument Bank Plc and Fidelity Bank Plc. One hundred and forty four employees who obtained through convenience sampling constitute the population of the study. Data shall be obtained through primary source.

The method of data collection shall be mainly through questionnaires using a four point scale of strongly agreed, agreed, disagreed and strongly disagreed. In this study, the two most common types of validity, which are content and construct validity, were considered. While content validity was tested through the expert contribution from my team of supervisors, construct validity was tested with the use of factor analytical tool that considered Kaiser-Meyer-Olkin (KMO) and Barlett's Test of Sphericity.

Table 1: Kaiser-Meyer-Olkin and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.890
	Approx. Chi-Square	3.234
Bartlett's Test of Sphericity	df	3
	Sig.	.036

Source: Researchers computation using SPSS 23.0

The result of sampling adequacy as indicated by the KMO (Kaiser- Meyer-Olkin) measure for the study's variable items is 0.890 with Bartlett's Test of Sphericity (BTS) value to be at 3 degrees of freedom at the level of significance of $p = 0.036$. The

KMO result in this analysis surpasses the threshold value of 0.50 as recommended by Hair, Anderson, Tathan, and Black (1995). Therefore, we are confident that our sample and data are adequate for this study

Table 2: Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	1.422	69.384	69.384	1.422	69.384	69.384
2	.990	32.993	80.376			
3	.589	19.624	100.000			

Extraction Method: Principal Component Analysis.

Source: Researchers computation using SPSS 23.0

The Total Variance Explained table shows how the variance is divided among the 3 possible factors. One factor have eigenvalues (a measure of explained variance) greater than 1.0, which is a common criterion for a factor to be useful. When the Eigenvalue is less than 1.0 the factor explains less information than a single item would have explained. Table 2 shows

that the Eigenvalues are 1.422 is greater than 1. Component one gave a variance of 69.384. From the rotated sum of squared loadings section, component 1 accounts for equally 69.384% of the variance of the whole variables of the study. This shows that the variables have strong construct validity.

Table 3: Reliability Statistics

Variables	Cronbach's Alpha
Customer Satisfaction [CUS]	0.837
Customer Loyalty [CUL]	0.722
Workplace Bullying [WPB]	0.850
Total	0.803

Source: Author's Computation using SPSS 23.0

Table 3 shows the reliability statistics for individual variables and the overall reliability for the instrument. The result of the individual variables of the study indicates that the dependent variable customer satisfaction has a reliability of 0.837 while the variable of customer loyalty

has a reliability coefficient of 0.722. Workplace bullying has a reliability coefficient of 0.850. The overall Cronbach Alpha coefficient value is 0.803. Reliability Cronbach Alpha statistics of 0.70 is considered adequate and reliable for social science study. Hence, the instrument for data

collection of this study falls above the limit of a reliable instrument for social science research. Simple linear regression was used to estimate how workplace bullying affects performance of the selected deposit money bank. The probability value of the regression estimate was used to test the hypotheses of the study at 5% level of significance. Guided by the nexus between the variables of the study, the following functional relationship exists between the dependent and the independent variables of the study as shown in equations:

$$EMP = f(WPB) \tag{1}$$

Where EMP = Employee Performance proxied by CUS & CUL.

CUS = Customer satisfaction

CUL = Customer loyalty

$$CUS = f(WPB) \tag{2}$$

$$CUL = f(WPB) \tag{3}$$

Explicitly, the relationship is restated as shown below:

$$CUS = b_0 + b_1 WPB + U_t \tag{4}$$

$$CUL = b_0 + b_1 WPB + U_t \tag{5}$$

Where:

b_0 = Regression Constant

b_1 = Regression Coefficient

U_t = Error term

A priori expectation

$$b_1 < 0$$

4.0 RESULTS AND DISCUSSIONS

This section deals with the presentation of the results obtained from the field and analyzed using regression analysis. This **Model I & II: Customer Satisfaction and Loyalty Model**

subsection starts with the examination of the regression standardized residual as shown in the histogram.

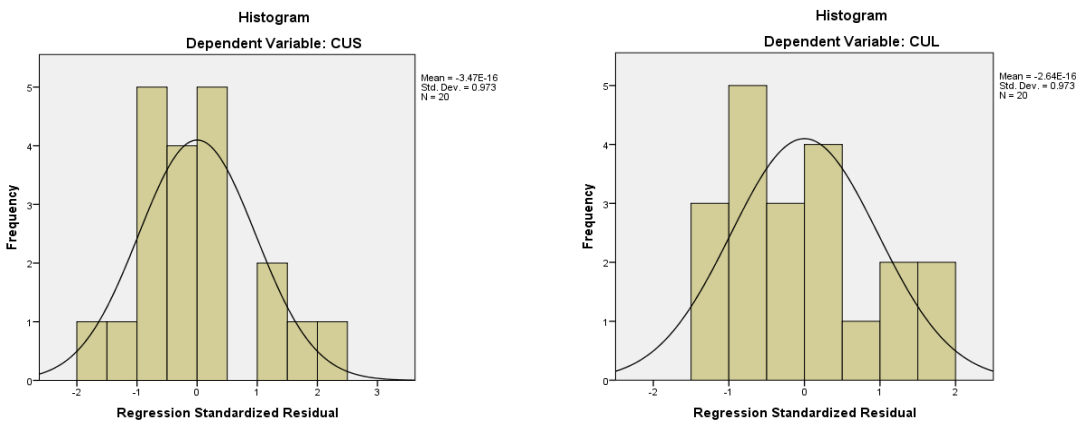


Figure 1: Regression Standardized Residual
Source: Author's Computation using SPSS 23.0

Figure 1 overleaf shows a histogram of the residuals with a normal curve superimposed. The residuals look close to normal, implying a normal distribution of data. Here is a plot of the residuals versus predicted dependent variable of Customer satisfaction and loyalty. The pattern shown above indicates

no problems with the assumption that the residuals are normally distributed at each level of the dependent variable and constant in variance across levels of the dependent variables CUS & CUL.

Table 4: Statistical Significance of the model I & II

Model I & II	Sum of Squares	df	Mean Square	F	Sig.
Regression	61.469	1	61.469	.511	.053 ^b
I CUS: Residual	2163.481	18	120.193		
Total	2224.950	19			
Regression	51.865	1	51.865	1.208	.034 ^b
II CUL: Residual	772.849	18	42.936		
Total	773.000	19			

a. Dependent Variable: CUL CUS

b. Predictors: (Constant), WPB

Source: *Author's Computation using SPSS 23.0*

The F-ratio in the ANOVA table above tests whether the overall regression model is a good fit for the data. The table shows that the independent variable of WPB

statistically significantly predicts the dependent variable of EMP F (1, 18) = 0.511, 004, $p = 0.048^b$ 0.034 (i.e., the regression model is a good fit of the data).

Table 5: Model summary

Model	R	R Square	Adjusted R Square
I	.966 ^a	.821	.701
II	.897 ^a	.805	.535

a. Predictors: (Constant), WPB

b. Dependent Variable: CUL

Source: *Author's Computation using SPSS 23.0*

The coefficient of determination R² for the study is 0.821 and 0.805. This indicates that 82.1% and 80.5% of the variations in the model can be explained by the explanatory

variable of the model while 17.9 % and 19.5% of the variation can be attributed to unexplained variation captured by the error term.

Table 6: Regression coefficients

Models	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
I	(Constant)	38.597	12.201		3.164	.005
	WPB	-.234	.327	-.166	-.715	.484
II	(Constant)	32.923	7.292		4.515	.000
	WPB	-.297	.102	-.014	-2.912	.034

a. Predictors: (Constant), WPB

b. Dependent Variable: CUS CUL

Source: *Author's Computation using SPSS 23.0*

As shown from the result of the study in Table 6 for model I workplace bullying (WPB) has a negative effect on customer satisfaction (CUS) in the selected deposit

money banks in Cross River State Nigeria and the effect is not statistically significant ($p > 0.05$) but in line with *a priori* expectation. This implies that when

workplace bullying is increased by one, customer satisfaction will decrease by a margin of 16.6%. The result of the hypothesis one using the probability value of the estimate shows that we accept the null hypothesis, that is we accept that at 5% level of significance, workplace bullying does not have significant effect on employee performance in Cross River State Nigeria. This finding is in tandem with that of Darius and Aondover (2013) who in their study of federal hospital established a negative relationship between workplace bullying and job performance, and between job satisfaction. However, findings from Oghojafor, Muo and Olufayo (2012) who examined the subject of bullying amongst 300 employees in public and private service employment found a low incidence of such in the organization. The insignificant effect of workplace bullying on customer satisfaction in the current study could be as a result of autocratic working environment found in the banking industry where staff are made to produce result even against their wish and sometimes bullied to do that by some supervisors. Hence, the customers may leave the bank satisfied even when employees responsible for engaging with customer and ensuring that they satisfy them might be working under very stringent working condition or are bullied to carry out their job.

The result of the second model of the study indicates that workplace bullying (WPB) has a negative effect on employee performance proxied by customer loyalty in the selected deposit money banks in Cross River State Nigeria and the effect is statistically significant ($p < 0.05$) and in line with *a priori* expectation. Using the probability value of the estimate, we reject the null hypothesis, that is we accept that at 0.05 significance level, workplace bullying has a significant effect on customer loyalty in the selected

deposit money banks in the study area. This finding is in tandem with those of Yuan, *et al.* (2020), bullying equally lead to playing dumb, which is when the employee hides certain information by pretending that they do not know what the customers are asking. As a retaliatory measure, employees may withhold information from customers to make the bank loss valuable customers (Connelly *et al.* 2012, Jha and Varkkey, 2018, Yuan, *et al.* 2020).

5.0 CONCLUSION AND RECOMMENDATIONS

Conclusion

This study examine the effect of workplace bullying on employee performance in selected deposit money bank in Cross River State. Bullying at workplace, irrespective of its variants, is often inimical to general well-being of staff, their sense of identity, self dignity and self-efficacy. Workplace bullying constitutes a problem to many organizations today, irrespective of size and sector. This antisocial behaviour confronts organizations operating in developed and developing countries alike. This is because, bullying erodes the self confidence of the employee to work which translate to reduced organizational performance. The finding has demonstrated that bullying negatively affects the key performance indices namely; customer satisfaction and customer loyalty of the banks under study.

Recommendations

It is recommended that management of the deposit money banks in the study area should put a strict rule regarding workplace bullying as it has been shown to affect the ability of the employee to effectively carry out their work. An arbitration process should be put in place to address any act or

perceived act of bullying experienced by employees of the deposit money bank as loss of confidence in the bank as a result of

the attitude of the employee spell disaster for the banking industry.

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