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**The moderating role of occupational self-efficacy and organisational justice
in the relationship between perceived job insecurity and counterproductive
work behaviour among bank employees in Nigeria**

by

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**A Ph.D. thesis submitted to the Faculty of Management and Commerce,
University of Fort Hare**

in fulfilment of the requirements for the degree of

Doctor of Philosophy in Industrial Psychology

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OCTOBER, 2018

DECLARATION

I, Olugbenga Joseph **OLUWOLE**, hereby declare that this thesis is my research work under the supervision of Professor Mjoli, T.Q., and it has not previously been submitted either in part or in whole to any institution for any academic qualification and/or for research purposes.

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SUPERVISOR APPROVAL

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Acknowledgements

My first and the utmost gratitude to the Most High God. To HIM alone be all glory, adoration and praises for this great academic achievement in life.

My sincere appreciation goes to my supervisor, Professor Themba Q. MJOLI for his kind attentiveness, patience, thorough scrutiny of my research work from the beginning to the end. Sir, I really learnt in addition to research knowledge from your vast research acumen, on how to be diligent and attentive to even little things in research as well as in life.

I sincerely appreciate the prayers and moral support of my mother-in-Lord, Prophetess Omolola Dojumu, God bless your Ministry the more Ma, Amen. I acknowledge and appreciate the help of Mr Idris Sadiku on my statistical analysis and Bro. Shola Akinwale for his kindness and concerns towards the completion of this program. I also appreciate friends and relatives who in one way have contributed to the success of the program.

With love and all sincerity, I acknowledge all my siblings (in particular Babalola, Olubimpe and Oluwaseun Oluwole) who on several occasions I bother their little income when am to travel down to South Africa. Thanks for the prayers always and the moral support. God will bountifully reward you all, and all of us will reach that greater height God purpose for us in Jesus mighty name. To mum and dad, you are just exceptional and you will live long to eat the fruit of your labour.

Lastly, to my adorable wife, Taiwo Oluwafumilola; Ejire oyila, Adunayomi, truly there will certainly come a time I won't be able to repress in expressing my sincere appreciation of your wonderful nature, kindness and good heart you are investing in our union. The fruit in your womb shall be great for God and an everlasting joy to us in Jesus mighty name. Thanks so much for your sincere support and months of being alone in Nigeria.

Once more, all thanks to God Almighty.

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LIST OF ACRONYMS

CWB.....	Counterproductive work behaviour
OSE.....	Occupational self-efficacy
US.....	United State of America
COR.....	Conservation of resources

ABSTRACT

The unstable global economy and the drive by every organisation to remain in business and be competitive has led to many organisational downsizing, which in turn poses concerns towards identifying behaviours of the survivors'. These behaviours constitute the components of employees' job performance which include task performance, organisational citizenship behaviour and counterproductive work behaviour (CWB). One of the major behavioural concerns facing organisations globally, in particular in Nigeria, is CWB, which previous studies identified as an attitudinal reaction of perceived job insecurity. Very few empirical studies in Nigeria have attempted to examine the relationship as well as the variables that can moderate the negative effect of job insecurity-CWB. This study, therefore, explores the moderating effects of occupational self-efficacy (OSE) and organisational justice on the job insecurity-CWB relationship among bank employees in Nigeria.

Four theories provided the framework for the study, while a descriptive research design which utilized a cross-sectional survey was used. The multi-stage sampling procedure and purposive technique were employed to select the two participating banking organisations from the 22 licensed commercial banks in Nigeria. Using the convenience sampling technique, a total of 380 Nigerian bank employees who gave their personal consent participated through a structured questionnaire. The reliability coefficient of all the instruments are as follows: counterproductive work behaviour ($\alpha = .92$), perceived job insecurity ($\alpha = .65$), occupational self-efficacy ($\alpha = .82$), organisational justice ($\alpha = .93$) were used for data collection. The sample was taken from branches of the two selected banking organisations that cut across Lagos State, Nigeria, a cosmopolitan and Nigeria business hub. Six hypotheses were tested using descriptive statistics, zero-order correlation and hierarchical multiple regression at 0.05 level of significance. A significant positive relationship existed between: job insecurity and CWB ($r = .14$); job insecurity and sabotage ($r = .23$), job insecurity and withdrawal ($r = .14$) and job insecurity and abuse ($r = .20$) of sub-dimensions of CWB. Also, a significant relationship existed between OSE and CWB ($r = .12$); OSE and withdrawal ($r = .27$) and OSE and abuse ($r = .12$) of the sub-dimensions of CWB. And lastly, a significant positive relationship existed between organisational justice and CWB ($r = .11$); distributive justice and CWB ($r = .13$), procedural justice and CWB ($r = .17$); organisational justice and withdrawal ($r = .35$), and a negative relationship between organisational justice and production deviance ($r = -.12$) of the sub-dimensions of CWB. Also, a significant positive relationship existed on distributive justice and withdrawal behaviour ($r = .22$) and distributive justice and abuse ($r = .12$); procedural justice and sabotage ($r = .17$); procedural justice and withdrawal ($r = .44$); Interactional justice and withdrawal ($r = .29$) and a significant negative relationship existed on interactional justice and sabotage. Furthermore, there were significant moderator effects of OSE on job insecurity-CWB relationship ($\beta = .11$, $p < .05$); significant moderator effects of OSE on job insecurity-abuse behaviour ($\beta = .13$, $p < .05$) of sub-dimension of CWB. Also, there was significant moderator effects of organisational justice in job insecurity-CWB relationship ($\beta = -.10$, $p < .05$), interaction effect of procedural justice in job insecurity-withdrawal behaviour relationship ($\beta = .24$, $p < .01$) and interaction effect of interactional justice in job insecurity-abuse behaviour relationship ($\beta = -.39$, $p < .001$). And lastly, there was no significant joint moderator effects of OSE and organisational justice in job insecurity and CWB relationship ($\beta = .00$, ns), while there was significant moderator effect of joint OSE and organisational justice on job insecurity – sabotage relationship ($\beta = .17$, $p < .01$) and job insecurity – withdrawal behaviour ($\beta = .14$, $p < .01$). The findings of this study pointed to the significance of employees' cognitive sense as important and stable resources which organisational practitioners need to take into consideration during organisational change approach. Also, the banking organisation must clearly state the procedure and implementations of downsizing policies.

CHAPTER ONE

INTRODUCTION

1.1 Background of the study

The unstable global economy and the drive by every organisation to remain in business and be competitive poses more concerns to organisational practitioners and researchers in the modern business environment. This growing concern is directed towards identifying the behaviours of employees', i.e. what people say and do at workplaces (Gruys & Sackett, 2003; Hiriyappa, 2008) particularly those that are detrimental to the organisation. According to Spector and Fox (2002), the behaviours are categorised into those that benefit the organisation and those that harm it. These behaviours constitute the components of employee job performance which include task performance, organisational citizenship behaviour and counterproductive work behaviour (Rotundo & Xie, 2008).

One of the major behavioural concerns facing organisations globally is counterproductive work behaviour (CWB). Lau, Au, and Ho (2003) described it as deliberate organisational behaviours that affect an individual's job performance or weaken organisational effectiveness. Chang and Smithikrai (2010) as well defined CWB as a set of behaviours that individual intentionally act against the goals of an organisation. The authors believe that the act of CWBs is voluntary and/or purposive against the interests of the organisation by a group or a member of an organisation, towards the organisation or to a member of the organisation. With regard to this definitions, Aube and Rousseau (2009) and Bodankin and Tziner (2013) argued that CWB has significant economic, sociological and psychological consequences on both organisations and her employees. For example, Amazue, Onyishi, and Amazue (2014) and Harper (1990) emphasised that 33% to 75% of workforces have indulged in counterproductive work behaviours such as sabotage, vandalism, absenteeism and theft. Coffin (2003) as well reported that CWBs accounted for as many as 20% of failed businesses in the United State of America (USA), and

also that CWBs cost US businesses approximately \$50 billion annually. Latta (2007) also posited that American statistics estimated that the cost of internet misuse amounts to \$85 billion.

More importantly, the economic crisis and changes in the global business environment such as economic recession, deregulation of the financial sector, globalisation of operations and technological innovations have raised the salience of job insecurity. Empirical evidence recently indicates the persistent and increasing job insecurity as a common stressor for today's worker (Probst, Jiang & Benson, 2014). As a result, Lebel (2017) and Spector and Fox (2002) pointed out that the experience of negative emotions in the workplace produces destructive effects in organisations by increasing counterproductive or uncivil behaviour. For this reason, this study investigates perceived job insecurity as it relates to counterproductive work behaviour, and further examines the moderating role of occupational self-efficacy and perceived organisational justice on job insecurity-counterproductive work behaviour relationship.

Moreover, counterproductive work behaviour (CWB) deserves intensive and continuous attention from both the management of organisations and researchers because of its heavy cost to organisations (Bennett & Robinson, 2000). It is described as an unacceptable deliberate behaviour with possible negative consequences for both the organization and its staff members (Marcus & Schuler, 2004; Spector & Fox, 2005). Robinson and Bennett (1995) describe CWB as a conscious action which violates important organisational norms and in doing so endangers the well-being of an organization, its members, or both. Examples of CWB include stealing, demeaning behaviour, and abuse of information, time and organisational possessions (Sackett & DeVore, 2001). These dysfunctional behaviours have been labelled by different researchers as antisocial behaviour, deviant behaviour, dysfunctional behaviour, organisational misbehaviour, and workplace violence.

In addition, reports from past studies revealed that individual and situational differences precede counterproductive work behaviour, subject to the mental functioning of the offender (Martinko, Gundlach, & Douglas, 2002). Hence, CWB is characterized by purposive action, where an individual or group of individuals decide to act in a way that is designed to harm or that harms by mistakes in the course of the action. Meanwhile, Vardi and Weitz (2004) noted that CWB is a disturbing and global phenomenon, which cuts across all kinds of formal organisational settings and factors that unite them. So, the authors believe that there is a need to conduct more research in order to know the factors that lead to CWB and factors that can prevent or reduce CWB in the workplace (Vardi & Weitz, 2004). Besides, the precarious economic difficulties in many parts of the world, in particular, Nigeria, combined with striking changes in the world of work, has significantly increased the level of uncertainty in today's workplaces. Hence, the decision to investigate the role of perceived job insecurity, occupational self-efficacy, and organizational justice as some of the factors that predict and moderate counterproductive work behaviour.

Furthermore, job insecurity according to early researchers is one of the job-related factors inducing counterproductive work behaviour (Lim, 1996). Fox, Spector, and Miles (2001) established that CWB is a behavioural strain response to the stressful organisational situation, and job insecurity is regarded as an organisational stressor. However, Tian, Zhang, and Zou (2014) specified that there is a dearth of studies on the relationship between job insecurity and CWB. This was corroborated by Joe-Akunne, Oguegbe and Aguanunu (2014) who stated that very few studies have attempted to expand the knowledge on the connection between job insecurity and CWB in Nigeria. Job insecurity, according to Heaney, Israel, and House (1994), is defined as unpredictability, uncontrollability and perception of possible failure to retain one's job. Greenhalgh and Rosenblatt (1984) cited by many other researchers such as Pienaar, Witte, Hellgren, and Sverke, (2013); and Tian et al., (2014) opined that job insecurity may possibly happen in both "secure and insecure" employment. The economic recession that Nigeria is

facing (Central Bank of Nigeria, 2016; The Punch Newspaper, 2016) and the unpredictable and unstable global economy can arouse job insecurity in employees' affective reactions generally. Job insecurity is a stressor which has a psychological influence on both the personal and organisational outcomes such as engaging in counterproductive workplace behaviour (Chiu & Peng, 2008; Tian et al., 2014). Thus, it is on this premise and in particular suggestions from past studies that this study attempts to examine the connection between perceived job insecurity and counterproductive workplace behaviour.

Additionally, the study examined the moderating role of occupational self-efficacy and perceived organisational justice on the connection between perceived job insecurity and CWB. As pointed out earlier that individual and organisational differences precede CWB, the study thus examined the independent and joint moderating role of occupational self-efficacy (individual factor) and organisational justice (a situational factor) in the job insecurity-CWB relationship. Occupational self-efficacy (OSE) is a positive employee attitude which is linked to employee performance, job engagement and job satisfaction (Del Líbano, Llorens, Salanova, & Schaufeli, 2012). OSE is defined as the individual's belief about his/her abilities to effectively accomplish his/her work tasks (Rigotti, Schyns, & Mohr, 2008). A low level of OSE is said to connect with negative occupational outcomes and job-related negative effects (Guglielmi, Simbula, Schaufeli, & Depolo, 2012; Kafetsios & Zampetakis, 2008). Hence, the study investigates the possibility of OSE moderating the connection between perceived job insecurity and counterproductive work behaviour.

On perceived organisational justice, recent studies describe various relationships between this variable and counterproductive work behaviour (Weldali & Lubis, 2016; Saleem & Gopinath, 2015). Perceived organisational justice is described as how fairly an organization gives her employees appropriate, fair and reverent treatment, ample and precise information, resources and rewards (Chernyak-Hai & Tziner, 2012). It concerns employee's perceptions of fair or just

treatment on the job which according to Jex and Beehr (1991), can develop a situation that produces positive or negative emotional reactions in employees. It has three dimensions which are: distributive, procedural and interactional justice. Many scholars (for example Chand & Chand, 2012) have investigated the relationship between organisational justice and counterproductive work behaviours, while some scholars examined the moderating effects of organisational justice in job insecurity-organisational consequence relationship (Cheng, 2014; Piccoli, De Witte & Pasimi, 2011; Rath, 2011, Wang, Lu & Siu, 2015) with inconsistent findings. The present study thus seeks to further add to the existing literature by examining the moderating role of a perceived organisational justice on the connection between perceived job insecurity and CWB.

1.2 Statement of the problem

Scholarly studies (Gruys & Sackett, 2003; Marcus & Schuler, 2004) have found that counterproductive work behaviour is a deliberate behaviour harmful to the overall goals of an organization. Vardi and Wiener (1996) believe that dismissing and overlooking dysfunctional behaviour at the workplace will only heighten the scope of the problem while Colquitt, Conlon, Wesson, Porter and Ng (2001) are of the view that there is a need for conducting studies in order to check the proliferation of dysfunctional behaviour at work.

Globally, economic challenges have caused many organisations to take a proactive approach to remain in business, which leads to organisational downsizing (Okafor, 2009; Storseth. 2006). This, in turn, has led to uncertainty among employees concerning their future employment. This is now rampant among bank employees in Nigeria and is likely to have a serious effect on employees' rational behaviour. Abdullah (2012) posits that job insecurity leads to attitudinal reactions, among which is low employee commitment to the organization, and this can lead to CWB. For instance, Akinlolu's (2011) case study on managing deviant behaviour and resistance to change in a private organisation in Nigeria observed that when management

introduced a stoppage to automatic annual salary increments and some other proactive measures to keep the organisation in business without involving the employees or giving adequate notice to the employees, the employees felt cheated and feared that likely proactive difficult decisions in the future may affect them. The authors assert that the employee's feelings and fear result in frustration which led to employee's deviant behaviours such as being hostile, sabotage and production deviance and so on towards the organisation. Also, Olaoye, Dada and Adebayo (2014) reported the increase in the incidence of frauds and forgeries in the Nigerian banking sector despite the institution controlled and regulated the system. As identified by Olaoye et al. (2014), a total of ₦17.97billion was lost to frauds and forgeries by more than ten banking organisations in Nigeria in 2012. This informed the examination of the connection between perceived job insecurity and CWB among Nigerian bank employees.

Clearly, in some private establishments in Nigeria, and prevalent in the Nigerian banking sector, the dread of losing one's job has become a stressor affecting employee's sense of future tenure in their present employment. In fact, Ugwu and Asogwa (2018) observed that recent reforms in the Nigerian banking sector a few years ago resulted in banking organisational restructuring and downsizing, which also came along with some administrative changes and work demands for survivors. Ugwu and Asogwa (2018) believe that the imposed excessive workload plus the usual long hour culture of banking organisations in Nigeria may have a negative effect on survivors, and this may trigger burdensome employees to engage in negative behaviours such as CWBs. This mirror a common situation in the Nigeria Banking industry where researchers continue to explore the implications of the situation for the employees, organisations and the country at large (Joe-Akunne, Oguede & Agauanunu, 2014; Oluwole, 2010). Also, some studies have reported that job insecurity affects mostly bank employees under contract employment status, but very few studies have attempted to examine the relationship between fear of job loss and CWB on employees under a permanent employment contract (Debus, Konig & Kleinmann, 2014; Idiakheua & Obetoh, 2012).

In addition to examining the relationship between perceived job insecurity and CWB, this study investigates the relationship and moderating role of occupational self-efficacy and perceived organisational justice on job insecurity and CWB relationship. OSE is a significant personal resource variable in the work setting which may counteract the effect of job insecurity (De Freitas, Da Silva, Damasio, Koller, & Teixeira, 2016; König, Debus, Häusler, Lendenmann, & Kleinmann, 2010). Empirical evidence showed that it can predict the degrees of positive and negative affect experienced by employees (Salanova, Llorens, & Schaufeli, 2011; Williams, Wissing, Rothmann, & Temane, 2010).

Moreover, several studies focused on the relationship between perceived organisational justice and CWB and found that the dimensions of organisational justice may lead to CWB (Cochran, 2014; Colquitt, 2012; Saleem & Gopinath, 2015). Research findings established that perceptions of injustice or fairness arise as a result of the organisational policy, procedures, decisions and managerial actions (Greenberg, 1990; Skarlicki & Folger, 1997). There seems to be little comprehension of this in Nigeria, especially among the management of banking organisations. For instance, the *Vanguard* newspaper (2015) reported that the falling oil revenue in Nigeria is affecting banks' income generation such that many are resorting to a reduction in workforce, which is also causing insinuations from some quarters that banks are discriminating against their employees in the areas of compensation and benefits, casualization of labour and organisational justice. Hence the question: what is the moderating role of occupational self-efficacy and perceived organisational justice in job insecurity-CWB among bank employees in Nigeria?

1.3 Research objectives

1.3.1 Main objectives

The study examined the moderating role of occupational self-efficacy and perceived organisational justice on the relationship between perceived job insecurity and counterproductive work behaviour among employees in the banking sector in Nigeria.

1.3.2 Sub-objectives

The sub-objectives of the study examined:

- i. The relationship between perceived job insecurity and counterproductive work behaviour;
- ii. The relationship between occupational self-efficacy and counterproductive work behaviour;
- iii. The relationship between perceived organisational justice and counterproductive work behaviour; and
- iv. The extent to which occupational self-efficacy and perceived organisational justice jointly and independently moderate the relationship between perceived job insecurity and counterproductive work behaviour.

1.4 Statement of hypotheses

The following hypotheses were tested in the study:

Hypothesis 1

H₀: There is no significant positive correlation between perceived job insecurity and CWB (sabotage, withdrawal, production deviance, abuse and theft).

H₁: There is a significant positive correlation between perceived job insecurity and CWB (sabotage, withdrawal, production deviance, abuse and theft).

Hypothesis 2

H₀: There is no significant negative correlation between occupational self-efficacy and CWB (sabotage, withdrawal, production deviance, abuse and theft).

H₁: There is a significant negative correlation between occupational self-efficacy and CWB (sabotage, withdrawal, production deviance, abuse and theft).

Hypothesis 3

H₀: There is no significant negative correlation between perceived organisational justice and CWB (sabotage, withdrawal, production deviance, abuse and theft).

H₁: There is a significant negative correlation between perceived organisational justice and CWB (sabotage, withdrawal, production deviance, abuse and theft).

Hypothesis 4

H₀: Occupational self-efficacy does not moderate the relationship between perceived job insecurity and CWB (sabotage, withdrawal, production deviance, abuse and theft).

H₁: Occupational self-efficacy moderates the relationship between perceived job insecurity and CWB (sabotage, withdrawal, production deviance, abuse and theft).

Hypothesis 5

H₀: Perceived organisational justice does not moderate the relationship between perceived job insecurity and CWB (sabotage, withdrawal, production deviance, abuse and theft).

H₁: Perceived organisational justice moderates the relationship between perceived job insecurity and CWB (sabotage, withdrawal, production deviance, abuse and theft).

Hypothesis 6

H₀: Occupational self-efficacy and perceived organisational justice are not significant joint moderators of the relationship between perceived job insecurity and CWB (sabotage, withdrawal, production deviance, abuse and theft).

H₁: Occupational self-efficacy and perceived organisational justice are significant joint moderators of the relationship between perceived job insecurity and CWB (sabotage, withdrawal, production deviance, abuse and theft).

1.5 Significance of the study

The findings of the study will add to knowledge and contribute to the discourse on the subject of job insecurity-counterproductive work behaviour relationship in work settings such as banking organisations. The findings of the study also will have implications on the practical needfulness as to how counterproductive work behaviour can be prevented and thus organisational profitability improved. Moreover, the findings of the study will help organisations in the management of the survival syndrome, which refers to the attitudinal problems that are often experienced by the employees that remain after downsizing and other similar organisational interventions (Agwu, Carter, & Murray, 2014; Williams, Etuk, & Inyang, 2014).

1.6 Delimitation

The study has one independent variable, one dependent variable, and two moderator variables. The independent variable, job insecurity construct has two dimensions of job insecurity and job security according to Kekesi and Agyemang (2014). The two dimensions together form part of the study; the job security items of the relevant measuring instrument will be reverse-scored so as to measure job insecurity rather than job security.

The dependent variables, counterproductive work behaviour, consist of the following five dimensions: (i) abuse; (ii) sabotage; (iii) production deviance; (iv) theft; (v) withdrawal

(Spector, Fox, Penney, Bruursema, Goh & Kessler, 2006). These five dimensions were part of the present study.

The first moderator variable is occupational self-efficacy. Self-efficacy can be of two types according to Bandura (1977). It can either be general or domain specific. The present study deals with occupational self-efficacy which is domain-specific. The second moderator variable perceived organisational justice has three dimensions: distributive justice, procedural justice, and interactional justice (Greenberg, 1990). All these dimensions were dealt with in the present study.

The delimitation concept is also relevant to the population of the present study. In this regard, all 22 banking institutions that exist in Nigeria were sampled. As the method of selecting the sample was not completely a probability sampling method, however, the results of the study can only cautiously be generalized to the entire population.

1.7 Chapter content outline

The study was structured as follow:

Chapter one: Introduction

The chapter provided the introduction/background of the study, the statement of the research problem as well as the objectives, hypothesis and the relevance of the study, delimitation and the chapter summary.

Chapter two: Literature review

The chapter discusses the theoretical framework of the study, the conceptual literature and the empirical review. The chapter also provides an assessment of the literature, a justification of the present study, and a chapter summary.

Chapter three: Research methodology

The chapter explains the research method that was employed in the study. This includes the research design, population, sampling and sampling technique, instruments, data collection procedure, a method of data analysis, ethical consideration and delimitations.

Chapter four: Results

The chapter presents the results and also explains the data analysis procedures followed.

Chapter five: Discussion and conclusion

The chapter critically discusses the findings of the study, the conclusions drawn and the limitations of the study, and also makes recommendations for both future research and future professional application of the findings.

CHAPTER TWO

THEORETICAL FRAMEWORK AND LITERATURE REVIEW

2.1 Introduction

This chapter discusses the theoretical model relevant to this study, as well as the conceptual and empirical literature to explain and justify the relationships among variables that are hypothesized. Previous literature was assessed in order to establish where the gaps are in the literature that requires further research.

2.2 Theoretical framework

The study utilized four theoretical frameworks which complement each other with regards to the predictions they offer on how the variables interrelate. The theories offer an explanation of the relationships between perceived job insecurity and counterproductive work behaviour, and the moderating role of occupational self-efficacy and perceived organisational justice. The theories include reciprocity theory (Gouldner, 1960), social exchange theory (Blau, 1964), equity theory (Adams, 1965) and conservation of resources theory (Hobfoll, 1989) respectively.

2.2.1 Reciprocity theory

The theory of reciprocity developed by Gouldner (1960) is a behavioural reaction to an action that is sensed as kindness or unkindness, where kindness constitutes both distributional fairness as well as fairness intentions (Falk & Fischbacher, 2006). The theory posits that people are reciprocal when they return kind actions and chastise unkind ones. The motive underlying the theory is to explain how individuals appraise the kindness of an action, depicting the inherent intentions and the consequences of an action (Falk & Fischbacher, 2006). According to Gouldner's (1960) analysis, reciprocity is a generally accepted norm concerning two demands: people ought to help those who helped them, and people must not harm those who have helped

them. Gouldner (1960) believes that reciprocity stimulates the strength of the social organization.

Gouldner (1960) distinguished three aspects of the concept of reciprocity:

i) Reciprocity as a pattern of mutually contingent exchange

Cropanzano and Mitchell (2005) describe this distinction as an interdependence exchange depending on interpersonal transactions, by which an action by one party results in a reaction by means of some other. The exchange involves a bi-directional transaction whereby something must be given and something returned. It's void of explicit bargaining; rather one party's actions are dependent on the other's behaviour (Cropanzano & Mitchell, 2005).

ii) The existential or folk belief in reciprocity

This, as indicated by Gouldner (1960), involves the traditional belief that people get what they merit. Lerner (1980) describes it as a perceptual bias whereby people maintain a belief in a universal justice. Malinowski (1932) describes the reciprocity concept in accepted transactions between farming and fishing trade relationship that (a) over time all exchanges reach a fair equilibrium, (b) those who are unhelpful will be punished, and (c) those that are helpful will receive help in the future (Cropanzano & Mitchell, 2005).

iii) The generalized moral norm of reciprocity

Gouldner (1960) speculated about the reality of a universal norm of reciprocity that brings about responsibilities toward others on the premise of their past behaviour.

Diekmann (2004) explained the dimensions of the norm of reciprocity. First, the norm is referred to as heteromorphic or homomorphic reciprocity. "Heteromorphic" describes reciprocity as a kindness in good or service return by a different good or service of equivalent value while "homomorphic" is reciprocity of kindness in good or service paid back by exactly the same good or service. Second, reciprocity may be positive or negative. Positive reciprocity

is the reward of kindness while negative reciprocity is punishing norm violators, even if the punishment is costly (Diekmann, 2004). Moreover, early researchers like Eisenberger, Huntington, Hutchison, & Sowa (1986) and Murstein, Cerreto & MacDonald (1977) on the positive and negative norm of reciprocity revealed that there are individual differences in the strength of this norm. Eisenberger et al. (1986) referred to the strength of an individual's reciprocity beliefs as exchange ideology while Murstein et al. (1977) described it as exchange orientation. Exchange ideology in the organisational sense used by Eisenberger et al. (1986) conceived that employees higher in exchange ideology believe in reciprocating material and other benefits with work effort. Employees lower in exchange ideology do not rely as much on the reciprocity belief. According to Hastings (2011), exchange ideology does not describe much of Gouldner's (1960) negative norm of reciprocity; it focuses more on the positive norm of reciprocity.

On the other hand, Murstein et al. (1977) exchange orientation describes positive reciprocity orientation as a propensity to return positive behaviour in kindness, and negative reciprocity orientation as a propensity to return negative behaviour for negative behaviour. Hastings (2011) used Eisenberger, Lynch, Aselage and Rohdieck's (2004) measures of positive and negative reciprocity orientation to generate measures that assess negative reciprocity beliefs in the workplace. An employee who is higher in negative exchange orientation thinks it is adequate to harm the organization if he or she believes the organization acted in a negative manner towards him or her. It is in view of the assumptions affirmed by reciprocity theory and its principles and dimensions that the present study used the theory as an underpinning theory for the relationship between job insecurity and CWB.

Additionally, past studies evidently have revealed that work stressors are positively related to counterproductive work behaviour (Hershcovis, Turner, Barling, Arnold, Dupré, Inness & Sivanathan, 2007; Robinson & Bennett, 1995). According to Lawrence and Robinson (2007),

CWB is motivated by frustration, which grows from the perceived differences between the expected state and current state. On the other hand, job insecurity is viewed as an organizational stressor; it arises from organizational changes which have organizational antecedents such as intended and unintended organizational signals (Greenhalgh & Rosenblatt, 1984; Kinnunen & Nätti, 1994). Chiu and Peng (2008) posit that employees facing job insecurity believe the organisation's inability to provide secure employment conditions mean the organisation has broken the psychological contract, so they tend to blame the organisation for their ordeal. Mitchell and Ambrose (2007) asserted that in the event that such stress can't be discharged by insecure employees, they may then consider retaliation upon the organization, supported by the idea of a negative form of reciprocity. Tian et al. (2014) also supported Mitchell and Ambrose's assertion, demonstrating that high job insecurity related to a tendency to report more counterproductive work behaviour. Hence the first hypothesis stated that there is a significant positive correlation between perceived job insecurity and counterproductive work behaviour (and all sub-dimensions of CWB).

2.2.2 Social exchange theory (SET)

Social exchange theory is another conceptual framework on which the study based on the explanation of the job insecurity-counterproductive work behaviour relationship and the moderating role of organisational justice. It is widely used by organisational researchers to understand workplace behaviour (Cropanzano & Mitchell, 2005). Social exchange theory, according to Blau (1964), involves unspecified inter-dependent obligations, subject to the actions of the others involved in the social relationship (Cropanzano & Mitchell, 2005). The theory posits that the relationships are moulded by the utilization of subjective cost-benefit analysis and the comparison of alternatives. The basic principle of the theory is based on the mutual commitment which involves certain "rules" of exchange that form a "normative definition" by participants involved in the social relationship. For example, Saks (2006) posits that when employees receive rewards and recognition from their organisation, the employees

will feel obliged to reciprocate with higher levels of engagement. Bakker (2005) also demonstrated that social support at work, job autonomy, and supervisory and performance feedback at work related to high experiences of flow at work. SET regards organisations as a place for long-term reciprocal social exchange between the employees and the employers (Cropanzano, Prehar, & Chen, 2002; Greenberg & Scott, 1996) where justice is an expected organisational input to the exchange relationship and can be from the organisation or the direct supervisor.

Furthermore, Blau (1964) differentiates this relationship in organisational settings between economic and social exchange on the basis of the incentive being offered by the organisation. The financial and more tangible incentive by the organisation denotes the economic exchange and socio-emotional parts, such as organisational fairness denote the social exchange (Aselage & Eisenberger, 2003). The fairness of exchange is not only perceived as a simple economic matter: rather it also has an element of relative justice involved. Fundamental to resources exchange is a process of reciprocity that informs an expectation of some return of favour. For instance, fair treatment in the workplace will obligate employees' reciprocal actions because the employees will feel responsible to return the 'favour', that is, the fair treatment by the organisation. In the other sense, employees could as well act detrimentally at requiring the costs of unfair treatment. According to Colquitt (2008), those behaviours consist of reciprocal reaction to the organization's treatment. Rhoades and Eisenberger (2002), based on social exchange theory, describe the exchange of effort in return for organisational inducements as an employment relationship. Invariably, the theory speculates that employees' in organisations will retort positively or negatively towards behaviour believed to be prompted by the organization.

Piccoli and De Witte (2015) based on social exchange theory principles suppose that employees considered employment as a resource and job security as a reward for employees' contribution

to work. Workers in an uncertain job situation are bound to consider their organisational relationship from this perspective and determine their consequent behaviour. Studies such as those of Ashford, Lee, and Bobko (1989) and Wong, Wong, Ngo and Lui (2005) used the social exchange theory in recognizing and explaining employee responses to job insecurity. The studies hold that employees in an organization that fails to provide satisfactory job security are less motivated to maintain positive attitudinal bonds and contribute to the organization (Ashford et al., 1989). Mitchell and Ambrose (2007) suggest that individuals who perceive unfairness or unfavourable treatment from their organisations will feel angry, vengeful and dissatisfied, and can resort to workplace deviance. The present study based on social exchange principle seeks to further examine employees' perceptions of the organisational justice-CWB relationship on the one hand and the job insecurity-CWB relationship among bank employees on the other. Also, examine the buffering effect of organisational justice in the job insecurity-CWB relationship. Hence the third and fifth hypotheses which stated that: 'there is a significant negative correlation between perceived organisational justice and CWB' and 'perceived organisational justice moderates the relationship between perceived job insecurity-CWB relationship.'

2.2.3 Equity theory

Another theory underpinning this study is equity theory by Adams (1965). Redmond (2010) stated that an equity theory defines an individual's motivation in an exchange relationship based on fairness in comparison with others. The theory is also known as social comparisons theory or sometimes referred to as inequity theory (Gogia, 2010) because it deals with social relationships and fairness/unfairness. An individual's beliefs as to what is fair or unfair in exchange relationships can affect his or her motivation, attitude and behaviour. The theory was developed to provide evidence upon which to evaluate the adequacy of social exchange relationships. The elements of exchange relationships, according to Adams' (1965), are inputs and outcomes. For the inputs and outcomes to be considered in assessing exchange

relationships (Mowday, 1991) they must be given two considerations. First, “the existence of an input or outcome must be recognised by one or both parties to the exchange.” Second, “an input or outcome must be considered relevant to the exchange (i.e. have some marginal utility) (p. 112).”

Inputs are those things an individual contributes to the exchange in an employment situation which may include: education, skills, effort on the job, work experience and training, while outcomes are those things with which a person exchanges his or her inputs, such as pay and fringe benefits. Outcomes also include things such as supervisory treatment, job assignment, intrinsic rewards, and status symbols that an individual use in evaluating an exchange relationship. The peak of the theory is that an employee compares his/her inputs and outcomes by their importance to the individual. When there are discrepancies/unequal in the ratio between outcomes and inputs compared to the inputs and outcomes of significant others, inequality exists. According to Adams (1965), the significant others or reference person/group is the third variable in addition to inputs and outcomes by which evaluations are made in equity theory. The theory asserts that when inequity is perceived, i) it creates tension, a state where an individual experiences distress (Walster, Berscheid, & Walster, 1973); ii) the extent of tension is proportionate to the degree of the inequity; iii) the tension created in an individual will push him or her to reduce or take action to restore equity (Lerner, Miller, & Holmes, 1976); and iv) the strength of the drive to reduce inequity is proportional to the perceived inequity (Adams, 1965). Perceived inequity by an individual consequently arouses in such an individual the desire to change the situation through behavioural or cognitive ways to return it to a condition of equity (Adams, 1965).

Furthermore, according to Adams (1965), people believe their efforts must be rewarded fairly, and become annoyed when it is otherwise. The theory posits that if an employee perceives inequality between the inputs and outcomes, he or she will act to correct the inequity such as

by lowering productivity or reducing the quality of their work. Also, an individual who perceives inequity may engage in counterproductive work behaviours such as absenteeism (Greenberg, 1990) or theft (Hollinger & Clerk, 1983; Raja, 2009). Adams' equity theory does not predict the kind of behaviour an individual will choose in reducing inequity. These behaviours can be positive such as being more productive at work, or negative such as decreased productivity at work or engaging in the counterproductive behaviour. Kwak (2006) reported that low-level of distributive and procedural justice in the organisation is associated with increased amounts of organisational and interpersonal counterproductive work behaviours. Mikula (1986) found that the workplace was one of the social settings where most unfair events occurred.

2.2.4 Conservation of resources theory (COR)

Conservation of resources theory by Hobfoll (2002) also provides an underlying theory to explain the role of the moderating variables in the relationship between job insecurity and counterproductive work behaviour. The theory builds on the basic principles of conservation and acquisition, whereby people strive to obtain, sustain and protect their resources. The resources consist of individual attributes, conditions, objects or energies that are valued by the individual or that serve as a means for the accomplishment of these resources. Based on the assumptions of the theory, the present study centres on the belief that individuals place their resources in order to manage threatening situations and avert themselves from negative outcomes (Hobfoll, 1989). Occupational self-efficacy and perception of organisational justice are considered as personal resources in the study, which serve as a means for the accomplishment of other valued personal resources. According to Hobfoll (2001), resources may increase as a result of 'gain spirals' or 'loss spirals' as a result of diminishing resources. Loss spirals mean that an individual who lacks resources may be vulnerable to losing more resources because resource loss decreases motivation. Gain spiral implies an increase in the resource pool, where resource gain increases motivation (Hobfoll, 2001).

Conservative of resources theory, according to Hobfoll (1989), is an integrated model of stress management. Self-efficacy is a personal resource considered to help cope with a stressful situation. When such a resource is lost or threatened, it can lead to negative attitudinal behaviour. In the present study, the negative outcomes in the job insecurity-CWB relationship can be explained in the light of COR theory in that job insecurity described as a perceived threat to job loss means a threat of resource loss to one of the employee's valued resource need for quality of life 'employment' (König et al., 2010). The COR theory also posits that people strive to retain, protect and build resources; however, the theory argues that in a situation where people face a threat to one of their resources they may not be helpless because the COR theory postulates that there are other personal and organisational level resources that have a stress resistance effect. Hence, the present study suggests that the resources accrued from an individual (OSE) and organisational process (organisational justice) levels can buffer the effects of the negative attitude in the job insecurity-CWB relationship. The COR theory posits that an absence of one resource can cause stress but access to other resources can possibly buffer the stressor-strain relationship.

This study proposes that an employee who is threatened with job loss and has low self-efficacy may be high on CWB and this may result in a higher incidence of CWB than in a situation where there is both a high degree of organisational injustice and a low incidence of self-efficacy. Similarly, an individual who is threatened with job loss and also perceives organisational justice to be low in a particular organization is likely to be high on CWB, and this may result in a higher incidence of CWB than in a situation where there is both a high degree of organisational insecurity and a low degree of organisational justice. Many researchers such as Betoret, (2006) and Siu, Spector, Cooper, and Lu (2005) have demonstrated the moderating role of self-efficacy (general self-efficacy) in the context of resource loss, but not domain self-efficacy (occupational self-efficacy) as the present study sought to examine in the job insecurity and CWB relationship. On like occupational self-efficacy, organisational justice

has been shown to be an important moderator in job insecurity-CWB relationship. Fairness in organisational process suggested a possible intervention to reduce the detrimental effects of stress in job uncertainty or employee negative attitude in the workplace (Rath, 2011; Sora, Caballer, Peiró, Silla, & Gracia, 2010). But it's only a very few studies that have investigated the moderating role of the three dimensions of organisational justice together in a study as the present study sought to examine. Hence, the fourth, fifth and sixth hypotheses which stated:

“Occupational self-efficacy will moderate the relationship between perceived job insecurity and CWB.”

“Perceived organisational justice will moderate the relationship between perceived job insecurity and CWB.”

“Occupational self-efficacy and perceived organisational justice will have significant joint moderators effect on the relationship between perceived job insecurity and CWB.”

2.3 Conceptual literature

2.3.1 Counterproductive work behaviour

Counterproductive work behaviour in all organisations is often something no one thinks about and is not often heard about until it results in either serious loss directly observed or behaviours resulting in lower work performance. CWB is a group of negative behaviours that are damaging in nature to the organization by frustrating its functional activities or assets, or causing fellow workers or significant others physical or psychological harm that can hamper their effectiveness (Ambrose, Seabright, & Schminke, 2002; Idiakheua & Obetoh, 2012; Spector & Fox, 2005). It's a deliberate behaviour. According to Kaplan (1975), the employees involved either lack the motivation to comply with the organisation's rules/standards or are motivated to violate these expectations with the potential to harm either the well-being of the organisation or its members. These behaviours include theft, nasty comments, undermining of one's ability to work effectively, sabotage, and physical assaults. It ranges from severe, deliberate aggression to the ambiguous incidences of intentional carelessness (Spector & Fox, 2005). It

can be categorised into active (theft, sabotage, aggression etc.) and passive (withdrawal, absence from work, etc.) behaviours (Conlon, Meyer, & Nowakowski, 2005).

For more than two decades, organisations' management and researchers' interest have continually grown in a quest to understand the factors that lead to CWB due to its negative impacts on organisations and/or members of the organisations (Robinson & Bennett, 1995). Early researchers on deviant behaviours in organisations initially focused on particular behaviours such as theft (Greenberg, 1990), substance abuse at work (Lehman & Simpson, 1992), and client abuse (Perlow & Latham, 1993). Later, the researchers' interest changed to categorising these behaviours and investigating them under different constructs such as employee deviance behaviour (Robinson & Bennett, 1995), organisational misbehaviour (Vardi & Wiener, 1996), antisocial behaviour (Robinson & O'Leary-Kelly, 1998), incivility behaviour (Cortina, Magley, Williams, & Langhout, 2001), workplace aggression (Neuman & Baron, 2005), and counterproductive work behaviour (Fox & Spector, 2005). Numerous studies explain that the individuals and organisational factors that lead to these deviant behaviours in organisations were grouped into four major categories namely: **i)** personal related factors including identity attributes (Spector, 2011), big five personality traits (Chang & Smithikrai, 2010); **ii)** organisational factors including dissatisfaction (Fatima, Atif, Saqib, & Haider, 2012; Muafi, 2011) and negative feelings (Krischer, Penney & Hunter, 2010), and an inappropriate appraisal framework (Shamsudin, Subramaniam, & Ibrahim, 2011); **iii)** job-related factors which include job demands (Grunberg, Moore & Greenberg, 1998), and job insecurity (Lim, 1996); and **iv)** environmental related factors such as lifestyle (Burke, 1987), and family conflict (Anderson, Coffey & Byerly, 2002). These organisational dysfunction behaviours as cited by Impelman (2006) were first organized into a categorical framework by Hollinger and Clark (1983) in an effort to understand workplace deviant behaviours. They categorised the deviant behaviours into: i) property deviance: involving misuse of an organisation's assets which comprises behaviours such as theft and property damage; and ii)

production deviance: involving violation of work ethics which comprises behaviours of not being on the job as scheduled, such as absence and tardiness, and behaviours that diminish concentration while on the job such as slow and sloppy work, drug and alcohol abuse, and so on. The categorization by Hollinger and Clark (1983) mainly centred on behaviours aimed to harm the organisation. Robinson and Bennett (1995) after examining Hollinger and Clark's (1993) conceptual framework broadened the categories into a more useful framework. Using multidimensional analysis, Robinson and Bennett came up with a typology comprising two dimensions. The first dimension differentiates deviant behaviours according to their severity, ranging from minor to severe. Behaviours such as an employee talking with a co-worker instead of working (gossiping) and favouritism are classified as minor deviant acts, and behaviours such as theft and sabotage are classified as severe. The second dimension differentiates behaviour directed toward the organisation from interpersonal behaviour toward the organisational member. This results in four quadrants which include: i) production deviance (organisational minor), ii) property deviance (organisational serious), iii) political deviance (interpersonal minor), iv) personal aggression (interpersonal major). Bennett & Robinson (2000) further validate the typology dimensions of deviant behaviours and affirmed that there are differences in organisational directed behaviour and interpersonal behaviour between the individuals and situations that bring about the behaviour.

Other researchers such as Martinko et al. (2002) classified CWB into three categories including a) personal factors which comprise characteristics of employees engaging in CWB like demographic characteristics, job satisfaction, stress and habits, b) organisational factors: which involve perception of employees to specific workplace characteristics such as organisational characteristics, group influence and supervisory monitoring, c) contextual factor which refer to the environment that is hypothetically related to an individual's choice to involve in or desist from engaging in specific unfair acts. Gruys (1999) classified deviant behaviours into eleven different categories, on two dimensions as follows i) interpersonal–organisational and ii) task–

relevance. Spector et al., (2006) further grouped CWBs into five dimensions. Based on their approach, the present study follows their classification of CWB which are: abuse, production deviation, sabotage, theft and withdrawal.

(a) Abuse

Abuse is a behaviour comprised of direct hostility towards fellow workers or others that can either physically or psychologically hurt others through making offensive comments or rude gestures, threatening or hurting others, disrespecting others, or counteracting the person's ability to work effectively (Izawa, Kodama, & Nomura, 2006). These behaviours may be associated with aggression or antisocial behaviour (Giacalone & Greenberg, 1997), or workplace deviance (Bennett & Robinson, 2003). Such behaviours can induce psychological discomfort because stressors and other unpleasant situations are connected to hostile aggression through negative emotion (Berkowitz, 1998; Fox et al., 2001; Harvey & Keashly, 2005).

(b) Production deviance

This act of deviant behaviour is less visible and more passive. It is a deliberate act of doing work incorrectly or slowly or neglecting to comply with instructions (Hollinger, 1986). Research has shown that low-paying jobs, part-time jobs and job dissatisfaction are closely associated with production deviance (Baucus & Near, 1991; Sims, 2002). Production deviance is more passive because it is less visible and it can be difficult to prove compared with the next factor which is more active.

(c) Sabotage

Sabotage is intentional behaviour by which employee waste materials in the organization, reduce productivity, spoil the image of the organization or create an un-conducive working environment. Weatherbee (2010) stated that misuse of information and communication

technology is also part of sabotage. It is a form of displaced aggression in response to anger or hostile feelings or done for instrumental purposes (Ambrose, Seabright, & Schminke, 2002).

(d) Theft

Theft is aggressive behaviour which employees may undertake in an organization with an intention to harm. It is an act of stealing the belongings of an employer (Chen & Spector, 1992). Theft, according to Gabbidon, Patrick, & Peters (2006), can follow different paths such as stealing cash, deception, and misrepresentation of information. These may be caused by employee economic needs, job dissatisfaction or injustice (Mustaine & Tewksbury, 2002). From the three listed causes that lead to employee theft behaviour, injustice has received more research attention. For example, Fox et al., (2001) posit that injustice can be a stressor that affects theft through anger and other negative emotions. This means the individual steals not to harm the organisation but rather to achieve a state of equity, or for the desired economic gain.

(e) Withdrawals

This is negative behaviour involving deliberate reduction of the amount of time that an employee spends at work compared to that which is required by the organization. Examples of withdrawal behaviour are absence, leaving work early or arriving late, taking long breaks. Spector et al. (2006) stated that absenteeism is a state where an employee seeks to avoid a situation instead of hurting the organization or a member thereof. Absenteeism is a basic kind of withdrawal.

2.3.2 Perceived job insecurity

Job insecurity for quite some time has been shown in literature as a strong mental stressor that may spark off cognitive and physical abnormality (De Witte, 2005; Greenhalgh & Rosenblatt, 1984, 2010). In Batinic, Selenko, Stiglbauer and Paul (2010) the stressful quality of the job

insecurity is described on the basis of Jahoda's (1982) latent deprivation model. Jahoda's (1982) latent deprivation model describes the individual needs expected to be met by employment which include earning an income, making social relations outside the family, and the need to develop individually and socially. de Cuyper, de Witte, Elst and Handaja (2010) believe that job security is crucial to employees' quality of life. So, Batinic et al. (2010) demonstrated that perception of job insecurity could possibly lead to frustration of these needs, and has a consequence on the threat to an individual's aspirations particularly with the high rate of unemployment in Nigeria. Hence, the stressful nature of job insecurity and its negative consequences can be ideally understood in terms of i) the harmful impact of uncertainty which characterises job insecurity; ii) how uncertainty creates the perception of inability to predict the consequences; iii) the way uncertainty causes feelings of powerlessness and lack of control (Greenhalgh & Rosenblatt, 2010).

Numerous scholarly studies have demonstrated the universal nature of the construct of job insecurity and its likely potential to remain a characteristic of the modern work settings (Greenhalgh & Rosenblatt, 2010; Probst, 2008; Sverke, De Witte, Näswall, & Hellgren, 2010). Greenhalgh and Rosenblatt (1984) first conceptualise the discourse on job insecurity into the model. The authors used four important scenarios that unfolded in the United States organisational environment to help organisational scholars to understand the construct of job insecurity. First, the economic downturn which started in the mid-1970s brought about increased rates of job loss. Second, since the mid-1960s, there has been an increase in mergers and acquisitions as business strategies which also increased the rate of job loss and decreased the benefits of officeholders. Third, there was a rapid transformation in industrial settings. Last, the trend toward decreasing union representation of workers in some sectors pose threats to some degree of job insecurity. Greenhalgh and Rosenblatt (2010) further indicated workers' reaction to and the consequences of job insecurity and the impact on organisational effectiveness. This and many other findings gave the platform for the present study.

In view of the above scenarios and the subsistence uncertainty in the global business environment, there has been an increase in the prevalence of job insecurity as identified by Greenhalgh and Rosenblatt (1984). Several studies have attempted to define this construct under two distinct perspectives, namely, global (uni-dimensional) and multidimensional perspectives (Ashford et al., 1989; De Witte, 2005; Greenhalgh & Rosenblatt, 1984; Sverke and Hellgren, 2002). Job insecurity in global the perspective (uni-dimensional) is defined as the threat of employee job loss or job uncertainty (Kinnunen, Mauno, Nätti, & Happonen, 2000). The definition describes an individual's subjective perceptions of the amount of uncertainty about his/her job continuity, while for the multidimensional perspective, job insecurity is defined as the perception of powerlessness to maintain the desired continuity in a threatened job situation. The multidimensional perspective theorizes two fundamental scopes of job insecurity: i) severity of the threat or 'the degree of perceived threat to continuity in a job situation, ii) the extent of powerlessness to counteract the threat (Greenhalgh & Rosenblatt, 1984).

Moreover, Ashford et al. (1989) further categorise the multidimensional perspective of job insecurity into five related components. The first component as categorised by Ashford et al. (1989) is perceived as a threat to different job features such as pay, opportunities for advancement and autonomy for work schedule. The more an individual perceives any valuable job features threatened, the more the feeling of job insecurity. The second component according to Ashford et al. (1989), weights the first component by multiplying the perceived threat to each job feature by its importance, summed the score for each job feature to obtain an overall severity rating and the likelihood of loss of job features (Ashford et al., 1989; Greenhalgh & Rosenblatt, 1984). The third component is the perceived threat of the occurrence of various outcomes that would negatively affect an employee's total job, such as being fired or laid off. The fourth is the importance or likelihood attached to each of those potentialities. This involves multiplication of the third and the fourth components which give a weighted rating of the

severity of the threat to a total job (Ashford et al., 1989). Lastly, the fifth component of job insecurity is perceived powerlessness, which is an individual's inability to control threat-related to his/her job (Ashford et al., 1989).

Furthermore, Hellgren, Sverke and Isaksson (1999) classified job insecurity in terms of quantitative and qualitative forms. Quantitative job insecurity is similar to global perspectives which concern the fear of loss of job, and qualitative job insecurity is related to multidimensional perspectives which concern losing important job features. The qualitative job insecurity does not make employees afraid of losing their jobs but they feel the potential loss in the quality of their jobs, such as a decline in working conditions, demotion, the absence of career opportunities, decrease in remuneration/emolument and concerns about person-organization fit in the future. Using confirmatory factor analysis, Blau, Tatum, McCoy, Dobria and Ward-Cook (2004) supported Hellgren et al.'s (1999) argument and demonstrated that perceived insecurity has three distinct aspects (fear of job itself, loss of co-workers, and loss of desirable work conditions) with different predictors and behaviour related to withdrawal. It is also argued that global perspectives (uni-dimensional) measure more variance in job insecurity than multidimensional perspectives measure (Reisel & Banai, 2002), based on the finding that the threat of job loss (quantitative forms) more often determines employee attitudes and behaviours than the likelihood of loss of job features (qualitative form).

Borg (1992) distinguishes between the cognitive (possibility of job loss) and the affective experience which depicts emotional/attitudinal reactions to possible loss (concerns, worry, and fear). Huang, Lee, Ashford, Chen and Ren (2010) supported this distinction of job insecurity, saying that both involved subjective employee perceptions. Job insecurity is mostly conceptualised as a subjective construct, but some researchers still differ between subjective and objective job insecurity (Mohr, 2000; Sinclair, Sears, Probst, & Zajack, 2010). Job insecurity from this distinction is described as the perception of an unstable future of one's job,

irrespective of any actual objective degree of job security. Sinclair et al. (2010) argued that job insecurity clearly explained individual perceptions regarding the likelihood of future job loss, which can be biased by individual, economic, social or organisational characteristics. Mohr (2000) combines different facets of objective insecurity and describes objective job insecurity as a process involving four different stages: i) a state of public awareness that jobs, in general, might be insecure (e.g. during recession and high rate of unemployment); ii) state of organisation due to instability (e.g. sharp decline in an organisation's profit or pending merger/acquisition); iii) when real threat of loss is apparent at an individual level following organisation's announcement of impending downsizing; and, lastly, iv) reflects anticipated job loss when dismissal is already decided.

Following the above various ways of conceptualising job insecurity, the present study follows the definition of job insecurity according to De Witte (2005). De Witte describes job insecurity as a one-dimensional construct, a perceived threat of job loss (cognitive component) and the worries related to that threat (affective component). More-so, this study approaches the construct of job insecurity as a subjective impression of a work or organisation's situation by the employee. Lastly, based on Hellgren et al.'s (1999) view of quantitative job insecurity, and Reisel and Banai's (2002) finding that quantitative job insecurity better predicts employee attitudes and behaviours, the present study, therefore, examines the perceived job insecurity and counterproductive work behaviour relationship.

2.3.3 Occupational self-efficacy

Extant literature has shown the significance of self-efficacy in relation to work-related factors. Self-efficacy is a concept that was propounded by Bandura (1977) from social cognitive theory, which has been widely explored as a causal factor of work behaviour. Self-efficacy is a self-belief in one's ability to perform in a credible and trustworthy way in any undertaken activities. The concept is conceived at different levels of specificity. These include the general and

domain-specific self-efficacy. While general self-efficacy refers to beliefs applicable across areas of functioning by which people estimate their level of effectiveness, domain-specific self-efficacy concerns belief to execute and succeed within a specific undertaking such as occupational self-efficacy (Bandura, 1977). Lunenburg (2011) identified three significant aspects of self-efficacy: first, magnitude involves a judgement of one's beliefs for performing a specific task; second, strength is the conviction regarding magnitude as strong or weak (involves the motivational component); and third, refers to generality, the level to which the expectation is generalised across situations.

In addition, Bandura (1997) described four principal sources of self-efficacy:

i) Past performance: a person's prior experience in a job-related task according to Bandura has a powerful effect on the individual's confidence in his/her ability to complete similar tasks in the future.

ii) Vicarious experience: an individual self-efficacy bolster when observing others who are similar to them succeed at a particular task or situation. However, self-efficacy can also be negatively affected when failure is observed.

iii) Verbal persuasion: this involves encouraging a person that he/she has the ability to perform a task. Maurer and Tarulli (1996) demonstrated that support from coworkers and supervisors (leaders) at work are related to employees' beliefs in their ability to develop and improve the needed skills at work. However, on the influence of the leader's support, Eden (2003) noted that the strength of the leader's persuasion is contingent on his/her credibility, previous rapport with the employees and the influence of such leader in the organisation.

iv) Emotional cues: Bandura believes that a person's emotional cues dictate his/her self-efficacy. In sum, Stajkovic and Luthans (1998) describe self-efficacy as the most psychological personal resource for producing positive work-related outcomes. Nevertheless, Salanova, Peiró, and Schaufeli (2002) emphasised the necessity for a domain-specific measure when

anticipating relatively broad concepts such as work-related outcomes over a general measure of self-efficacy. Also, Bandura (1997) noted that efficacy beliefs are linked to domains of functioning.

Occupational self-efficacy (OSE), according to Rigotti, Schyns and Mohr (2008), is a person's belief in his/her ability to effectively and efficiently accomplish the tasks required for the job. Schyns and Sczesny (2010) describe OSE as an individual conviction to execute behaviours relevant to his/her own work. It is a personal resource that can easily influence or improved by organisational intervention (unlike a positive personality trait that is stable) (Maurer, 2001). Grau, Salanova, and Peiro (2001) believe that OSE as a personal resource can reduce the stressor-strain relationship. In a like manner, Bresó, Schaufeli, & Salanova (2011) stated that the tenacity and determination of an individual driven by a belief in future success characterised employees with high occupational self-efficacy. Previous studies in organisational psychology have identified a positive relationship between occupational self-efficacy and job satisfaction (Del Líbano, Llorens, Salanova, & Schaufeli, 2012; Rigotti et al., 2008) and positive affect (Salanova, Lloren & Schaufeli, 2011). On the contrary, Guglielmi et al. (2012) and Kafetsios and Zampetakis (2008) reported that low levels of OSE related to negative occupational outcomes such as job-related affect. Schyns and von Collani (2002) postulated that OSE beliefs reflect a person's mental assessment of his/her ability to handle problems and difficulties that may happen on the job. Hence the present study measures occupational self-efficacy as a personal resource that can buffer the effect of negative consequence between job insecurity and counterproductive work behaviour relationships.

2.3.4 Organization justice

Adams's (1965) work on equity theory set the path for several studies on fairness in organisations. Though the concept of distributive justice according to literature was first proposed by Homans (1961), the work of Blau (1964) and Adams (1965) make it become

relevant in organisational behaviour. Folger and Cropanzano (1998) write that “justice keeps people together whereas injustice can pull them apart (p. xii).” Equity theory explains how individuals evaluate and react to the fairness or unequal distribution of resources. The individual assesses fairness by evaluating the value of work inputs in relation to what they receive from the organization. Justice is believed to be socially conceptualised; for instance, people are construed to be the subject of decisions practically in the course of their everyday living. These decisions which have both economic and socio-emotional effects which influence the motives of an individual’s work settings membership (Cropanzano & Schminke, 2001). Besides, Cropanzano, Bowen, and Gilliland (2007) emphasised that organisational researchers focus more on “employees’ perception” of what is just and are “less interested” in recognising what is just. Hence the construct of justice in organisational settings is seen as subjective and descriptive, not objective constructs. In Colquitt, Conlon, Wesson, Porter and Ng (2001) justice is described as focusing on two types of subjective perceptions: i) the fairness of outcome distributions or allocations, and ii) the fairness of the procedures used to determine outcome distributions or allocations.

Fairness, according to neuro-scientific research, has been recommended as an inherent aspect of a human brain functioning (Sanfey, Rilling, Aronson, Nystrom, & Cohen, 2003). This may underline reasons many scholars in organisational justice investigate why justice is important in organisational systems (Colquitt, Greenberg, & Scott, 2005; Cropanzano, Rupp, Mohler, & Schminke, 2001; Gillespie & Greenberg, 2005). Yadav and Yadav (2016) proposed a model of three approaches to justice from early researchers’ views concerning fairness in an organisational context. These include instrumental, relational and ethical approaches which illustrate the drive/reason individuals crave for justice in organisations.

Instrumental approach: early researchers on fairness in an organisation such as Blau (1964) social exchange theory and Adams (1965) equity theory were led by instrumental perspectives.

Their argument is that employees' concern about fairness in the distributive process of an organisation will give them valued economic benefits, which will obligate employees' reciprocal actions. When coming to an organisation, an employee with an expectation mindset makes an estimation of how they will be treated by the organisation. According to Folger's (1977) "control model", justice allows people to forecast and control the results they expect from organisations. Tyler and Smith (1998) assert that economic and quasi-economic interests often motivate people as postulated by the control model. People want fairness because of believing that it will help them attain their expectations. Weiss, Suckow and Cropanzano (1999) stated that rewards for completing a task result in employees being happy and they take pride in their performance (Krehbiel & Cropanzano, 2000).

Relational or group value approach: fundamental to human interaction in a social system such as organisations is justice. People want to feel accepted and appreciated in a social system and dislike being exploited by superior others (decision makers). The "group-value model" posits that fair treatment by the significant other indicates being respected by a bigger group. Lind and Tyler (1988) describe it as identity-concerns such as self-worth, esteem and acceptance by others communicated by fair treatment. Tyler and Blader (2000) argue that an impression of belongingness along with economic rewards is very satisfying to people.

Ethical approach: justice according to Folger (2001) is a morally superior way to treat others, and employees are more concerned about it because it shows the basic human values of dignity and worth. Perceived unethical or exploitative processes or settings lead to dysfunctional behaviour by employees to seek vengeance (Bies & Tripp, 2001).

Moreover, Greenberg (1990) first used the idea of perceived organisational justice to define employee perceptions concerning fairness in their workplaces (Taştan & Yilmaz, 2008). Greenberg defines it as a perception of fairness concerning resource allocation, based on Adams's (1965) ratio of input and outcomes considerations. Byrne & Cropanzano (2001)

define it as the psychology of justice applied to organisational settings. Organisational justice from research findings is a key factor in an organisation's success. When employees perceived a fair organisational system, it increases commitment and they feel satisfied. DeConinck (2010) reported that trust is a positive result of justice in an organization, and employee commitment increases where there is justice, while Colquitt and Zipay (2015) defined justice as a perceived attachment to standards that show rightness in the choice set. Greenberg (1990) operationalized perceived organisational justice as a three-dimensional construct, namely: distributive, procedural and interactional justice.

i) Distributive justice refers to the perceptions of fairness of the outcomes which employees receive with respect to their commitment and to the outcomes and commitment to others (Chang & Smithikrai, 2010). In other words, it is the impartiality of decision perceived by employees on whether the resource distribution matches the distributive norms of the organisation (Leventhal, 1976), or, according to Adams (1965), equity theory is where an employee compares the ratio of input-output of others to oneself. Distributive justice centres on behavioural responses to certain outcomes. McMillan-Capehart and Richard (2005) emphasised that distributive justice is primarily concerned about the extent of equitable organisational outcomes. Therefore, the perception of fair and unfair justice affects employees' job attitudes such as job satisfaction, turnover intention, and deviant behaviour, which is seen as a reprisal to being treated unfairly. Frenkel, Li and Restuborg (2012) believe that employees' psychological contract follows an individual sense of fairness, particularly the rewards for employees. Choi (2010) holds that distributive justice centres on the outcome received by employees such as pay, rewards and promotion which is evaluated through a comparison of their outcome-input ratios by factors such as education, level, performance, or significant others (Adams, 1965; Moorman, 1991).

ii.) Procedural justice: Unlike distributive justice, procedural justice centres on employees' perceptions concerning fairness in an organization's procedures and how the distributions of those procedures are determined. Thibaut and Walker (1975) introduced investigation of the organisational process to studies on justice. They elaborated the scope of distributive justice from solely an outcome focus to also include the process in which the outcome was determined. Aquino, Lewis and Bradfield (2016) related procedural justice to the implementation of policy at the organisational level. Leventhal, Karuza, and Fry (1980) extended the view of procedural justice by suggesting six rules for assessing the fairness within an organisation's procedure. The authors suggested that the procedure should: a) be practised consistently across individuals and time, b) be absolutely free from favouritism, c) make sure that correct information is collected and utilized in making decisions, d) possess mechanisms to correct erroneous or inaccurate decisions, e) accept and comply with standards of ethics and morality and f) make sure that the voices of multiple groups/individuals who are affected by the decisions are heard. According to Greenberg and Colquitt's (2005) overview, employees measure the fairness in organisation procedures based on consistency, representativeness, accuracy, bias suppression, ethical standard and are correctable. Studies have established the effect of positive and negative effect of procedural justice on both organisations and members of the organisation.

iii) Interactional justice: Bies and Moag (1986) introduced the concept of interactional justice, focusing on the importance of the fairness of interpersonal treatment in decision-making procedures. This form of justice explains the compatibility of interpersonal treatment received compared with another member of the organization. It describes how fairness is perceived in interpersonal communication in organisational procedures and work allocation. It was initially explained as a social aspect of procedural justice, a subset of procedural justice. Greenberg (1990) further proposed a four-factor dimensions of organisational justice, dividing interactional justice into two distinct features: (i) interpersonal justice which describes the dignity and respect an individual receives from other members of the organization, and (ii)

information justice which describes the quality of explanations and social accounts from others at work (Crawshaw, Cropanzano, Bell, & Nadisic, 2013). Interpersonal justice has been regarded as the most relevant to CWB out of the four dimensions of organizational justice (Judge, Scott, & Ilies, 2006; Tripp, Bies, & Aquino, 2007).

2.3.5 Overview of banking industry in Nigeria

Banks all over the world are a significant force in the economic growth and development of a nation. Their significance is characterised by the provisions of a competent payment system, facilitation of the implementation of monetary policies and, most importantly, the role of financial mobilization from surplus to deficit units of any economy. Globally, in particular, Nigeria's banking industry is one of the most critical sectors with a wide influence on economic growth, and some economic variables that directly affect the living standard of people such as employment and inflation. Banking organisations in Nigeria until 1979 were predominantly owned and controlled by the government. Though after 1979 private banking organisations emerged, the number increased geometrically after the introduction of the Structural Adjustment Program in 1986 that required an economic liberalisation. The Central Bank of Nigeria (CBN) and Nigeria Depositor Insurance Corporation (NDIC) were some of the institutions through which the government regulated the activities of the industry.

The global changes and crisis in the banking sector were characterised by the globalisation of operations and technological innovations, while the economic recession also has an impact on financial institutions in Nigeria. According to Taiwo, Agwu, Babajide, Okafor and Isibor (2016), the financial crisis in the banking sector stems from the inability of banking organisations to successfully fulfil their role as intermediaries. Afolabi (2011) and Williams, Etuk and Iyang (2014) argued that since the proliferation of Nigeria banking businesses from the mid-1980's, it has been characterised by a series of internal crises such as distress and outright liquidation, unethical practices, under-capitalisation, pathological corruption and job

losses. An inventory of Nigeria banking organisations between the 1990's and 2004 published by the Nigeria Deposit Insurance Corporation (NDIC, 2004) reveals that a total of 33 licensed banks went into distress and were eventually liquidated. The persistent global economic recession and banking crisis necessitated various national governments making proactive interventions to avert the crisis in the banking organisations. Nigeria like other nations in 2005 adopted a policy of recapitalisation of the capital base of banks.

In 2005, the Central Bank of Nigeria increased the nation's commercial banks capital base from ₦1 billion to ₦25 billion, which resulted in a reduction in the number of commercial banks in Nigeria from 89 to 24 banking organisation through merger, acquisition and some banking organisations standing alone. The exercise resulted in the restructuring of banking operations and businesses, which further resulted in mass retrenchment of workers so as to maximize profits, reduce costs and keep afloat both in a consolidation and post-consolidation period. Moreover, after the bank's recapitalisation of 2005, it was further discovered that some banking organisation operations were still characterised by poor corporate governance practices, inadequate disclosure and transparency about banks' financial positions, and corrupt management practices such as manipulation of depositor funds to their personal goals (Afolabi 2011; Sanusi, 2009). All these practices also led to another banking crisis in Nigeria which informed post consolidation reform in 2009 that led to ten banking organisations declared distressed (Williams et al., 2014) whereby two banking organisations were acquired by other banks. Based on these aforementioned persistent crises in the Nigeria banking industry, bank workers' retrenchment has become a recurring experience, which may contribute to an increase in fraudulent acts (counterproductive behaviour) by bank employees (Taiwo et al., 2016). Despite the government proactive attitude to the situation in the banking sector, it has not significantly changed which informs the on-going regular sudden relieving of bank employees from their job. This informed the present study's interest in perceived job insecurity connected to counterproductive work behaviour among Nigeria bank employees.

2.4. Empirical literature

2.4.1 Relationship between perceived job insecurity and CWB

Chirumbolo (2015) studied the moderating role of the honesty-humility personality trait on the impact of job insecurity and counterproductive work behaviours. The findings showed that job insecurity positively related to CWB while the honesty-humility personality trait negatively related to CWB. However, the honesty-humility trait moderates job insecurity and the CWB relationship. The findings also showed that job insecurity positively related to CWB only with the employees with the low honesty-humility personality trait, while job insecurity was unrelated to CWB with employees with the high honesty-humility personality trait. Likewise, Joe-Akunne, Oguede, and Aguanunu (2014) did an exploratory study on job insecurity and entrepreneurship intention as correlates of counterproductive work behaviour among bank employees in Awka, Anambra State, Nigeria. The researchers using the stratified sampling technique sampled 257 bank employees from 23 banking organisations in Nigeria. The participants of the study included 142 (55.3%) males and 115 (44.7%) females with their ages ranging from 20 to 50 years and a mean age of 29.41 years. The findings showed that there is a significant positive relationship between job insecurity and CWB. Also, the findings revealed the positive significant relationship between entrepreneurship intention and CWB. The researchers stated that the management of banks and more so employers of labour should not disregard the role of job insecurity and employee entrepreneurship intention in curbing an act of CWB.

In a like manner, Meier and Spector (2013) observed that work stressors have been shown to be positively related to counterproductive work behaviour in earlier studies. However, they noted that most of the studies utilised cross-sectional research designs which they perceived limit the insights into the direction of the effects. According to Meier and Spector, work stressors are assumed to have a causal effect on CWB but on the antecedent of work stressors, the role of CWB has been neglected. So, Meier and Spector (2013) studied the reciprocal

relationships between work stressors and CWB. The study anticipated that work stressors prospectively and positively related to CWB (interpersonal and organisational CWB), and, conversely, CWB is prospectively and positively related to work stressors. The researchers assessed 663 individuals five-times through an eight-month longitudinal study. The findings supported the hypothesis of a possible reciprocal relationship between work stressors and CWB. The findings revealed that organisational constraints predicted subsequent CWB, and CWB predicted subsequent organisational constraints and experienced incivility (work stressors) tested in the study. The researchers stated that the findings were not only of theoretical importance but also practical because the reciprocal effects point to a vicious cycle with the detrimental effects of CWB on the actors and targets. In addition, Sora, Caballer, and Peiró, (2014) stated that one of the most relevant sources of stress for workers is job insecurity. Due to increasing rate of unemployment, and with findings well-documented, job insecurity has a higher presence of negative attitude on a variety of individual and the organisational occurrences (Cheng & Chan, 2008). Despite this, very few researchers have attempted to study the association between job insecurity and CWB.

Moreover, previous empirical findings also revealed that job insecurity is linked to employee CWB, and job insecurity is often perceived as a breach of the psychological contract between employer and employee (Chiu & Peng, 2008). Piccoli, De Witten and Reisel's (2016) theoretical explanation of job insecurity outcomes examined the job insecurity and discretionary behaviour (organisational citizenship behaviour 'OCB' and counterproductive work behaviour 'CWB') relationship. The authors drew on social exchange theory as the basis of psychological contract perceptions, and the findings revealed that job insecurity has an indirect relationship with OCB and CWB through psychological contract breach and organisational injustice. Based on the findings, the authors suggested that the employees' behaviour in job insecure contexts is also driven by the evaluation of their values as important members of an organisation and not only by their concerns related to the exchange of resources

with the organisation. Besides, in Nigeria Owolabi and Samson (2006) examined the effect of perceived inequality and job insecurity on the fraudulent intent of bank employees. The researchers sampled 170 bank employees from five selected commercial banking organisations in Ado-Ekiti, Ekiti State, Nigeria. The findings revealed that there is a significant main effect of perceived inequality and job insecurity on the fraudulent intent of bank employees. The findings also show that perceived inequality and job insecurity have an interaction effect on fraudulent intent.

Reisel, Probst, Chia, Maloles, and König (2010) investigated the consequences of job insecurity on three job outcomes: job attitudes, work behaviours (organisational citizenship behaviour and counterproductive work behaviour) and negative emotions. The findings of the study show that job insecurity has both immediate and incidental impacts on work behaviours (organisational citizenship behaviour and counterproductive work behaviour) and emotions. The researchers stated that the results were analysed in the context of organisational downsizing. The study concluded that the employer must anticipate the employee's response to job insecurity in a manner that is counterproductive to the organization's objectives. Similarly, Tian et al. (2014) studied job insecurity and counterproductive work behaviour and proposed that job insecurity induced trauma, i.e. stress, and might lead to counterproductive work behaviour on the part of affected employees. Tian et al. (2014) not only establish a positive relationship between job insecurity and CWB but also showed that employees' affective commitment mediates the relationship between job insecurity and CWB (Tian et al., 2014).

Assessment of the literature: Based on the empirical findings reviewed, most especially in Nigeria where the trend of perception of job insecurity is high and lingering, and cases of workplace deviant behaviour increase (Olaoye, 2014; Siyanbola, 2013), very few researchers have attempted to investigate the relationship between perceived job insecurity and CWB.

Moreover, no study could be found that has investigated the relationship between perceived job insecurity and counterproductive work behaviour, especially between perceived job insecurity and the five sub-dimensions of CWB; sabotage, withdrawal, production deviance, theft and abuse that the present study explored.

2.4.2 Relationship between occupational self-efficacy and CWB

The construct of self-efficacy is conceptualised as beliefs in one's abilities to arouse the cognitive resources and courses of action needed to accomplish given situational demands. Early studies such as that of Bandura (1997) and Gist and Mitchell (1992) assert that self-efficacy is a key predictor of intentions and choice to execute behaviours relevant to effectively and efficiently accomplishing a task. Gist and Mitchell (1992) stated that self-efficacy is one of the several cognitive processes frequently considered in self-regulation; a comprehensive process of cognitive, individual determination of behaviour. Comparatively, Kura, Shamsudin, and Chauhan (2013) explored the influence of group norms and self-regulatory efficacy on workplace deviant behaviour. The researchers using a web-based survey collected and analysed data from 217 employees in tertiary institutions in Nigeria with partial least-squares (PLS) path modelling. The findings revealed that there is a direct influence of perceived injunctive norms and self-regulatory efficacy on organisational deviance and interpersonal deviance. The findings also revealed that interpersonal deviance predicted by injunctive norm and self-regulatory. The study as well revealed the moderating role of self-regulatory perceived injunctive norms and dimensions of workplace deviance relationships and perceived descriptive norms and interpersonal deviance relationships.

In other instance, Williams, Wissing, Rothmann and Temane (2010) examined the psychological outcomes (psychological well-being and engagement) by general self-efficacy (GSE) and work context (job demands and job resources), and the moderating role of GSE on work context and psychological outcomes. The researchers utilised a cross-sectional survey to

collect data from public sector employees. 459 respondents were sampled; 151 were males and 273 were females with their ages between 25 and 55 years. The multiple regression analyses result revealed that psychological well-being (positive and negative affect and satisfaction with life) and engagement (vigour and dedication) were significantly predicted by GSE and work context (job demands and resources). The findings also showed GSE moderated the work context and psychological outcome relationship. In another key finding, Chaudhary, Rangnekar, and Barua (2013) studied 126 business executives' work engagement and disengagement based on occupational self-efficacy. The authors hypothesized that work engagement would be characterised by high occupational self-efficacy, and consequently predicted a positive association with occupational self-efficacy. The findings showed that engaged employees were distinguished from their non-engaged counterparts by command and adaptability, the most important dimensions of self-efficacy. The findings also showed that socio-demographic variables of the executives contributed to the group differences.

Equally important, Consiglio, Borgogni, Alessandri, and Schaufeli (2013) integrating social cognitive theory (SCT) and the job demands-resources model (JD-R), explored the association between self-efficacy and the burnout process and the mediating role of job demands-resources on the relationship. The authors used a multilevel structural equation model to predict that work self-efficacy through job demands and job resources would be related both directly and indirectly with burnout at the individual and team level. The authors used a questionnaire to sampled 5406 call centre operators clustered in 186 teams, and the team's absence rate was collected from the company's HR department. The hypothesized model was highly supported. The findings showed that job demands and job resources at the individual and team level partially mediated the self-efficacy and burnout relationship. Furthermore, it showed that burnout at an individual level is related to job demand, while burnout at team level primarily related to a lack of team level resources. Moreover, burnout predicted the subsequent sickness absenteeism. Also, Pal (2015) investigated the relationship between counterproductive work

behaviour and the psychological characteristics of self-efficacy and self-impression. The study classified the subjects tested on the basis of high and low levels of self-efficacy and self-impression and compared them to their tendency towards counterproductive work behaviour. The findings showed that for the group with high self-efficacy, their self-efficacy scores were negatively and significantly related to their tendency towards counterproductive work behaviour, while for the group with low self-efficacy scores, their self-efficacy scores were positively and significantly related to their tendency towards counterproductive work behaviour.

On moderating role of specific self-efficacy, König et al. (2010) investigated the moderating role of communication, work locus of control and occupational self-efficacy on the association between job insecurity and job performance outcomes. The findings showed that the interaction of occupational self-efficacy with job insecurity-job performance was nonsignificant in any of the job performance rating outcomes tested on the job insecurity-performance relationship, whereas, findings on other relationships showed that the higher the job insecurity, the less influence work locus of control and perceived communication exert on the job insecurity-performance relationship. Similarly, Siu et al. (2005) examined the direct and buffering effects of self-efficacy and Chinese work values on job stressors and work well-being relationships among employees in Hong Kong and Beijing. The authors sampled 105 and 129 employees in Hong Kong and Beijing respectively with the use of a self-administered questionnaire. The results showed that self-efficacy positively related to job satisfaction in both samples. The results also ascertained that self-efficacy is a stress moderator in some of the stressor work well-being relationships for both samples. The result further showed a minimal direct effect of Chinese work values on work well-being, which partially moderates the effects of the stressor–job satisfaction relationships.

Lastly, Whelpley and Mcdaniel (2011) argued against the consistency theory and ego-defence theory used by researchers to examine the relationship between CWB and self-esteem laying different directions for the expected relation. They did a psychometric meta-analysis review of self-esteem and counterproductive work behaviour and drew conclusions about their merit. The study reported inconsistency in past findings on the relationship between self-esteem and counterproductive work behaviour. The meta-analysis cumulates these previous findings (21 correlations, $N = 5,135$) with an estimated population correlation of 0.-26. The findings showed that age moderated the relationship between self-esteem and CWB more than global self-esteem.

Assessment of the literature: In summary, previous empirical findings showed that there is no study that has attempted to investigate the relationship between occupational self-efficacy and counterproductive work behaviour, or examined the moderating role of occupational self-efficacy on the job insecurity-counterproductive work behaviour relationship which the present study examined.

2.4.3 Relationship between perceived organisational justice and CWB

As conceptualised, organisational justice referred to employee perceptions of fairness and justice in the workplace. Empirical reports have shown that employees respond to perceptions of unfairness with negative attitudes/behaviours. Cohen-Charash and Spector's (2001) meta-study found that organisational injustice has an association with CWB which is a category of behavioural acts against the organisational interests (Cohen-Charash & Spector, 2001; Colquitt et al., 2001). Equally, Saleem and Gopinath (2015) reported that the four dimensions of organisational injustice had a direct effect on work stress, and indirectly affected the production deviance and withdrawal behaviour dimensions of CWB. The study posits that injustice leads to stress, and stress can have a negative effect on an employee's behaviour. Also, Chernyak-Hai and Tziner (2014) using social exchange theory as a framework, examined organisational

distributive justice and organisational climate as predictors of CWB, and the moderating role of employee occupational level and leader-member exchange. The researchers collected samples from a public establishment (a governmental electricity company) and a private establishment (a private company specialising in electronic device commerce). Their findings revealed negative relationships between perceived organisational distributive justice and organisational climate and counterproductive work behaviour. The findings also revealed that the quality of perceived leader-member exchange and employees' occupational level moderated the relationship.

Chang and Smithikrai (2010) examined the interrelation of personality characteristics, organisational justice, organisational citizenship behaviour (OCB) and counterproductive work behaviour. Using a questionnaire survey, 1662 respondents from a variety of jobs were sampled. The findings reveal that the relationship between personality characteristics and CWB moderated the three factors of organisational justice. The findings further reveal that interactional justice has the strongest moderating effect, followed by distributive justice and OCB. In the same line, Ferris, Spence, Brown, and Heller (2012), using a moderated-mediation approach, incorporated the predictions from the group value theory of justice with self-esteem threat framework of deviance, examined the within-person relationship between interpersonal justice and workplace deviance. The authors hypothesized that interpersonal injustice would lower daily self-esteem, and daily self-esteem would, in turn, mediate the effect of daily interpersonal injustice and interact with trait self-esteem to predict daily workplace deviance. The authors sampled 100 employees from a variety of industries in a diverse set of occupations and, using a questionnaire and daily diary recordings, collected 1,088 units of data for the two weeks' (14 days) duration of the study. The authors reported that the findings supported the hypothesized model connecting daily interpersonal justice and daily workplace deviance.

In another compelling study, Cochran's (2014) meta-study of the relationship between perceived organisational justice, CWB, and state affect found that perceived organisational justice was negatively related to the counterproductive work behaviour dimensions. Testing of mediation of the relationship (that is, justice and CWB) by state affect was inconsistent across perceived organisational justice dimensions and CWB dimensions (i.e., abuse, production deviance, sabotage, withdrawal and theft). The result of the meta-analysis further showed that the mediation of justice and the CWB relationship by state affect was inconsistent across justice dimensions and CWB dimensions. Cochran's (2014) findings are similar to the findings of Ansari, Maleki, Mazraeh, and Arab-Khazaeli (2013) who reported negative relationships between distributive justice and CWB. In addition, Colquitt, Scott, Rodell, Long, Zapata, Conlon and Wesson's (2013) meta-analytic study tested direct, mediating and moderating hypotheses based on the usage of social exchange theory in studying reactions to justice and the emergence of affect in understanding such reactions. The researchers reviewed 493 independent samples that found that social exchange indicators (trust, organisational commitment, perceived organisational support, and leader-member exchange) observed in the study mediated the relationship between justice, task performance and citizenship behaviour, but not clearly mediate counterproductive behaviour, in that the strength of the relationships did not differ whether or not the focus of the justice corresponded directly with performance behaviour.

Piccoli et al. (2011) examined the interaction effects of organisational justice (distributive, procedural and interaction) on job insecurity and various organisational outcomes (affective commitment, citizenship behaviour and perceived performance). The results of the data collected from 248 blue-collar workers, contrary to the hypotheses, revealed that high organisational justice worsened the negative impact of job insecurity on perceived performance. But the results revealed the buffer effect of procedural and interactional justice on affective organisational commitment and citizenship. Equally, Sora et al. (2010) examined

the moderating role of organisational justice and organisational justice climate in job insecurity and its outcomes relationship. The researchers sampled 942 employees from 47 Spanish organisations and a subsample of 597 from 29 of those organisations. The findings revealed that both organisational justice and organisational climate buffered the relationship between job insecurity and job satisfaction and intention to leave the organisation.

Assessment of the literature: In view of differences in the empirical findings stated above and the findings between perceived organisational justice and CWB, no specific study from the findings attempted to investigate the moderating role of a perceived organisational justice on the association between perceived job insecurity and counterproductive work behaviour and sub-dimensions of CWB. The present study seeks to fill this gap by investigating the moderating role of perceived organisational justice and its sub-dimensions on the relationship between perceived job insecurity and counterproductive work behaviour among bank employees in Nigeria.

2.5 Justification of the study

In view of the high costs and global prevalence of counterproductive work behaviour, for example, in Nigeria a total amount of ₦17.97billion was lost to frauds and forgeries by Nigeria banking organisations alone in 2012 (NDIC, 2012), Olaoye et al. (2014) as well as other researchers have also given an insight into the prevalence of different kinds of CWBs in Nigeria common in both private and public organisations, hence an investigation into factors that precede counterproductive work behaviour is imperative. From the past empirical findings, it has been reported that when an employee perceives his/her means of livelihood threatened (job insecurity), this leads to a reactionary motive which can be negative (Reisel et al., 2010) yet not many studies have investigated the relationship between perceived job insecurity and counterproductive work behaviour. For instance, in Nigeria, where job insecurity seems to be evident, very few studies have attempted to investigate the relationship between this variable

and CWB. Also, only a few studies have examined the relationship considering the sub-dimensions of CWB as present study examined.

Furthermore, possible moderators of the relationship have also received little research attention in the past. For instance, according to Hobfoll's (1989) conservation of resources theory, self-efficacy is regarded as a significant individual attribute aiding stress resistance. That is, self-efficacy can influence how individuals behave when they perceive any of their resources being threatened, experience resource loss or absence of resources gain (Hobfoll, 1989). Logically, one can assume the same will threaten the state of occupation uncertainty, that is, the higher the employee's self-efficacy, the less strain they experience when they feel their occupation is at risk. This implies that low self-efficacy may have a cushioning effect on job insecurity and thus also reduce counterproductive work behaviour. Hence, persons with high self-efficacy may have little counterproductive work behaviour compared to individuals with low self-efficacy when threatened with job loss. The moderating role of self-efficacy in the context of resource loss has been revealed in some studies (such as Betoret, 2006; De Freitas et al., 2016; König et al., 2010; Siu et al., 2005), but not the domain-specific sub-type of self-efficacy and not yet for the job insecurity and counterproductive work behaviour relationship, as well as the sub-dimensions of CWB as in this present study.

Lastly, unlike in developed nations where some studies reported organisational justice as a moderating variable between job insecurity and CWB (Sora, Caballer, Peiro, Silla & Gracia, 2010), it is not so in Nigeria. Based on none or very few studies on organisational justice as a moderator of the perceived job insecurity-CWB relationship in Nigeria, the present study attempted to examine organisational justice as a potential moderator of the perceived job insecurity and CWB relationship. In addition, the study examined the moderator effect of both occupational self-efficacy and perceived organisational justice on the relationship between job insecurity and counterproductive work behaviour as no researcher has investigated the

combination before. Hence, this study offers empirical grounds to propose that occupational self-efficacy and organisational justice (and its sub-dimensions) will moderate job insecurity and the counterproductive work behaviour (and its sub-dimensions) relationship.

2.5 Proposed conceptual framework

Figures one and two show a proposed conceptual framework for the relationship and moderating role of occupational self-efficacy and organisational justice (and its sub-dimensions) on the relationship between perceived job insecurity and counterproductive work behaviour (and its sub-dimensions).

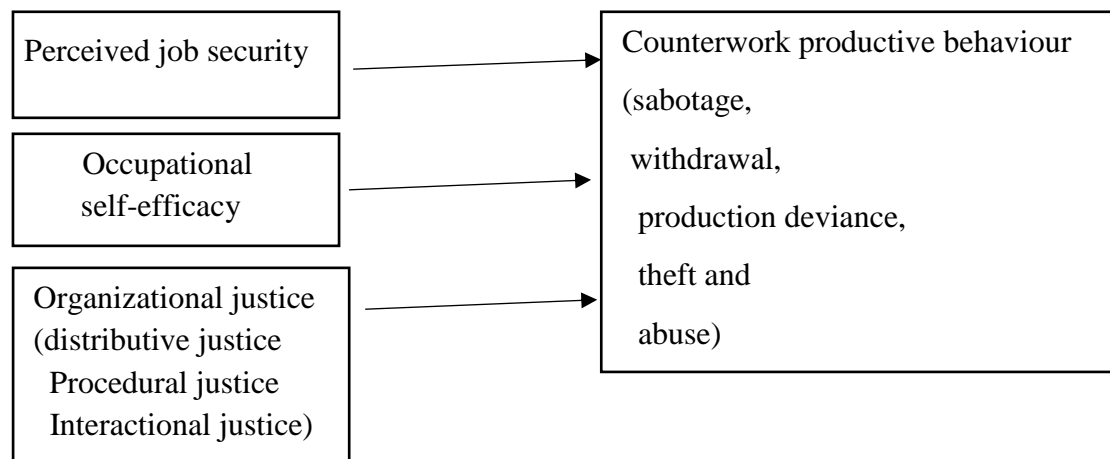


Figure 1: Proposed conceptual framework showing the relationship between the predictor variables that comprise: perceived job insecurity, occupational self-efficacy, organisational justice (and its sub-dimensions) and the criterion variable (CWB and its sub-dimensions).

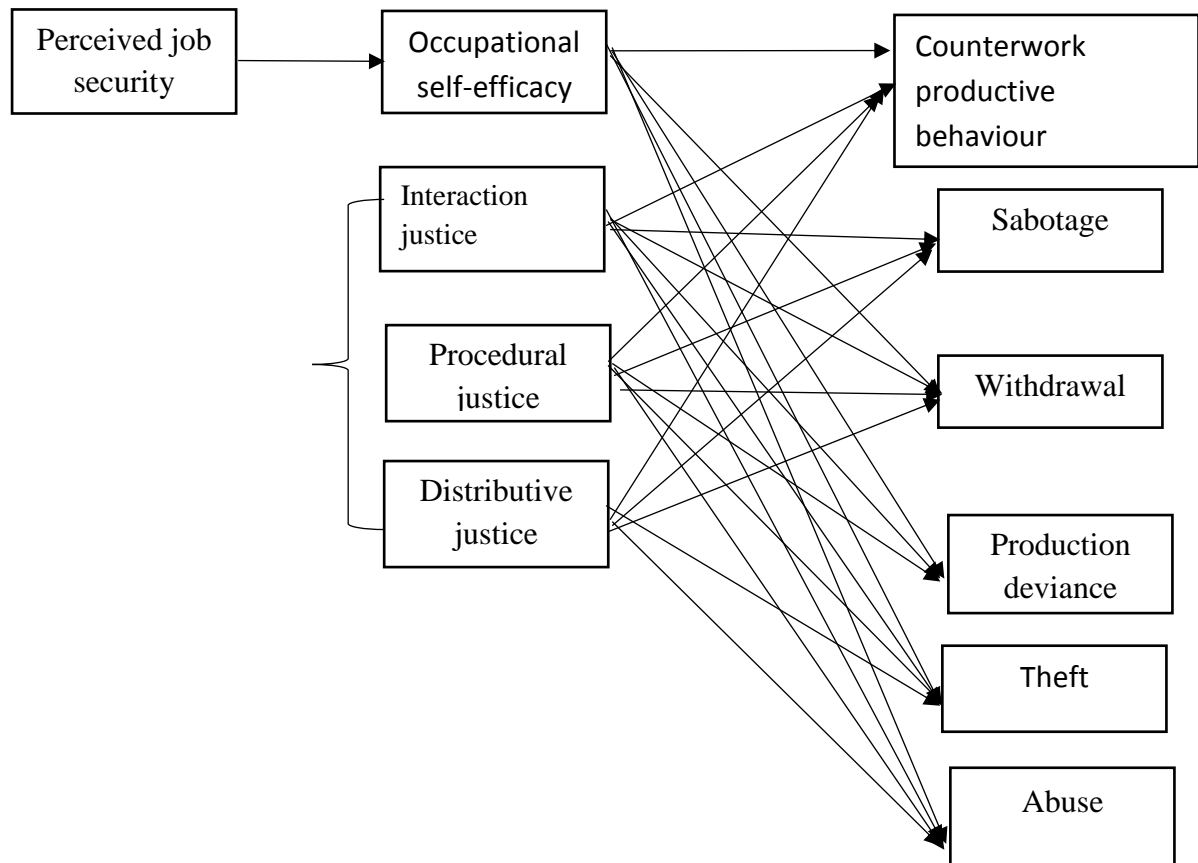


Figure 2: Proposed model showing the moderation of occupational self-efficacy and organisational justice (and its sub-dimensions) on the relationship between perceived job insecurity and counterproductive work behaviour (and its sub-dimensions)

The proposed conceptual framework is based on the hypotheses that were developed from the deductions derived from the literature reviewed that encompass the theoretical background and gaps in empirical findings. The framework as shown in figures one visually shows the relationship between the predictor variables (job insecurity, OSE and organisational justice (and its sub-dimensions) and criterion variable (counterproductive work behaviour (and its sub-dimensions)), and figure two visually depicts the moderating role of occupational self-efficacy on the relationship between counterproductive work behaviour and its sub-dimensions, as well as the buffering effect of organisational justice and its sub-dimensions on the relationship between perceived job insecurity and CWB and its sub-dimensions.

2.6 Operational definitions of terms

Counterproductive work behaviour: this refers to any intentional behaviour that negatively affects an individual's job performance or weakens organisational effectiveness. It is the kind of behaviour that violates the legal interests of an organisation and is also very dangerous to members or to the organisation. This was measured using a 23 item CWB checklist developed by Spector and Fox (2005). The scale includes the five dimensions of CWB: abuse, sabotage, production deviance, theft and withdrawal.

Perceived job insecurity: this refers to the worry or expectation of subordinates about their assessment of the likelihood of job loss or fears powerlessness to maintain desired continuity in their current job. This was measured using 12 items on the perceived job insecurity scale validated by Kekesi and Agyemang (2014). The scale has two dimensions of job insecurity: insecurity and security.

Occupational self-efficacy: this refers to personal resources performing as a buffer in the stressor-strain relationship. It is defined as the individual belief about his/her abilities to effectively accomplish his/her tasks. It was measured by the six items revalidated occupational self-efficacy scale by Rigott, Schyns and Mohr (2008).

Organisational justice: this refers to employees' perceptions of fair or just treatment in the workplace. It was measured with a 20 item perceived organisational justice scale developed by Moorman (1991). The scale consists of three sub-dimensions of perceived organisational justice which are distributive, procedural and interactional justice.

Age: this refers to the chronological age of subjects as at the time of this study.

Sex: refers to the sense of maleness and femaleness of subjects in terms of anatomical and physiological makeup.

Marital status: refers to the marital state of subjects at the time of this study.

CHAPTER THREE

RESEARCH METHOD

3.1 Introduction

This chapter provides the step-by-step approach and justification of the methods which the study adopted to address the research objectives and hypotheses presented in chapter one. The research design, population, sample selection and sample size, research instruments, research procedure for data collection and statistical analysis are all outlined in this chapter. This study was a survey that utilized a questionnaire method.

3.2 Research design

This is a descriptive research design which utilized the cross-sectional survey approach. The study was a survey. It involved a significant number of respondents at one point in time (Best & Kahn, 1993). It also involved correlation analysis to describe the relationship between variables. The study utilized the quantitative method. The independent variable of this study was perceived job insecurity and the dependent variable was counterproductive work behaviour, while occupational self-efficacy and perceived organisational justice were the moderator variables.

3.3 Population of the study

The population of this study comprised employees working in the banking industry from all branches of the 22 banking organisations that make up the industry in Nigeria. The estimated population size of commercial bank staff strength in Nigeria in the third quarter of 2016 was 82,470 (Central bank of Nigeria and National Bureau of Statistics, 2016). The population criteria of the study included working at the bank for at least six months.

3.4 Research participants

A total of three hundred and eighty-three (N=383) participants were sampled from twelve branches of two selected banking organisations in Lagos state, Nigeria. This was done using The Research Advisor (2006) for determining a sample size from a population. The population size of employees in commercial banks in Nigeria as at third quarter of 2016 was comprised of 82,470. Based on the Research Advisor (2006) for determining a sample size from a population of 100,000, a sample size of 383 was considered appropriate, as it gave a 95% level of confidence at a 5.0% margin error. From 383 administered and retrieved questionnaires, three hundred and eighty (380) properly filled questionnaires were good enough for the analysis. The data collected showed that 182 (47.9%) of the participants were male and 198 (52.1%) were female. The results showed that 108 (28.4%) of the participants fell between the age range of 26-30 years, 96 (25.3%) were between 36-40 years, 93 (24.5%) were between 31-35 years, 44 (11.6%) were between 21-25 years, 28 (7.4%) were between 41-45 years, 8 (2.1%) were between 46-50 years and 3 (.8%) were 50 years and above. Also, 244 (64.2%) of the participants were married, 133 (35%) were single and 3 (.8%) were divorced. By education qualification, 255 (67.1%) of the participants possessed a Bachelor degree/Higher National Diploma (HND) qualification, 62 (16.3%) possessed an Ordinary National Diploma (OND) qualification, 56 (14.7%) possessed a Postgraduate qualification and 7 (1.9%) did not specify their qualification.

Moreover, the majority of the respondents, 281, (73.9%) were in the lower management level, 96 (25.3%) were in the middle management level and 3 (.8%) were in the upper management level. A total of 240 (63.2%) of the participants were permanent staff while 140 (36.8%) were contract staff. By work experience, 143 (37.6%) have 1-5 years' work experience, 137 (36.1%) have 5-9 years' experience, 78 (20.5%) have 11-15 years' experience and 22 (5.8%) have 16 years and above work experience. In addition, the majority of 243 (63.9%) of the participants

were 1-4 years into their present job position, 109 (28.7%) were 5-9 years in their present job position and 28 (7.4%) were 10 years and above in their present job position.

3.5 Sample selection and sample size

The study utilized multistage sampling and the purposive sampling technique to select the participating banking organisations from the 22 licenced commercial banks in Nigeria and used the convenience sampling technique to select the respondents from the participating banks because of the nature of the banking job where the workers rarely have spare time during working hours.

Firstly, the researcher took a sample from two different banking organisations from the 22 licenced commercial banks in Nigeria based on the strength of their capital base at the Central Bank of Nigeria. They were divided into two categories: the first 11 most capitalized banking organisations (based on their capital base as reported by the Central Bank of Nigeria) were on one side and the other 11 on the other side. Then two banking organisations were picked from the two strata based on purposive sampling technique (one old generation bank and one new generation bank). The old generation banks were banking organisations that have been in existence since the inception of a banking institution in Nigeria while the new generation banks were banking organisations founded after the introduction of Structural Adjustment Program in 1986. Thereafter, participants were sampled from the branches of the selected banking organisations using the convenience sampling technique. The sample was taken from branches of the selected banking organisations in Lagos State, a cosmopolitan and Nigerian business hub. In total, twelve branches of the selected banking organisations from different parts of Lagos State were used.

In the second stage, sample sizes were allocated to selected banking organisations based on the proportion of their population to the overall study population. This was done using The Research Advisor (2006) for determining a sample size from a population. The population size

of employees in commercial banks in Nigeria as at third quarter of 2016 was comprised of 82,470. Therefore, based on the Research Advisor (2006) for determining a sample size from a population of 100,000, a sample size of 383 was considered appropriate, as it gave a 95% level of confidence at a 5.0% margin error. In view of this, 383 bank employees were sampled from two different banking organisations.

3.6 Instruments

This study utilized a structured questionnaire for data collection. The questionnaire items were adapted from the standardised scale with the target respondents in mind, taking into account their educational level and experience. The language used and the context of the questions was familiar to the respondents. The questionnaire consisted of five sections; A, B, C, D, and E. Section A contained the biographical information of the respondents, and section B measured the dependent variables in the study, namely counterproductive work behaviour. Section C measured the independent variable in the study, namely perceived job insecurity, and sections D and E measured the moderator variables of the study which comprised occupational self-efficacy and organisational justice.

3.6.1 Section A: Biographical information

Section A captured the participants' biographical information such as their age, gender, education qualification, and marital status, and also captured occupational data such as years of work experience, employment status (permanent or contract staff), and years in the present position.

3.6.2 Section B: Counterproductive work behaviour checklist

Section B consisted of a 23 item CWB checklist developed by Spector and Fox (2005) and used by Chand and Chand (2012). The scale included behaviours that composed the five dimensions of CWB: abuse ($\alpha = .969$), sabotage ($\alpha = .85$), production deviance ($\alpha = .86$), theft ($\alpha = .86$), and withdrawal ($\alpha = .88$). The reliability coefficient of the total scale reported by

Chand and Chand (2015) was $\alpha = .866$, while the Cronbach's alpha for the pilot study of the current study was .922. The scale was answered on a Likert response format ranging from '1' = very little to '5' = very much. Respondents were given the following statement to guide their response to each of the items on the scale: "Indicate how much you see the following behaviours in your bank." Examples of items on the scale include i) purposely wasted your employer's material/supplies; ii) took supplies or tools home without permission; iii) been nasty or rude to a client or customer.

3.6.3 Section C: Perceived job insecurity scale

Section C consisted of a 12-item perceived job insecurity scale adapted and validated by Kekesi & Agyemang (2014) from previous job insecurity studies (Goslinga & Sverke, 2003; Hellgren & Sverke, 2003; Storeseth, 2006, 2007). The scale has two dimensions of job insecurity: insecurity ($\alpha = .88$) for the current study (.759) and security ($\alpha = .68$) for the current study (.883); and the alpha reliability for the whole scale as reported by Kekesi & Agyemang (2014) is ($\alpha = .64$) while the Cronbach's alpha for the pilot study of the current study is .645. The security items of the scale were reversed that is, high scores on those items indicate high perceived job insecurity. Examples of the items on the scale include i) "I am worried about having to leave my job before I would like" (insecurity item); ii) "My future career opportunities for advancement in this organization are favourable" (security item). The scale was answered on seven points Likert scale ranging from strongly disagree (1) to strongly agree (7).

3.6.4 Section D: Occupational self-efficacy scale

Section D consisted of a 6-item occupational self-efficacy scale shortened and revalidated by Rigotti, Schyns & Mohr (2008) from the original scale developed by Schyns & von Collani (2002). The scale was answered on a Likert scale of six points ranging from '1' (strongly disagree) to '5' (strongly agree) with a Cronbach alpha of $\alpha = .86$, while the Cronbach alpha

for the pilot test of the current study was .823. An example of an item on the scale is “I keep calm when facing difficulties.”

3.6.5 Section E: Organisational justice scale

Section E consisted of a 20-item perceived organisational justice scale taken from Moorman (1991) with a Cronbach alpha of $\alpha = .86$, while the Cronbach alpha for the pilot study of the current study was .929. The scale consists of the three dimensions of perceived organisational justice which are: “Distributive, Procedural and Interactional fairness.” The scale used a 7-point Likert scale response format ranging from “1” ‘No, I strongly disagree’ to “7” ‘Yes, I strongly agree.’ High scores indicate a higher justice perception and vice-versa. Examples of items on the scale are i) My work schedule is fair; ii) When decisions are made in my job, my boss is sensitive to my needs; iii) My manager explains very clearly decisions made about my job.

3.7 Pilot study

To enhance reliability and validity, a pilot study was conducted with 50 staff selected at random who did not participate in the main study. The purpose of the pilot study was to test the effectiveness of the data gathering procedure.

3.7.1 Reliability

The Cronbach’s alpha reliability test was conducted on the four scales of the study. The Cronbach alpha score for CWB was .922, the Cronbach alpha for the whole job insecurity scale was .645 while for the two dimensions: insecurity items were .759 and security items .883, the Cronbach alpha for occupational self-efficacy was .823 and the Cronbach alpha for organisational justice was .929.

3.7.2 Validity

Factor analysis was also carried out on the four scales to show that each scale possessed construct validity and was valid in the context of the study. The principal component analysis was used in order to reduce the correlated observed variables of the already standardised scale to check for a smaller set of important independent composites items of the scale. This gave the researcher confidence that the factor loadings on the scales of the present study were similar to the factor loadings on the original scales. Also, it helped the researcher to determine if the items that made up the adopted scales would yield factor loadings that, according to Field (2005), showed that each scale could be taken to be part of a single construct. The results based on a principal component analysis of the factor loadings of the various scales of the study are presented, scale by scale below while the complete table is presented in Appendix A.

3.7.2.1 Counterproductive work behaviour scale

All of the coefficients recorded .3 and above correlation matrix, and the communalities were all above .5 (ranged from .549 – .822) affirming that each item shared common variance with other items. The Kaiser-Meyer-Olkin value was .841, greater than the recommended value of .6 (Kaiser, 1970, 1974). The Barlett's Test of Sphericity statistically significant (χ^2 (253) = 7178.059, $p = .000$), this further assisted in the factor analysis correlation matrix (Barlett, 1954). The test result shows that the factor analysis was suitable with all the 23 items. This is presented at the appendix page (Appendix A).

3.7.2.2 Job insecurity scale

All the items coefficients recorded .3 and above correlation matrix, and the communalities were all above .2 (ranged from .215 – .754) affirming that each item shared common variance with other items. The Kaiser-Meyer-Olkin value was .799, greater than the recommended value of .6 (Kaiser, 1990, 1997). The Barlett's Test of Sphericity statistically significant (χ^2 (66) = 2262.392, $p = .000$), this further assisted in the factor analysis correlation matrix (Barlett, 1954).

The test result shows that the factor analysis was suitable with all the 12 items. This is presented in Appendix A.

3.7.2.3 Occupational self-efficacy scale

All of the coefficients recorded above .6 and above correlation matrix and the communalities were all above .4 (ranged from .345 – .822) affirming that each item shared common variance with other items. The Kaiser-Meyer-Olkin value was .783, greater than the recommended value of .6 (Kaiser, 1990, 1997). The Bartlett's Test of Sphericity statistically significant ($\chi^2 (15) = 896.961, p = .000$), this further assisted in the factor analysis correlation matrix (Bartlett, 1954). The test result shows that the factor analysis was suitable with all the 6 items. This is presented in Appendix A.

3.7.2.4 Organisational justice scale

All of the coefficients recorded .3 and above correlation matrix, and the communalities were all above .5 (ranged from .579 – .828) affirming that each item shared common variance with other items. The Kaiser-Meyer-Olkin value was .912, greater than the recommended value of .6 (Kaiser, 1990, 1997). The Bartlett's Test of Sphericity statistically significant ($\chi^2 (153) = 5677.361, p = .000$), this further assisted in the factor analysis correlation matrix (Bartlett, 1954). The test result shows that the factor analysis was suitable with all the 20 items. This is presented in Appendix A.

3.8 Data collection procedure

Firstly, the researcher through the ethical clearance certificate (MJO091SOLU01) from the University of Fort Hare's Research Ethics Committee and an introduction letter from the researcher sought permission from the Human Resources Department at the Head Offices of the participating banks to use the employees of their banking organisation as participants for the study. After permission was verbally granted to visit their branches and obtained permission from the Branch Managers, the researcher applied simple randomisation to pick the

participating branches of the two banking organisations. The choice of simple random sampling was to give equal opportunity to every branch of the two banking organisations in Lagos State. Based on the total number of the branches of the two banking organisations in Lagos State, participating banks were picked randomly and equally from the three senatorial divisions of the State. The researcher and the two research assistants visited twelve different branches of the participating banks in different locations of the three senatorial divisions of Lagos State, Nigeria. Permission was obtained from the Branch Operation Manager of the participating branches to use their employees as participants in the study given the assurance of anonymity and confidentiality. Thereafter, the researcher scheduled appointments with the bank Operations Manager of each of the selected branches of the participating banks on the appropriate time to access their employees outside their working time. After the permission was granted, the questionnaires were administered.

Three hundred and eighty-three questionnaires were administered between the month of May and July 2017 in twelve branches of the participating banking organisations in different locations of the three senatorial division of Lagos State, Nigeria. After a brief explanation that the questionnaire was strictly for research purposes and the need for their sincere responses to the items of the questionnaire, employees willing to partake in the study were given the consent form and the questionnaire with the convenience of taking it home and returning it the following day. They were also given assurance that the information provided would be treated confidentially. Three hundred and eighty of the returned questionnaires were good enough for the analysis.

3.9 Method of data analysis

Firstly, the Cronbach alpha analyses were conducted to test for the reliability of the instruments and Principal Component analysis was used to test for the construct validity of the research instruments. Thereafter, the study utilized both descriptive and inferential statistics to examine

the data generated. The data collected was processed using the Statistical Package for the Social Sciences (SPSS) for Windows version 24. The data was first edited, coded and cleaned. The demographic characteristics of the respondents were analysed using frequency and percentage. For the inferential statistics, the study used a zero-order correlation analysis to analyse hypotheses one, two and three.

For testing the role of the moderating variables: occupational self-efficacy and perceived organisational justice (all its dimensions), the hierarchical multiple regression technique was used to determine the attenuating effect of the relationship between perceived job insecurity and counterproductive work behaviour (hypotheses four, five, six). According to Holmbeck (1997), a moderator refers to a variable that changes the strength or direction of the relation between a predictor and outcome. It is also referred to as an interaction by which the effect of one variable is contingent upon the level of another. A moderator effect analysis could be: **i)** Buffering, where the effect of the predictor variable on the criterion variable decreases when the moderator variable increases. **ii)** Enhancing, where the effect of the predictor variable on the outcome increases when the moderator increases. **iii)** Antagonistic, where the predictor variable has a reverse effect on the outcome when the moderator variable increases.

In line with the basic requirement for testing the moderation effect, the hierarchical multiple regression analysis was conducted only for predictor variables that first related with the criterion variable (Holmbeck, 1997; Baron & Kenny, 1986). Also, preliminary analysis to assess the extent and reduce the effect of multicollinearity and homoscedasticity was carried out. This was done through correlation analysis, observing the predictors variable that is near or greater than .80. Also, a series of linear regression analyse were run with each predictor variable as linear combinations of all others, and the test of the variance inflations factors (VIFs) within the regression model according to Morrow-Howell (1994). Hence, the following moderation analysis was conducted for the predictor variables (job insecurity, OSE and

organisational justice) that related to the main criterion variable, i.e. CWB and its sub-dimensions, withdrawal and abuse.

3.10 Ethical considerations

Permission to conduct the study was first sought from the Research Ethics Committee of the University of Fort Hare and the participating banks before the data collection process started. After permission was obtained through written and verbal consent, the researcher visited the banking organisations selected for the study. The participants were briefly informed of the purpose of the study and the possible benefits of the research outcomes to the banking organisations in Nigeria. The questionnaire was designed to give the respondents a high level of anonymity, as personal identifiers such as names and addresses of the participants were not included in the questionnaire. Participation was voluntary, and participants were informed and allowed to quit the research at any time if they wanted to do so. After assuring the participants of confidentiality and obtaining their informed consent, the questionnaires were administered to them.

3.11 Delimitation

The study had one independent variable, one dependent variable, and two moderator variables. According to Kekesi and Agyemang (2014), the perceived job insecurity construct has two dimensions of job insecurity and job security. The two dimensions formed part of the study, though the job security items of the relevant measuring instrument were reverse-scored so as to measure job insecurity rather than job security.

The dependent variable, counterproductive work behaviour, consists of the following five dimensions: (i) abuse; (ii) sabotage; (iii) production deviance; (iv) theft; (v) withdrawal (Spector et. al., 2006). These five dimensions were part of the study.

The first moderator variable is occupational self-efficacy. Self-efficacy can be of two types according to Bandura (1977). It can either be general or domain specific. The present study deals with occupational self-efficacy which is domain-specific. The second moderator variable (perceived organisational justice) has three dimensions: distributive justice, procedural justice, and interactional justice (Greenberg, 1990). All these dimensions were dealt with in the present study.

The delimitation concept is also relevant to the population of the study. In this regard, all the 22 banking institutions that exist in Nigeria were sampled. As the method of selecting the sample was not completely a probability sampling method, however, the results of the study can only cautiously be generalized to the entire population.

CHAPTER FOUR

PRESENTATION OF RESULTS

4.1 Introduction

This chapter presents the results of the data analysis and the interpretation according to the stated hypotheses. The statistical tools used in analysing the collected data include Cronbach alpha, Principal Component analysis, zero-order correlation, and hierarchical multiple regression. The zero order correlation was used to analyse hypotheses one, two and three while hierarchical multiple regressions in line with Cohen, Cohen, West and Aiken (2003) were used to conduct the moderator analyses in hypotheses four, five and six.

4.2 Analysis of zero-order correlation

Hypothesis one stated:

H₀ there is no significant positive correlation between perceived job insecurity and counterproductive work behaviour (and its sub-dimensions)

H₁ there is a significant positive correlation between perceived job insecurity and CWB (and its sub-dimensions). The result is presented in table 4.2.1:

Table 4.2.1: Zero-order correlation showing the relationship between perceived job insecurity and CWB

	\bar{X}	S.D	1	2	3	4	5	6	7
1. CWB	25.95	6.86	1						
2. Sabotage	3.15	0.92	.59**	1					
3. Withdrawal	5.09	1.91	.74**	.27**	1				
4. Production deviance	3.22	0.94	.79**	.45**	.55**	1			
5. Theft	5.29	1.41	.79**	.45**	.47**	.66**	1		
6. Abuse	9.25	2.95	.89**	.48**	.54**	.68**	.67**	1	
7. Job insecurity	41.15	12.84	.14**	.23**	.14**	.04	-.05	.17**	1

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

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

Table 4.2.1 displayed the correlation results for job insecurity and counterproductive work behaviour (and its sub-dimensions). The results showed that job insecurity was significantly and positively related to CWB ($r = .14$, $p < .01$). The findings indicated that the employees reported high CWB when they perceived job insecurity. That is when an employee perceived

job insecurity, the act of counterproductive work behaviour increased. The findings further displayed a significant positive relationship between job insecurity and four of the sub-dimensions of CWB. The result showed that perceived job insecurity significantly and positively related with sabotage ($r = .23, p < .01$), withdrawal ($r = .14, p < .01$) and abuse ($r = .17, p < .01$), while perceived job insecurity does not have a significant relationship with production deviance and theft behaviour. The findings showed that employees reported high sabotage, withdrawal and abuse when they perceived job insecurity. That is, the findings indicated that when employee perceived job insecurity, employee's involvement in counterproductive work behaviour that comprised sabotage, withdrawal and abuse at their place of work increased, while perceived job insecurity does not relate with employee production deviance and theft behaviour. Hence, the null hypothesis was rejected, and the alternate hypothesis was partially confirmed.

Hypothesis two stated:

H₀: There is no significant negative correlation between occupational self-efficacy and counterproductive work behaviour (and all its sub-dimensions).

H₁: There is a significant negative correlation between occupational self-efficacy and counterproductive work behaviour (and all its sub-dimensions) was tested using a zero-order correlation. The result is presented in table 4.2.2:

Table 4.2.2: Zero-order correlation showing the relationship between occupational self-efficacy and CWB

	\bar{X}	S.D	1	2	3	4	5	6	7
1. CWB	25.95	6.86	1						
2. Sabotage	3.15	0.92	.59**	1					
3. Withdrawal	5.09	1.91	.74**	.27**	1				
4. Production deviance	3.22	0.94	.79**	.45**	.55**	1			
5. Theft	5.29	1.41	.79**	.45**	.47**	.66**	1		
6. Abuse	9.25	2.95	.89**	.48**	.54**	.68**	.67**	1	
8. Occupation self-efficacy	19.29	5.22	.12*	.01	.27**	.03	-.05	.12*	1

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

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

Table 4.2.2 shows the correlation results of occupational self-efficacy and CWB (and its sub-dimensions). The results show that there was a significant positive relationship between occupational self-efficacy (OSE) and CWB ($r = .12$, $p < .05$). The findings showed that employees with high OSE reported high CWB. That is, employees' occupational self-efficacy increased employee's involvement in counterproductive work behaviour. The table further showed that OSE has significant positive relationship with withdrawal ($r = .27$, $p < .01$) and abuse ($r = .12$, $p < .05$) but is not significantly related to sabotage ($r = .01$, $p > .05$), production deviance ($r = .03$, $p > .05$) and theft ($r = -.05$, $p > .05$) of the sub-dimensions of CWB. The findings showed that the employees with high OSE reported high withdrawal and abuse behaviour at work, while low or high occupational self-efficacy did not significantly relate with sabotage, production deviance and theft of the sub-dimensions of CWB. Hence the null hypothesis stated was partially accepted.

Hypothesis three stated:

H₀: There is no significant negative correlation between perceived organisational justice (and its sub-dimensions) and CWB (i.e. all sub-dimensions of CWB).

H₁: There is a significant negative correlation between perceived organisational justice (and its sub-dimensions) and CWB (and all its sub-dimensions). The hypothesis was tested using a zero-order correlation. The result is presented in table 4.2.3

Table 4.2.3: Zero-order correlation showing the relationship between perceived organisational justice and CWB

	\bar{X}	S.D	1	2	3	4	5	6	7	8	9	10
1. CWB	25.95	6.86										
2. Sabotage	3.15	0.92	.59**	1								
3. Withdrawal	5.09	1.91	.74**	.27**	1							
4 Production deviance	3.22	0.94	.79**	.45**	.55**	1						
5. Theft	5.29	1.41	.79**	.45**	.47**	.66**	1					
6 Abuse	9.25	2.95	.89**	.48**	.54**	.68**	.67**	1				
7 Organisational justice	59.59	19.48	.11*	-.05	.35**	-.12*	.01	.04	1			
8 Distributive justice	14.32	6.75	.13*	.03	.22**	.01	-.03	.12*	.13	1		
9 Procedural justice	17.38	7.54	.17**	-.00	.44**	.02	-.02	.07	.40	.17	1	
10 Interactional justice	31.16	13.05	.09	-.12*	.29**	-.06	-.06	.08	.41	.72	.09	.09

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

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

Table 4.2.3 shows the correlation result of organisational justice and CWB. The result shows that organisational justice has a significant positive relationship with CWB ($r = .11$, $p < .05$). This indicates that employees who perceived high organizational justice significantly reported high CWB. The table also showed that two of the sub-dimensions of organisational justice, i.e. distributive justice ($r = 0.13$, $p < .05$) and procedural justice ($r = 0.17$, $p < .01$) significantly and positively related to CWB while interactional justice does not have a significant relationship with CWB.

The findings further showed the relationship between organisational justice (and its sub-dimensions) and the sub-dimensions of CWB. The results show that organisational justice has a significant and positive relationship with the withdrawal behaviour ($r = 0.35$, $p < .01$) and negative relationship with production deviance behaviour ($r = -0.12$, $p < .05$). The result showed that employees who perceived high organisational justice reported a significant high withdrawal behaviour and low production deviance behaviour at work. Moreover, the table also revealed that distributive justice significantly and positively related to withdrawal ($r = 0.22$, $p < .01$) and abuse ($r = 0.12$, $p < .05$) behaviours. This implied that employees who perceived high distributive justice reported a significant high withdrawal and abuse behaviour. In addition, procedural justice significantly and positively related only to the withdrawal behaviour ($r = 0.44$, $p < .01$), which implied that employees who perceived high procedural

justice reported high withdrawal behaviour. Also, interactional justice has a significant and negative relationship with employee sabotage behaviour ($r = -.12, p < .05$) and positive relationship with employee's withdrawal behaviour ($r = .29, p < .01$). The result indicated that employees who perceived high interactional justice reported a significant low sabotage behaviour and high withdrawal behaviour. Hence the null hypothesis which stated that there is no significant negative correlation between perceived organisational justices (and its sub-dimensions) and CWB (and all its sub-dimensions) was partially supported.

4.3 Testing of the moderation effect

Hypothesis four stated:

H₀: Occupational self-efficacy does not moderate the relationship between perceived job insecurity and CWB (and all its sub-dimensions).

H₁: Occupational self-efficacy moderates the relationship between perceived job insecurity and CWB (and all its sub-dimensions). The result is presented in table 4.3.1.1, 2 & 3:

Table 4.3.1.1: Summary of hierarchical multiple regression analysis showing moderating influence of occupational self-efficacy on job insecurity and CWB relationship.

	<i>CWB</i>					
	<i>Model I</i>		<i>Model II</i>		<i>Model III</i>	
Predictors	β	t	β	t	β	t
Job Insecurity	-.08	-1.51	-.04	-.79	-.02	-.44
Occupation self-efficacy			.11	1.96*	.13	2.29*
OSE X job insecurity					.11	2.13*
<i>R</i>	.08 ^a		.13 ^b		.17 ^b	
<i>R</i> ²	.01		.02		.03	
ΔR^2	.00		.01		.02	
<i>Df</i>	1,378		2,377		3,376	
<i>F</i>	2.29		3.08		3.58	

Note: * $p < .05$. ** $p < .01$. *** $p < .001$

Table 4.3.1 (1-3) shows the hierarchical multiple regression result of the moderating effect of occupational self-efficacy on job insecurity and counterproductive work behaviour (and all its sub-dimensions) relationship. The analysis involved three distinct steps, where the main effect of job insecurity was entered first, followed by the main effect of occupational self-efficacy (moderator), and step three, the interaction term between job insecurity and occupational self-efficacy.

For the main dependent variable, counterproductive work behaviour, the result on table 4.3.1.1 showed significant interaction between job insecurity and occupational self-efficacy to explain the variance in CWB ($\beta = .11^*$, $p < .05$). The interactional terms explained the additional 2% of the variance in CWB by the perceived job insecurity and occupational self-efficacy, $\Delta R^2 = .02$, $F(3, 376) = 3.58$, $p < .05$. The result showed that when employees perceived high job insecurity, an employee who possessed high occupational self-efficacy reported high CWB. This revealed that the significant interaction of OSE and job insecurity increased employee CWB. Figure 3 graphically displays the nature of this interaction. The graph shows that high occupational self-efficacy increased employee CWB when faced with job insecurity. That is when employees perceive high job insecurity, OSE increased employees' CWB. Also, when employees perceived low job insecurity, likewise OSE increased employees' CWB.

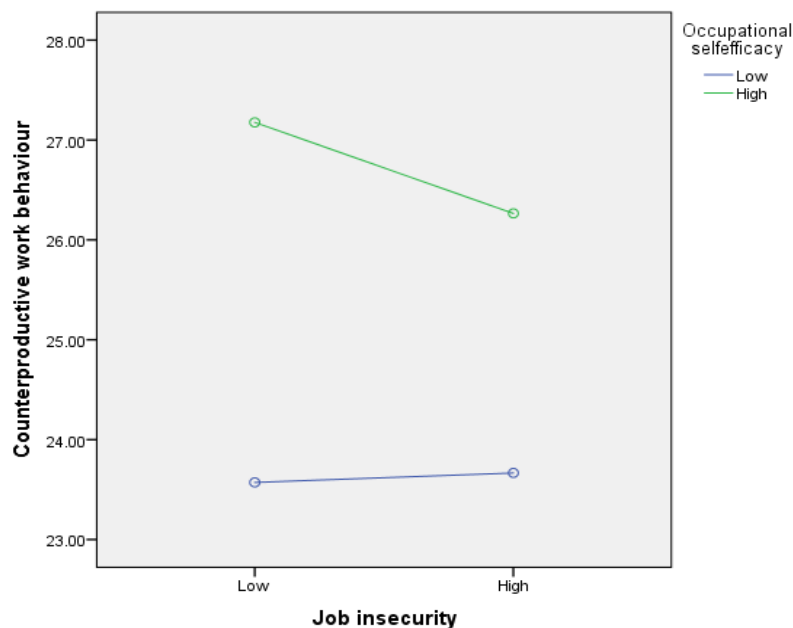


Figure 3: Graph showing the slope analysis of the moderating effect of occupational self-efficacy between job insecurity and counterproductive work behaviour

Table 4.3.1.2: Summary of hierarchical multiple regression analysis showing moderation influence of occupational self-efficacy on job insecurity and Withdrawal relationship.

	<i>Withdrawal</i>					
	<i>Model I</i>		<i>Model II</i>		<i>Model III</i>	
Predictors	β	t	β	t	β	t
Job Insecurity	-.00	-.05	-.09	1.87*	.10	1.96*
Occupation self-efficacy			.31	5.87**	.31	5.90**
OSE X job insecurity					.04	.69
<i>R</i>	.00 ^a		.29 ^b		.29 ^a	
<i>R</i> ²	.00		.08		.09	
ΔR^2	-.00		.08		.08	
<i>Df</i>	1,378		2,377		3,376	
<i>F</i>	.00		17.24		11.64	

Note: * $p < .05$. ** $p < .01$. *** $p < .001$

Table 4.3.1.2 revealed the moderating role of occupational self-efficacy in the relationship between job insecurity and withdrawal behaviour. The table showed that the interaction term between OSE and job insecurity when the withdrawal was a dependent variable indicated no statistically significant difference in the model $\Delta R^2 = .08$, $F(3, 376) = 11.64$, ns. Thus, this suggested that occupational self-efficacy did not show a significant moderating effect on the relationship between job insecurity and withdrawal behaviour but only had a positive main significant relationship with CWB.

Table 4.3.1.3: Summary of hierarchical multiple regression analysis showing moderation influence of occupational self-efficacy on job insecurity and Abuse relationship.

	<i>Abuse</i>					
	<i>Model I</i>		<i>Model II</i>		<i>Model III</i>	
Predictors	B	t	β	t	β	t
Job Insecurity	-.14	-2.66**	-.11	-2.03*	-.09	-1.61
Occupation self-efficacy			.08	1.50	.10	1.88*
OSE x job insecurity					.13	2.46*
<i>R</i>	.14 ^a		.16 ^a		.19 ^a	
<i>R</i> ²	.02		.02		.04	
ΔR^2	.02		.02		.03	
<i>Df</i>	1,378		2,377		3,376	
<i>F</i>	7.08		4.68		5.18	

Note: * $p < .05$. ** $p < .01$. *** $p < .001$

Lastly, table 4.3.1.3 as well revealed the moderating role of occupational self-efficacy in the relationship between job insecurity and abuse behaviour. The table showed that the interaction term reached significance when abuse was the dependent variable ($\beta = .13^*$, $p < .05$). The interaction between job insecurity and occupational self-efficacy accounted for 3% change of the variance in CWB, $\Delta R^2 = .03$, $F(3, 376) = 5.18$, $p < .05$. The results indicated that when

employees perceived high job insecurity, employees with high occupational self-efficacy reported a high abuse behaviour. Figure 4 graphically displays the nature of this interaction. The graph shows that high occupational self-efficacy increased the tendency of employee abuse behaviour when faced with job insecurity. That is when employees perceived high job insecurity, OSE increased employees' abuse behaviour. Also, when employees perceived low job insecurity, likewise OSE increased abuse behaviour.

Based on the results, the null hypothesis which stated that occupational self-efficacy does not moderate the relationship between perceived job insecurity and CWB (i.e. all sub-dimensions of CWB) was rejected and the alternate hypothesis was partially accepted.

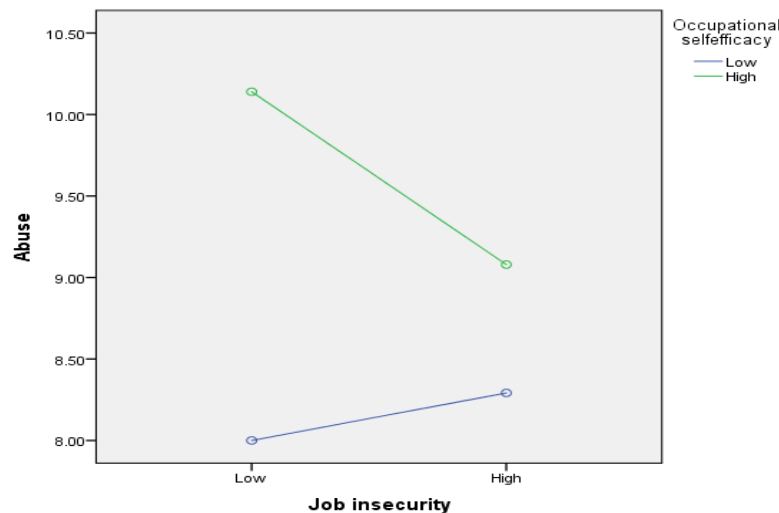


Figure 4: Graph showing the slope analysis of the moderating effect of occupational self-efficacy between job insecurity and abuse behaviour

Hypothesis five stated:

H₀: Perceived organisational justice does not moderate the relationship between perceived job insecurity and CWB (i.e. all sub-dimensions of CWB).

H₁: Perceived organisational justice moderates the relationship between perceived job insecurity and CWB (i.e. all sub-dimensions of CWB). The result is presented in table 4.3.2 (1-3):

Table 4.3.2.1: Summary of hierarchical regression analysis showing moderation influence of organizational justice on job insecurity and CWB relationship

	<i>CWB</i>					
	<i>Model I</i>		<i>Model II</i>		<i>Model III</i>	
Predictors	β	t	β	t	β	t
Job insecurity	.22	4.28	.22	3.87	.21	3.69***
Organisational justice			-.15	-1.63	-.16	-1.69*
Distributive justice			.07	1.08	.08	1.27
Procedural justice			.23	2.89*	.24	3.01*
Interactional justice			-.03	-.43	-.01	-.12
Organisational justice x JI					-.10	-1.85*
Distributive justice x JI					.01	.15
Procedural justice x JI					.13	1.56
Interactional. justice x JI					-.10	-1.15
<i>R</i>	.22 ^a		.27 ^b		.30 ^b	
<i>R</i> ²	.05		.07		.09	
ΔR^2	.04		.06		.07	
<i>Df</i>	1,378		5,374		9,370	
<i>F</i>	18.36		5.82*		3.95*	

Note: * $p < .05$. ** $p < .01$. *** $p < .01$

Table 4.3.2.1 results showed significant negative interaction effect between perceived job insecurity and organisational justice to explain the variance in CWB ($\beta = -.10^*$, $p < .05$). The interactional terms explained the additional 1% of the variance in CWB. Thus the change in the amount of the variance shows a statistically significant moderating effect on the job insecurity-CWB relationship, $\Delta R^2 = .07$, $F(9, 370) = 3.95^*$, $p < .05$. The results of the beta weighted scores of the interaction terms show that only organisational justice and job insecurity uniquely contributed to the prediction of CWB in the model. While the interaction effect of organisational justice and job insecurity indicated no statistically significant attenuating influence on employee's withdrawal and production deviance behaviour. Figure 5 depicted the nature of these interactions. The slope graph indicates that the presence of organisational justice moderates the relationship between perceived job insecurity and CWB. When employees perceived high job insecurity, high organisational justice reduced employees' CWB. Also, when employees perceived low job insecurity, perceived organisational justice reduced employee's CWB.

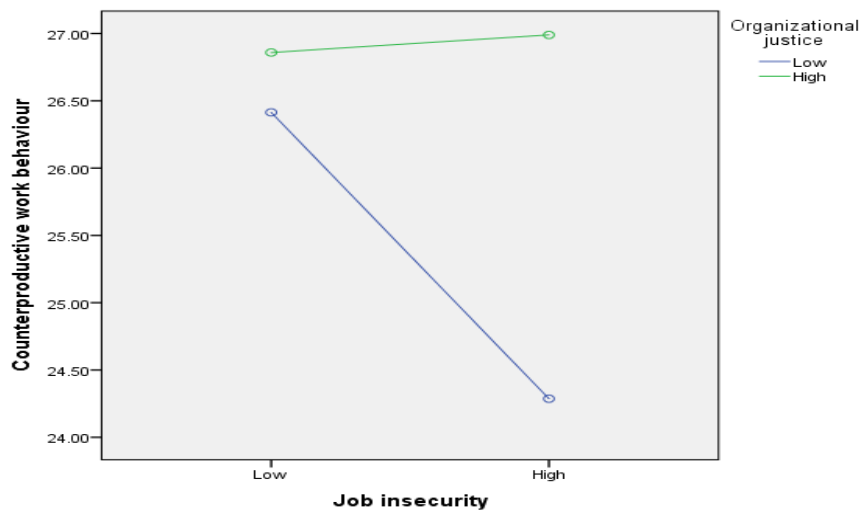


Figure 5: Graph showing the slope analysis of the attenuating effect of organisational justice on Job insecurity-CWB relationship

Table 4.3.2.2: Summary of hierarchical regression analysis showing moderation influence of procedural justice on job insecurity and Withdrawal relationship

	Withdrawal					
	Model I		Model II		Model III	
Predictors	β	t	β	t	β	t
Job insecurity	.24	4.88***	.17	3.42**	.16	3.26*
Organisational justice			.01	.17	-.03	-.39
Distributive justice			.00	.03	.01	.24
Procedural justice			.44	6.01	.47	6.54***
Interactional justice			-.06	-.88	.01	.17
Organisational justice x JI					-.06	-1.37
Distributive justice x JI					-.00	-.01
Procedural justice x JI					.24	3.29**
Interactional justice x JI					-.01	-.07
<i>R</i>	.24 ^a		.47 ^b		.53 ^a	
<i>R</i> ²	.06		.22		.29	
ΔR^2	.06		.21		.26	
<i>Df</i>	1,378		5,374		9,370	
<i>F</i>	23.81		21.28		15.80	

Note: * $p < .05$. ** $p < .01$. *** $p < .001$

Table 4.3.2.2 show the significant interaction terms between procedural justice and job insecurity to explain the variance in withdrawal behaviour ($\beta = .24$, $p < .01$). The interactional terms explained the additional 5% of the variance in employees' withdrawal behaviour. Hence, the change in the amount of the variance shows a statistically significant moderating effect on the job insecurity-withdrawal relationship, $\Delta R^2 = .26$, $F(9, 370) = 15.58$, $p < .01$. However, the interaction effect of procedural justice and job insecurity indicated no statistically significant attenuating influence on employee's CWB. This indicates that perceived procedural justice

does not have a moderating effect in job insecurity-CWB. Figure 6 depicted the nature of these interactions. The slope graphs indicate that the presence of procedural justice moderates by heightening the negative effect on perceived job insecurity and withdrawal behaviour. When employees perceived high job insecurity, high procedural justice increased employees' withdrawal behaviour. Also, when employees perceived low job insecurity, perceived procedural justice increased withdrawal behaviour.

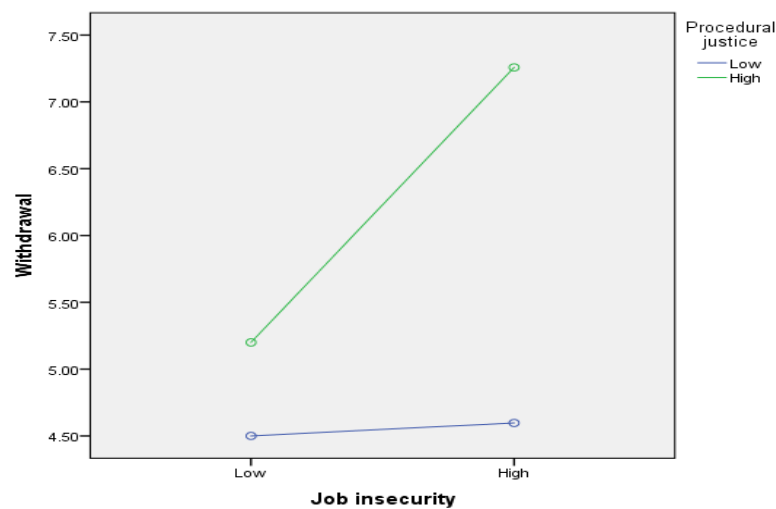


Figure 6: Graph showing the slope analysis of the attenuating effect of procedural justice on job insecurity and withdrawal behaviour relationship.

Table 4.3.2.3: Summary of hierarchical regression analysis showing moderation influence of interactional justice on job insecurity and sabotage relationship

	<i>Sabotage</i>					
	<i>Model I</i>		<i>Model II</i>		<i>Model III</i>	
Predictors	β	t	β	t	β	t
Job insecurity	.24	4.69***	.28	5.33***	.30	5.72***
Organisational justice			-.19	-2.19**	-.17	-2.01*
Distributive justice			.06	.96	.06	.97
Procedural justice			.23	2.86**	.22	2.94**
Interactional justice			-.22	-2.90**	-.26	-3.41**
Organisational justice x JI					-.12	-2.42*
Distributive justice x JI					-.48	.63
Procedural justice x JI					2.85	.01**
Interactional justice x JI					-.39	-4.78***
<i>R</i>	.24 ^a		.33 ^a		.44 ^a	
<i>R</i> ²	.06		.11		.19	
ΔR^2	.05		.09		.17	
<i>Df</i>	1,378		5,374		9,370	
<i>F</i>	22.00		8.81		9.62	

Note: * $p < .05$. ** $p < .01$. *** $p < .01$

Table 4.3.2.3 showed the significant interaction effect between interactional justice and job insecurity to explain the variance in employee sabotage behaviour ($\beta = -.39$, $p < .001$). The interactional terms explained the additional 8% of the variance in sabotage behaviour. The change in the amount of the variance showed a statistical significance of the moderator effect on the job insecurity – sabotage behaviour, $\Delta R^2 = .17$, $F(9, 370) = 9.62^{***}$, $p < .001$. The results of the beta weighted scores of the interaction terms showed that organisational justice and job insecurity ($\beta = -.12$, $p < .05$), procedural justice and job insecurity ($\beta = 2.85$, $p < .01$) as well as interactional justice and job insecurity ($\beta = -.39^*$, $p < .001$) uniquely contributed to the prediction of sabotage in the model. While the interaction effect of interactional justice and job insecurity indicated no statistically significant difference when the withdrawal was the dependent variable. Figure 7 depicted the nature of these interactions. The slope graphs indicated that the presence of interactional justice moderated the negative effect of perceived job insecurity and sabotage behaviour, such that when employees perceived high job insecurity, high interactional justice mitigates employees' sabotage behaviour. Also, when employees perceived low job insecurity, perceived interactional justice mitigate employees' sabotage behaviour. Based on the results, hypothesis 3 was partially supported.

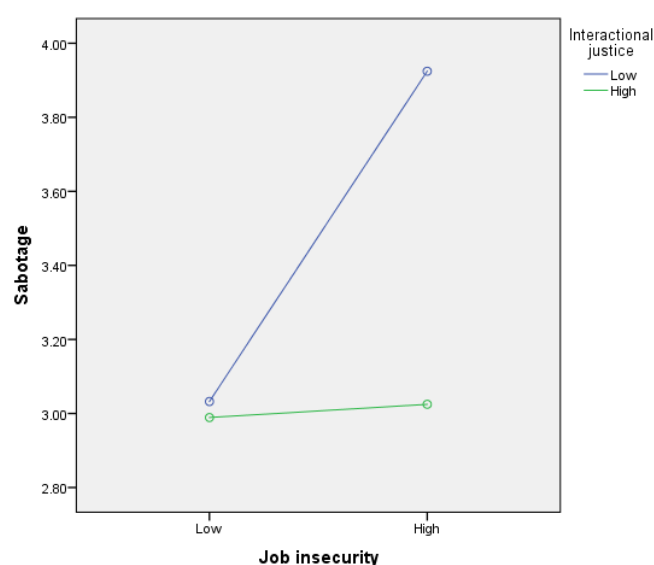


Figure 7: Graph showing the slope analysis of the attenuating effect of organisational justice between job insecurity and abuse behaviour.

Lastly, hypothesis five results show that distributive justice does not significantly moderate the relationship between perceived job insecurity and CWB, as well as withdrawal and abuse behaviour of the sub-dimensions of CWB.

Hypothesis six stated:

H₀: Occupational self-efficacy and perceived organisational justice are not significant joint moderators of the relationship between perceived job insecurity and CWB (i.e. all sub-dimensions of CWB).

H₁: Occupational self-efficacy and perceived organisational justice are significant joint moderators of the relationship between perceived job insecurity and CWB (i.e. all sub-dimensions of CWB). The result is presented in table 4.3.3.1-3:

Table 4.3.3.1: Summary of hierarchical regression analysis showing the joint moderating influence of OSE and perceived organisational justice on job insecurity and CWB relationship

	<i>CWB</i>					
	<i>Model I</i>		<i>Model II</i>		<i>Model III</i>	
Predictors	β	t	β	t	β	t
Job Insecurity	.22	4.29***	.19	3.47**	.17	3.08**
Occupation self-efficacy			.09	1.82*	.11	2.07*
Organisational justice			.04	.78	.08	1.37
OSE X job insecurity					.08	1.28
Org. justice X job insecurity					-.06	-.93
OSE_OJ_job insecurity					.01	.08
<i>R</i>	.22 ^a		.24 ^b		.26 ^b	
<i>R</i> ²	.05		.06		.07	
ΔR^2	.04		.05		.05	
<i>Df</i>	1,378		3,376		6,373	
<i>F</i>	18.36		7.43		4.55	

Note: * $p < .05$. ** $p < .01$. *** $p < .01$

Table 4.3.3.1 showed the hierarchical regression result of the joint moderating effect of OSE and organisational justice on the job insecurity and CWB relationship. The analysis involved three distinct steps, where the main effect of job insecurity was entered first, followed by the joint effect of occupational self-efficacy and organisational justice (moderators), and in step three of the regression analysis, the interaction term between job insecurity, OSE and organisational justice was entered. At step 3, the interaction terms for job insecurity, OSE and organisational justice together explained 2% of the variance observed in CWB. The interaction terms explained an additional 2% increase in the variance of CWB above and beyond that

which was explained by the job insecurity, OSE and organisational justice. The change in the amount of the variance was not statistically significant, $\Delta R^2 = .04$, $F(6, 373) = 4.55$, ns. The result indicated that the joint interaction effect of OSE and organisational justice does not attenuate the relationship between perceived job insecurity and CWB.

Table 4.3.3.2: Summary of hierarchical regression analysis showing the joint moderating influence of OSE and perceived organisational justice on job insecurity and Sabotage relationship

	<i>Sabotage</i>					
	<i>Model I</i>		<i>Model II</i>		<i>Model III</i>	
Predictors	B	t	β	t	β	t
Job Insecurity	.24	4.69***	.29	-5.51***	.27	4.89***
Occupation self-efficacy			-.04	-.74	-.08	-1.42
Organisational justice			-.16	-2.93	-.10	-1.88*
OSE X job insecurity					-.13	-.323
Org. justice X job insecurity					-.12	-1.89
OSE_OJ_job insecurity					-.17	-3.16**
<i>R</i>	.24 ^a		.28 ^b		.34 ^b	
<i>R</i> ²	.06		.08		.11	
ΔR^2	.05		.07		.10	
<i>Df</i>	1,378		3,376		6,373	
<i>F</i>	22.00		10.49		8.01	

Note: * $p < .05$. ** $p < .01$. *** $p < .001$

Moreover, table 4.3.3 (2-3) further revealed the joint moderating role of OSE and organisational justice on the relationship between job insecurity and the sub-dimensions of CWB. Table 4.3.3.2 showed joint significant interaction effect of OSE, organisational justice and job insecurity to explain the additional 3% of the variance in sabotage behaviour. The change in the amount of the variance showed a statistical significance of the joint moderator effect on the job insecurity – sabotage behaviour, $\Delta R^2 = .03$, $F(6, 373) = 8.01$, $p < .01$. Figure 8 displayed the nature of these interactions. The slope graph indicated that the presence of the joint OSE and organisational justice moderated the negative effect of perceived job insecurity and employee's sabotage behaviour, such that when employees perceived job insecurity, the presence of OSE and organisational justice moderate employee's sabotage behaviour.

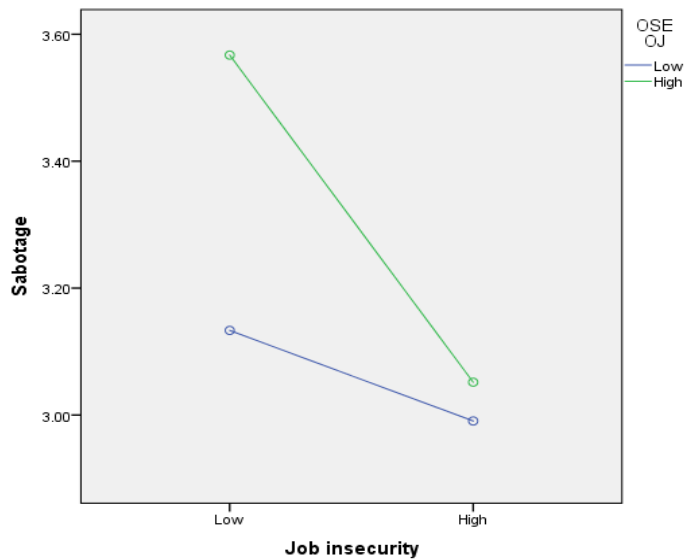


Figure 8: Graph showing the slope analysis of the joint attenuating effect of OSE and organisational justice on job insecurity and sabotage behaviour.

Table 4.3.3.3: Summary of hierarchical regression analysis showing the joint moderating influence of OSE and perceived organisational justice on job insecurity and *Withdrawal* relationship

Predictors	<i>Withdrawal</i>					
	<i>Model I</i>		<i>Model II</i>		<i>Model III</i>	
	β	t	β	t	β	t
Job Insecurity	.24	4.88***	.10	2.01*	.12	2.26*
Occupation self-efficacy			.25	5.39***	.32	6.33***
Organisational justice			.31	6.24***	.33	6.37***
OSE X job insecurity					.03	.59
Org. justice X job insecurity					-.08	-1.42**
OSE_OJ_job insecurity					.14	2.86**
<i>R</i>	.24 ^a		.45 ^b		.47 ^b	
<i>R</i> ²	.06		.20		.22	
ΔR^2	.06		.19		.21	
<i>Df</i>	1,378		3,376		6,373	
<i>F</i>	23.81		31.44***		17.93***	

Note: * $p < .05$. ** $p < .01$. *** $p < .01$

Lastly, Table 4.3.3.3 showed the significant joint interaction effect of OSE, organisational justice and job insecurity to explain the variance on employees withdrawal behaviour ($\beta = .14, p < .01$). The interactional terms explained the small additional 1% of the variance in employee's withdrawal behaviour. The small change in the amount of the variance showed a statistical significance of the attenuating effect of joint OSE and organisational justice on the job insecurity-withdrawal behaviour relationship, $\Delta R^2 = .1$, $F(6, 373) = 17.93, p < .001$. The results of the better-weighted scores of the interaction terms showed that organisational

justice and job insecurity ($\beta = -.08, p < .01$) contributed to the prediction of withdrawal behaviour in the model. Figure 9 depicted the nature of this interaction. The slope graph indicated that the presence of joint OSE and organisational justice attenuate the negative effect of perceived job insecurity and withdrawal behaviour relationship. This implies that when employees perceived job insecurity, the presence of OSE and organisational justice buffered the employees' withdrawal behaviour. Based on the results, the null hypothesis which stated that joint occupational self-efficacy and perceived organisational justice are not significant joint moderators of the relationship between perceived job insecurity and CWB (and all sub-dimensions of CWB) was partially supported.

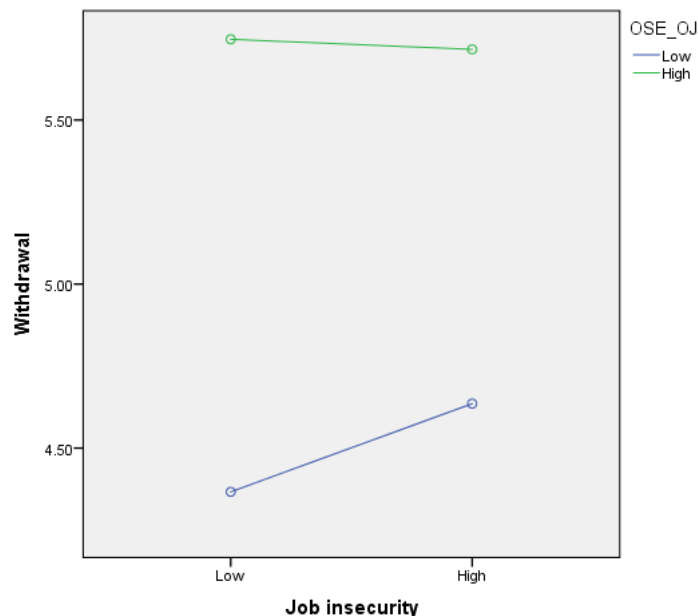


Figure 9: Graph showing the slope analysis of the joint attenuating effect of OSE and organisational justice on job insecurity and withdrawal behaviour.

CHAPTER FIVE

DISCUSSION, CONCLUSIONS AND RECOMMENDATION

5.1 Introduction

This chapter discussed the findings from a statistical analysis conducted on the data and outlined in the previous chapter. The findings were discussed within the conceptual framework of occupational self-efficacy, organisational justice, perceived job insecurity and CWB. The findings were also discussed in line with recent past findings, conclusions were drawn from these findings, limitations of the study were outlined, and implication of the findings was stated for both future research and professional application.

5.2 Discussion

The study examined first the independent relationship between perceived job insecurity, occupational self-efficacy and organisational justice (and its sub-dimensions) on counterproductive work behaviour. Thereafter, it examined the moderating effect of occupational self-efficacy and organisational justice in the relationship between perceived job insecurity and CWB (and all its sub-dimensions), whose importance was explained in the light of four theories. Six hypotheses were tested using zero order correlational analysis for the first three hypotheses and hierarchical multiple regression for the moderator effect on the last three hypotheses. The study was carried out in Nigeria Banking institutions where perceived job insecurity is prevalent due to persistent pressure caused by economic instability, continuing banking sector reforms and the need to conform to regulations for banking practice (Jegede, 2014).

The first hypothesis which stated that there is a significant positive correlation between perceived job insecurity and counterproductive work behaviour (and all its sub-dimensions) was supported. The results showed a strong significant positive relationship between perceived job insecurity and counterproductive work behaviour. The findings indicated that when

employees perceived job insecurity, employee's counterproductive work behaviour increased. The findings further displayed a significant positive relationship between job insecurity and four of the sub-dimensions of CWB. The findings indicated that perceived job insecurity significantly and positively related to sabotage, withdrawal and abuse, while perceived job insecurity does not has a significant relationship with production deviance and theft behaviour. The findings suggested that when employees perceived job insecurity, employee involvement in the acts of counterproductive work behaviour that comprises sabotage, withdrawal, production deviance and abuse at the place of work increased, while perceived job insecurity does not relate with employee's production deviance and theft behaviour.

These findings are consistent with findings in previous empirical studies that established a positive correlation between perceived job insecurity and CWB in Nigeria (e.g. Chirumbolo, 2015; Joe-Akunne et al., 2014). The past findings demonstrated that employees in a threatened job situation may engage in behaviours detrimental to organisational performance. Also in line with these findings was the study by Tian et al. (2014) that found a positive relationship between job insecurity and CWB. Tian et al. (2014) further suggested that perceived job insecurity may induce a trauma (i.e. stress) which in turn may lead to CWB by affected employees. Similarly, as delineated earlier on social exchange theory and conservation of resources theory, an employee whose organisation fails to provide job security may feel helpless in losing an important personal resource which in exchange may trigger negative behaviour such as CWB. This may be due to an argument put forward for future research on perceived job insecurity by Shoss (2017). He suggested an overarching framework that includes threat features, economic vulnerabilities and psychological vulnerabilities as variables that moderate reactions to job insecurity. Moreover, the current study's findings are consistent with previous studies (e.g. Awosusi & Fasanmi, 2013; Afolabi, Afolabi & Azanor, 2016) on perceived job insecurity in Nigeria, most especially among bank employees. The findings pointed out a situation where no employee in Nigeria Banking institutions today can say with

confidence that he/she can feel secure in his or her job in the next few months and this situation is characterised by reduced organisational citizenship behaviour and increase counterproductive work behaviour (Ugwu & Asogwa, 2018). Hence, the persistent pressure due to tough economic conditions in Nigeria and difficulty in securing employment may predispose employees in uncertain job situations to engage in counterproductive work behaviour (Okafor, 2009).

Hypothesis two which stated that there is no significant negative correlation between occupational self-efficacy and counterproductive work behaviour (and all its sub-dimensions) was partially supported. The results showed that there was a significant positive relationship between occupational self-efficacy and CWB. The findings indicated that employees having high occupational self-efficacy was positively and significantly related to counterproductive work behaviour. The findings further showed that OSE has a significant positive relationship with withdrawal and abuse behaviour, but does not significantly related to sabotage, production deviance and theft of the sub-dimensions of CWB. This indicated that employees with high occupational self-efficacy significantly reported a high level of withdrawal and abuse behaviour. Low or high occupational self-efficacy does not, however, significantly relate to sabotage, production deviance and theft of the sub-dimensions of CWB.

Though very few studies have examined the relatedness of occupational self-efficacy and CWB in Nigeria as was done by this study, similar studies have otherwise established findings contrary to the results of the present study. The present study showed that high occupational self-efficacy increases employee CWB. According to Pal (2015) study comparing groups having high and low self-efficacy, the author found that the group with high self-efficacy has a negative but significant relationship with CWB, and the group with low self-efficacy was positively related to the tendency of CWB. Pal's (2015) findings were contrary to the findings of the present study. Also, the findings of Kura, Shamsudin and Chauhan (2015) demonstrated

a significant negative correlation between self-regulatory efficacy and organisational deviance. Contrary to the present study, Kura et al. (2015) posited that employees having high levels of self-regulatory efficacy are less likely to involve themselves in organisational deviance behaviour. Also, Kura et al. (2013) reported that self-regulatory efficacy reduced the chance of employees to involve in organisational deviance behaviour. Contrary to other empirical findings where self-efficacy or self-regulatory efficacy minimized the tendency to involve in CWBs, the current findings where employees high OSE displayed high CWB may be due to an argument by some authors (e.g. Jex & Bliese, 1999). These authors believe that general self-efficacy looks to be a better performance predictor than specific self-efficacy, though self-efficacy is a positive personal resource that strengthens the confidence of an individual to accomplish a given task. The indifferent state of an average bank employee in Nigeria due to an unpredictable employment status may lead to the situation as established in the current study where self-efficacy could not regulate the tendency to employee CWB.

Hypothesis three, which stated that there is no significant negative correlation between perceived organisational justice (and its sub-dimensions) and CWB (and all its sub-dimensions) was partially supported. The result showed that there was no negative significant relationship between organisational justice and CWB. The findings showed that organisational justice has a significant positive relationship with CWB. This indicated that employees who perceived high organizational justice reported a significantly high CWB. The findings also showed that two of the sub-dimensions of organisational justice: distributive justice and procedural justice have a significant positive relationship with CWB while interactional justice does not relate to CWB.

The findings further showed the relationship between organisational justice (and its sub-dimensions) and the sub-dimensions of CWB. The findings showed that organisational justice significantly and positively related to withdrawal behaviour and negatively related employee's

production deviance behaviour. The findings revealed that employees who perceived high organisational justice reported a significantly high withdrawal behaviour and low production deviance behaviour at work. Moreover, the findings as well revealed that distributive justice had a significant positive relationship with withdrawal and abuse behaviours. This implied that employees who perceived high distributive justice reported a significantly high withdrawal and abuse behaviour. In addition, procedural justice significantly and positively related to withdrawal behaviour, which showed that employees who perceived high procedural justice reported high withdrawal behaviour. Lastly, the findings revealed that interactional justice significantly and negatively related to employee's sabotage behaviour and positively related to employees withdrawal behaviour. The findings indicated that employees who perceived high interactional justice reported a significantly low sabotage behaviour and high withdrawal behaviour.

Contrary to the current findings, Weldali and Lubis's (2016) findings showed that the three dimensions of organisational justice can considerably reduce the CWB. Their findings demonstrated that procedural, distributive and interactional justice negatively related to CWB. That is, high procedural, distributive and interactional justice buffer the employees CWB. Similarly, Brimecombe (2012) reported a significant negative relationship between procedural justice and CWB, and interactional justice and CWB but in line with the current study, which also demonstrated a positive significant relationship between distributive justice and CWB. In partial support of the findings of the current study, Cochran's (2014) meta-analysis argued that organisational justice dimensions showed a negative relationship with at least one of the five factors of CWB by Spector et al. (2006). This is evident in the findings of the current study where organisational justice (and its sub-dimensions) demonstrated a positive as well as the negative relationship with CWB. The reason for this, as suggested by Awosusi and Fasanmi (2013), can be that it arises due to fear and the anxiety caused to bank employees by the frequency in policy reform by the Central Bank of Nigeria or their employer which often leads

to indiscriminate dismissals (Business News, 2012). Martinez, Cuyper and de Witte (2010) observed that negative job attitudes and undesirable behaviour also are part of the consequences of job insecurity (which is in line with findings of the current study) which may then be responsible for the inconsistent moderating of organisational justice towards CWB (and all its sub-dimensions).

Hypothesis four stated that occupational self-efficacy does not moderate the relationship between perceived job insecurity and CWB (and all its sub-dimensions). The findings revealed the significant interaction effect of job insecurity and occupational self-efficacy to explain the changes in bank employee CWB. Consistent with the alternate hypothesis stated, the findings revealed that occupational self-efficacy moderates the relationship between job insecurity and CWB. This means that the presence of employee occupational self-efficacy increased CWB when bank employees perceived job insecurity. The findings revealed that when employees' perceived high job insecurity, high occupational self-efficacy increased bank employees' CWBs. Also, when employees perceived low job insecurity, occupational self-efficacy increased CWB. This indicated that the interactional significance of OSE instead of attenuating the relationship between job insecurity and CWB, it increased CWB which may be due to factors not tested in the present study.

Moreover, the results also revealed the moderating role of occupational self-efficacy in the relationship between job insecurity and withdrawal, and abuse of the sub-dimensions of CWB. The findings revealed that the interaction term only reached significance when abuse behaviour was the dependent variable. The findings indicated that when employees perceived high job insecurity, the presence of occupational self-efficacy increased bank employees' abuse behaviour. On the other hand, the interaction term between OSE and job insecurity when withdrawal behaviour was the dependent variable indicated no statistical significance in the

model. This suggests that low/high OSE does not have any significant effect on the negative consequence of job insecurity and bank employee's withdrawal behaviour.

Similarly, a study in Nigeria related to the findings of the present study was conducted by Adebayo (2006), who examined the moderator effects of self-efficacy in perceived job insecurity-organisational commitment of survivors of retrenchment among Nigeria Public workers. The author reported significant positive interaction effects of self-efficacy and job insecurity on employee organisational commitment. Adebayo (2006) further reported that as employees perceived high job insecurity, survivors with moderate to high levels of self-efficacy displayed higher levels of organisational commitment than those with low self-efficacy. A similar study by König et al. (2010) reported no significant interaction between occupational self-efficacy and job-insecurity on employee self-rated task performance. It was argued that self-efficacy in the context of job insecurity may not be a resource as identified by Hobfoll's (2002) theory as a potential to counterbalance for the threat of job insecurity.

Moreover, contrary to the present findings, Schreurs, Emmerik, Notelaers and De Witte (2010) examined the direct and moderator effects of job control and job self-efficacy on job insecurity and employee health relationships. The study found no moderating effect of job self-efficacy on the negative effects of employee health. Schreurs et al. (2010) argued against researchers such as de Jonge and Dorman's (2006) assumptions that specific stressors and specific resources ought to match to reveal moderating effects on the likelihood of strain. The authors suggested that employees' cognitive beliefs, such as employability, is more likely to moderate job insecurity and health relationships as they relate to specific beliefs about how to cope with job threats. The findings of the current study in line with the argument of Schreurs et al. (2010) demonstrated the reasons why Nigeria Bank employees who possessed high occupational self-efficacy may display high CWBs as they face job threats. Okafor (2009, 2010); Afolabi (2011) and Williams et al. (2014) are scholars in Nigeria who have investigated and pointed out the

outcomes of challenges, consequences and assessment of survivors' perceptions of crisis and retrenchment due to frequent reforms in the Nigeria banking sector. Okafor (2009) described the consequence of persistent downsizing in the banking sector where the survivors develop a 'passive resistance' attitude. The author describes passive resistance as a state where an employee becomes less committed to the organisation's goals and objectives, reduces extra role behaviour that can contribute to the interest of the organisation, and only does what the organisation says he/she should do. Such symptoms explain more about downsizing banking institutions' survivors' feelings, attitudes and behaviour. This indirectly triggers reactions, where such a mental state can heighten the moderating effect of OSE in job insecurity and the CWB relationship as demonstrated by the current study. That is, a highly efficacious bank employee in Nigeria with perceptions of uncertainty about his/her job in future might believe that they are capable of controlling and organising their behaviours in a way that will regulate their disposition consistently (Locke & Latham, 1990). The findings of the present study in line with Prasad, Lim and Chen (2010) thus raised a theoretical argument in an environment such as Nigeria on how much an individual's high self-efficacy can buffer the negative effects of feelings of job insecurity, inequity and uncertainty in work settings characterised by uncertainty.

Hypothesis five, which stated that perceived organisational justice will moderate the relationship between perceived job insecurity and CWB (and all its sub-dimensions), was partially supported. The findings revealed significant negative interaction effect between organisational justice and perceived job insecurity to explain the variance in bank employee's CWB. The interactional term revealed the very low score of additional one per cent to account for the change in the amount of the variance that showed statistical significance of organisational justice (the moderator) on the job insecurity- CWB relationship. This implies that when employee perceived job insecurity, the presence of organisational justice reduced employees CWB. Whereas, the interaction effect of organisational justice and job insecurity

indicated no statistically significant attenuating effect on employee's withdrawal and production deviance behaviour. This implies that when employee perceived job insecurity, perceived organisational justice does not have attenuating influence on bank employee's withdrawal and production deviance behaviour. The findings further revealed the moderating effect of organisational justice sub-dimensions in perceived job insecurity-CWB (and all its sub-dimensions).

Moreover, the findings revealed a significant interaction effect between procedural justice and job insecurity when withdrawal behaviour was the dependent variable. This implies that when employees perceive high job insecurity, high procedural justice increased employee's withdrawal behaviour. However, the interaction effect of procedural justice and job insecurity indicated no statistically significant attenuating influence on employee's CWB. This indicates that perceived procedural justice did not have a moderating effect in job insecurity-CWB. Lastly, the findings also established a significant negative interaction effect between interactional justice and job insecurity when sabotage behaviour was the dependent variable. This implies that when employees perceived job insecurity, high interactional justice attenuates employee's sabotage behaviour. While the interaction effect of interactional justice and job insecurity indicated no statistically significant difference when the withdrawal was the dependent variable. This suggests that perceived interactional justice did not attenuate the relationship between job insecurity and employee withdrawal behaviour.

The findings as well revealed that the interaction of distributive justice and job insecurity indicated no statistically significant difference in perceived job insecurity-CWB. Likewise, when withdrawal and abuse were dependent variables, the interaction of distributive justice and job insecurity indicated no statistically significant difference. This suggests that low/high distributive justice did not have any moderating effect on job insecurity and CWB relationship, as well as on job insecurity-withdrawal behaviour and job insecurity-abuse behaviour. Similar

to the current study is the study by Chang and Smithikrai (2010) and Sora (2010) who found a moderating effect of distributive justice and interactional justice in the association between personality characteristics and CWB. Unlike the current study, Chang and Smithikrai (2010) only examined the moderator effects of sub-dimensions of organisation justice on CWB. In the same way, Al-A'wasa (2018) also established the moderating effects of organisation justice (and its sub-dimensions) in the relationship between perceived job insecurity and CWB. In line with the current study is the theoretical argument by Priesmath et al. (2013) that bank employees observe and interpret fairness-related signs in their work environment which lead to corresponding future behaviour. In Williams et al. (2014) assessment of survivors' perceptions of recurring retrenchment across the Nigeria Banking sector, they reported that the common perceptions among the survivors across banking institutions are retrenchment procedures and outcome.

Also, Awosusi et al. (2013) examined procedural justice as a predictor of perceived job insecurity in the banking industry in Nigeria. The findings demonstrated that procedural justice significantly and positively correlated with perceived job insecurity. The authors suggested that banking institution procedure for downsizing needs to be clearly spelt out and its implementation must not be characterised by bias or favouritism. The present study demonstrates that Nigeria bank employees in exchange to how they perceived downsizing procedures and outcome in banking institutions, internalise it as a violation of psychological contract, which in turn may trigger the tendency towards CWBs.

Hypothesis six which stated that occupational self-efficacy and perceived organisational justice are not significant joint moderators of the relationship between perceived job insecurity and CWB (and all its sub-dimensions) was partially supported. The result for the main dependent variable, counterproductive work behaviour revealed that there were no joint significant interaction effects of OSE, organisational justice and job insecurity to explain the variance in

bank employee CWB. The results of the beta weighted scores show that only interaction terms between job insecurity and OSE uniquely contributed to the joint prediction of CWB. The findings indicated that the joint interaction effects of OSE and organisational justice do not significantly moderate the effects of the negative consequence of the relationship between perceived job insecurity and CWB.

Moreover, the findings revealed that when employees perceive high job insecurity, the joint presence of high OSE and organisational justice do not attenuate bank employees' CWB. This implies that the joint presence of OSE and perceived organisational justice does not have any effects on bank employees' CWBs when faced with a negative reaction to job insecurity. This shows the effectiveness of the joint moderator effects of OSE and organisational justice attenuating the negative consequence between bank employees' job insecurity and CWB. Moreover, hypothesis six further revealed the joint moderating role of OSE and organisational justice on the relationship between job insecurity and the sub-dimensions of CWB. The results showed that the joint interaction terms between job insecurity and OSE and organisational justice were significant when sabotage and withdrawal were the dependent variables, while when production deviance and abuse were the dependent variables, the predictor interactions model did not reach significance level.

The findings also revealed that when sabotage and withdrawal were the dependent variables, the beta weighted scores showed that both the interaction term between OSE and job insecurity and organisational justice and job insecurity uniquely contributed to their predictions. The findings demonstrated the effectiveness of the joint interaction of OSE and organisational justice in bank employees' CWB (and its sub-dimensions) when faced with job insecurity. The current study findings have shown that joint interaction of occupational self-efficacy and organisational justice are not potential factors that can attenuate bank employees' counterproductive work behaviour. Though past empirical findings revealed the moderating

role of OSE (De Freitas et al., 2016; König et al., 2010) as well as organisational justice (Sora et al., 2014) in job insecurity and CWB behaviour independently, the current study has shown otherwise. The non-significance of joint OSE and organisational justice in the current study might be due to the factor raised by Okafor (2009) on 'passive resistance' of bank employees in Nigeria where employees are not unionised, and indiscriminate downsizing is prevalent. Okafor reiterated that passive resistance can be 'indifference', where an employee decides to sit on the fence or can engage in deliberate sabotage. In support of this argument, the current findings revealed that the joint interaction of OSE and organisational justice increase the tendency of employee involvement in the act of withdrawal and sabotage behaviour of the sub-dimensions of CWB. Ojedokun (2008) posited that in Nigeria getting new jobs is not easy, so, despite a no job security atmosphere in Nigeria Banking institutions, leaving the organisation may not be the best option. And one of the principles of conservation of resources theory stated that resource loss is more powerful, and has the tendency to affect people rapidly and at increasing speed.

5.3 Implication of findings

The findings of the study have revealed significant implications for both theoretical and practical consideration. For theoretical implications, the conservation of resources theory emphasises how a powerful resource loss tends to affect people than a resource gain, the findings of this study thus raised theoretical significance when other resources less effective in job uncertainty of modern working life. This means job insecurity which is a threat to the personal resource may lead to 'loss spirals' according to Hobfoll (2001), where an individual who lacks resources may be vulnerable to losing more resources because resource loss decreases motivation. The findings also have implications for reciprocity theory and the assumption of the fairness or equity theory of Adams, and social exchange theory. Every employee wants a secure job with an expectation of fairness, honest and humane management

from the organisation, and when employee perceived their psychological contract being violated, a reciprocal effect may set in.

For practical implications, the findings of this study are an eye opener to organisations' managers and policymakers to understand the implication of fairness-enhancing policies and actions and inactions of organisations. Employees passive resistance according to Okafor (2009) is subtle, however, very dangerous because the behaviour is not often observable in the banking sector. Findings of this study in line with the deduction of Okafor (2009) described a situation where perceived job insecurity heightens the personal and organisational factors that moderate counterproductive work behaviour. The findings of this study point to the significance of employees' cognitive sense as an important factor and stable resources in enhancing the organisational sense of bank employees which the Human Resource Management (HRM) needs to take into consideration when designing policy on employee management. Also, banking organisations must clearly state the procedures and implementations of downsizing policies without bias and favouritism. This will help organisations in the management of the survival syndrome that refers to the attitudinal problems often experienced by the employees that remain after downsizing and other similar organisational interventions.

More so, organisational management must be more concerned about frequent organisational justice audit to detect and tackle the sources of perceived injustice among organisational members, so as to create a positive work environment. This is of importance in view of the findings of this study where organisational justice meant to attenuate bank employees CWBs rather increases. The organisational management needs to be aware of the subtle damages that perceived distributive and procedural injustice can cause the cognitive sense of employee, which may provoke CWB. Since the findings showed significant organisational justice but positively towards CWBs, the management of the banking institutions need to develop policies

that will enhance organisational justice, monitor the implementation of these justice enhancement policies on job security and importantly, policies on downsizing so that employees are assured of fair treatment at work.

5.4 Limitations of the study

First, the present study is a cross-sectional survey which no causal relationships can be anticipated. It is beyond the scope of this study to assume or predicts the causal factor that leads to ineffectiveness of the moderating role of occupational self-efficacy and organisational justice to reduce the employee's tendency towards CWBs.

Moreover, the data collected were self-reported questionnaires which may possibly lead to common variance source and method problems. This according to Fox and Spector (1999) argument, that cross-sectional and self-reported method is questionable in organisational behaviour research most especially when it is the only method of data collection. For instance, the majority of questionnaire respondents have been proved to be biased, in that they give socially desirable responses even when their anonymity is guaranteed. Based on the aforementioned, future studies on moderating role of occupational self-efficacy and organisational justice can embrace experimental method or rather a longitudinal survey method in order to understand possible changes through collections of data on the variables under consideration at different stages and time of the study.

The findings of this study may not be generalised to employees from other organisational sectors because of the peculiarity of the Nigeria banking sector, where the study was carried out and the high rate of the uncertainty of long tenure employment which has been corroborated by research findings in the sector. Secondly, because of the peculiarity of the persistent unstable economic situations in Nigeria, political interference in economic policies, high rate of corruption in bank institutions and other factors numerous to mention, the findings of the

present study may be limited for theoretical argument and implications for organisational practitioners in developed nations.

5.5 Implications for future research

The findings of the present study though have made some significant contributions, theoretically and practically in the field of organisational behavioural study, yet it has implications for further study. Future research can further investigate the theory of conservation of resource theory in the light of uncertain work situation that is job insecurity, which is an employee key resource. The threat of loss of such resources in circumstances of uncertain employability may predispose or trigger negative emotions. The future study can attempt to examine the role of other resources as proposed by COR such as perceived employability, religiosity and specific self-efficacy on their relationship with the tendency of employee CWBs as the present study explored.

Secondly, a future study, in addition, can adopt a longitudinal survey method that can take records of changes in the phenomena of study that cut across different times and stages. Also, future study instead of using cross-sectional survey of questionnaires only can utilise triangulation whereby the researcher can combine the questionnaire, interview and documentation records to gather data. Lastly, future scholars can explore experimental method where the causal factors can be established that make better intervention program.

5.6 Conclusion

The study sought to establish the moderating role of occupational self-efficacy and organisational justice in perceived job insecurity and CWB among Nigerian bank employees. The study employed a cross-sectional survey to provide answers for the research hypotheses derived from the reviewed literature. The participants were employees of selected banking organisations in Nigeria. The reciprocal theory, social exchange theory, equity theory and conservation of resources theory formed the theoretical basis of the study. Six hypotheses

were tested, where hypothesis one, two and three examined the relationship between the independent variables, moderator variable and dependent variables, and hypotheses four, five, and six tested the moderating effects of the occupational self-efficacy and organisational justice in the job insecurity and counterproductive work behaviour relationship.

Hypothesis one, two and three findings revealed that there is a significant positive relationship between perceived job insecurity, occupational self-efficacy, organisational justice (and its sub-dimensions) and counterproductive work behaviour (sabotage, production deviance, withdrawal and abuse of the sub-dimensions of CWB). Hypothesis four and five showed the independent moderating role of occupational self-efficacy and organisational (and distributive and procedural) justice in job insecurity and CWB relationship, and the withdrawal and abuse behaviour of the sub-dimensions of CWB. Hypothesis six showed no significant interaction effects of OSE and organisational justice in job insecurity and CWB relationship. Lastly, the findings were discussed and the theoretical and practical implications of the findings were stated.

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APPENDIXES

Appendix A

Table of factor loadings based on a principal analysis for 23 items counterproductive work behaviour scale (N=50)

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.841
Bartlett's Test of Sphericity	7178.059
df	253
Sig.	.000

	PCA	Communalities Extraction
b1	.425	.752
b2	.404	.561
b3	.597	.491
b4	.363	.549
b5	.716	.816
b6	.612	.764
b7	.422	.643
b8	.603	.817
b9	.662	.705
b10	.810	.704
b11	.558	.751
b12	.803	.822
b13	.588	.807
b14	.428	.713
b15	.717	.810
b16	.806	.748
b17	.820	.721
b18	.713	.771
b19	.734	.753
b20	.672	.750
b21	.803	.726
b22	.366	.697
b23	.735	.729

Table of factor loadings based on a principal analysis for 12 items job insecurity scale (N=50)

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.799
Bartlett's Test of Sphericity	2262.392
Df	66
Sig.	.000

	PCA	Communalities Extraction
c1	-.352	.754
c2	-.352	.771
c3	-.431	.772
c4	-.393	.348
c5	-.461	.215
c6	-.343	.294
c7	.707	.554
c8	.807	.674
c9	.744	.633
c10	.746	.649
c11	.754	.705
c12	.708	.573

Table of factor loadings based on a principal analysis for 6 items Occupational self-efficacy scale (N=50)

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.783
Bartlett's Test of Sphericity	896.961
Df	15
Sig.	.000

	PCA	Communalities Extraction
d1	.778	.775
d2	.780	.769
d3	.867	.754
d4	.653	.435
d5	.614	.822
d6	.669	.693

Table of factor loadings based on a principal analysis for 20 items Organisational justice scale (N=50)

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.912
Bartlett's Test of Sphericity	5677.361
Df	153
Sig.	.000

	PCA	Communalities Extraction
e1	.344	.681
e2	.617	.793
e3	.452	.828
e4	.536	.682
e7	.588	.757
e8	.789	.861
e9	.758	.782
e10	.769	.716
e11	.741	.579
e12	.800	.698
e13	.800	.716
e14	.715	.606
e15	.782	.674
e16	.784	.739
e17	.743	.600
e18	.852	.739
e19	.801	.692
e20	.798	.714

Appendix B

Sample size calculator

Required Sample Size[†]

Population Size	Confidence = 95%				Confidence = 99%			
	Margin of Error				Margin of Error			
	5.0%	3.5%	2.5%	1.0%	5.0%	3.5%	2.5%	1.0%
10	10	10	10	10	10	10	10	10
20	19	20	20	20	19	20	20	20
30	28	29	29	30	29	29	30	30
50	44	47	48	50	47	48	49	50
75	63	69	72	74	67	71	73	75
100	80	89	94	99	87	93	96	99
150	108	126	137	148	122	135	142	149
200	132	160	177	196	154	174	186	198
250	152	190	215	244	182	211	229	246
300	169	217	251	291	207	246	270	295
400	196	265	318	384	250	309	348	391
500	217	306	377	475	285	365	421	485
600	234	340	432	565	315	416	490	579
700	248	370	481	653	341	462	554	672
800	260	396	526	739	363	503	615	763
1,000	278	440	606	906	399	575	727	943
1,200	291	474	674	1067	427	636	827	1119
1,500	306	515	759	1297	460	712	959	1376
2,000	322	563	869	1655	498	808	1141	1785
2,500	333	597	952	1984	524	879	1288	2173
3,500	346	641	1068	2565	558	977	1510	2890
5,000	357	678	1176	3288	586	1066	1734	3842
7,500	365	710	1275	4211	610	1147	1960	5165
10,000	370	727	1332	4899	622	1193	2098	6239
25,000	378	760	1448	6939	646	1285	2399	9972
50,000	381	772	1491	8056	655	1318	2520	12455
75,000	382	776	1506	8514	658	1330	2563	13583
100,000	383	778	1513	8762	659	1336	2585	14227
250,000	384	782	1527	9248	662	1347	2626	15555
500,000	384	783	1532	9423	663	1350	2640	16055
1,000,000	384	783	1534	9512	663	1352	2647	16317
2,500,000	384	784	1536	9567	663	1353	2651	16478
10,000,000	384	784	1536	9594	663	1354	2653	16560
100,000,000	384	784	1537	9603	663	1354	2654	16584
300,000,000	384	784	1537	9603	663	1354	2654	16586

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Appendix C

Ethical Clearance



University of Fort Hare
Together in Excellence

ETHICAL CLEARANCE CERTIFICATE REC-270710-028-RA Level 01

Certificate Reference Number: MJO091SOLU01

Project title: **The moderating role of occupational self-efficacy and organizational justice on the relationship between perceived job insecurity and counterproductive work behavior among bank employees in Nigeria.**

Nature of Project: PhD in Industrial Psychology

Principal Researcher: Olugbenga Joseph Oluwole

Supervisor: Prof T.Q Mjoli

Co-supervisor: N/A

On behalf of the University of Fort Hare's Research Ethics Committee (UREC) I hereby give ethical approval in respect of the undertakings contained in the above-mentioned project and research instrument(s). Should any other instruments be used, these require separate authorization. The Researcher may therefore commence with the research as from the date of this certificate, using the reference number indicated above.

Please note that the UREC must be informed immediately of

- Any material change in the conditions or undertakings mentioned in the document
- Any material breaches of ethical undertakings or events that impact upon the ethical conduct of the research

The Principal Researcher must report to the UREC in the prescribed format, where applicable, annually, and at the end of the project, in respect of ethical compliance.

Special conditions: Research that includes children as per the official regulations of the act must take the following into account:


Note: The UREC is aware of the provisions of s71 of the National Health Act 61 of 2003 and that matters pertaining to obtaining the Minister's consent are under discussion and remain unresolved. Nonetheless, as was decided at a meeting between the National Health Research Ethics Committee and stakeholders on 6 June 2013, university ethics committees may continue to grant ethical clearance for research involving children without the Minister's consent, provided that the prescripts of the previous rules have been met. This certificate is granted in terms of this agreement.

The UREC retains the right to

- Withdraw or amend this Ethical Clearance Certificate if
 - Any unethical principal or practices are revealed or suspected
 - Relevant information has been withheld or misrepresented
 - Regulatory changes of whatsoever nature so require
 - The conditions contained in the Certificate have not been adhered to
- Request access to any information or data at any time during the course or after completion of the project.
- In addition to the need to comply with the highest level of ethical conduct principle investigators must report back annually as an evaluation and monitoring mechanism on the progress being made by the research. Such a report must be sent to the Dean of Research's office

The Ethics Committee wished you well in your research.

Yours sincerely



Professor Wilson Akpan
Acting Dean of Research

11 May 2017

Appendix D

Participants informed consent form



Research topic: *The moderating role of occupational self-efficacy and organisational justice in job insecurity – counterproductive work behaviour relationship.*

Researcher: Olugbenga J. Oluwole

Department: Industrial Psychology

Hi Sir/ma, you are being requested to participate in a research study. I am carrying out a cross-sectional survey research as part of the requirement for PhD at the University of Fort Hare, Alice among Nigeria bank employee. Please, you're asked to participate in this study because you are an employee in one of the banking organisations in Nigeria. Kindly follow the information below carefully.

By signing this consent form, it means that you have confirmed that you:

- ... have read the participant information sheet
- ... fully understand your role within this research
- ... have had enough opportunity to ask any questions regarding the research and have received satisfactory answers
- ... understand that your participation is completely voluntary and that you are able to withdraw from the study anytime without penalty
- ... understand that this research project has been reviewed by, and received ethics clearance through the supervisor in charge of this study
- ... understand that your data will be handled in a confidential manner and no other individual will have access to the information. The data will only be made available at the library of the University of Fort Hare for research purposes.
- ... you agree to participate in the research stated above.
- ... understand that if you have any other questions about this research you can contact the researcher at (+234 7062264562 or 201514801@ufh.ac.za). If you would like to make a complaint please contact Prof. T.Q. Mjoli (tmjoli@ufh.ac.za).

Signed (Participant).....

Date.....

Signed (researcher).....

Date.....

Appendix E

Pilot study questionnaires



University of Fort Hare
Together in Excellence
Dear Respondent,

UNIVERSITY OF FORT HARE
FACULTY OF MANAGEMENT AND COMMERCE
DEPARTMENT OF INDUSTRIAL PSYCHOLOGY

This questionnaire has been designed to collect data for a pilot study for a PhD degree in Industrial Psychology. The research is on **self-efficacy and organizational justice as moderators of bank employees' job insecurity - counterproductive work behaviour in Nigeria**. You are kindly requested to respond to **ALL** the statements in the following questionnaire. There is no right or wrong answer and you are encouraged to be honest and truthful in your expression of options. Please, your name is not required. These will be dealt anonymously and confidentially and will be used for academic purposes only. Your sincere responses would, therefore, be highly appreciated. Thanks for your anticipated cooperation.

Olugbenga J. OLUWOLE (+234 7062 264562; 201514801@ufh.ac.za)

SECTION A

Kindly supply the necessary information by putting a tick (✓) in the space that corresponds to your answer or writing your responses where necessary.

1. **Age:** 21-25 () 26-30 () 31-35 () 36-40 () 41-45 () 46- 50() 51 - Above ()
2. **Sex:** (a) Male () (b) Female ()
3. **Marital status:** (a) single () (b) married () (c) divorced () (d) widow/widower ()
(e) separate ()
5. **Education level:** (a) OND () (b) B.Sc./HND () (c) Postgraduate () (d) Others
6. **Years of work experience:** (a) 1-5years () (b) 6-10years () (c) 11-15 () (d) 16years- above ()
7. **Position:** (a) lower management level () (b) middle management level ()
(c) upper management level ()
8. **Employment status:** (a) permanent () (b) contract staff ()
9. **Job designation**
10. **Job Status in the organization:**
 - (i) Directly employed by the bank on a contract basis ()
 - (ii) Employed by an outsourcing organization for the bank ()
 - (iii) Employed directly by the bank on a permanent basis ()

SECTION B

Instructions: Below are a number of statements, please mark [✓] in the box to indicate the extent to which each statement applies to you at work.

n/o	Indicate how much you have involved in the following behaviour in your banks	Never	Not often	Sometimes	Many times	Frequently
1.	Purposely wasted your employer's materials/supplies					
2.	Purposely damaged a piece of equipment or property					
3.	Purposely dirtied or littered your place of work					
4.	Came to work late without permission					
5.	Stayed home from work and said you were sick when you weren't					
6.	Took a longer break than you were allowed to take					
7.	Left work earlier than you were allowed to					
8.	Purposely did your work incorrectly					
9.	Purposely worked slowly when things needed to get done					
10.	Purposely failed to follow instructions					
11.	Stolen something belonging to your employer					
12.	Took supplies or tools home without permission					
13.	Put in to be paid for more hours than you worked					
14.	Took money from your employer without permission					
15.	Stole something belonging to someone at work					
16.	Started or continued a damaging or harmful rumour					
17.	Been nasty or rude to a client or customer					
18.	Insulted someone about their job performance					
19.	Blamed someone at work for the error you made					
20.	Started an argument with someone at work					
21.	Verbally abused someone at work					
22.	Threatened someone at work, but not physically					
23.	Said something obscene to someone at work to make them feel bad					

SECTION C

Kindly read each of the following statements and indicate how much you agree or disagree with a tick [✓] under appropriate number: **Strongly Disagree (1); Disagree (2); Somewhat Disagree (3); Neither Agree nor Disagree (4); Somewhat Agree (5); Agree (6); Strongly Agree (7)**

		1	2	3	4	5	6	7
1.	I am worried about having to leave my job before I would like to.							
2.	I am concerned about the possibility of being laid off.							
3.	I feel uneasy about losing my job in the near future.							
4.	Reductions in conditions of service are frequently discussed.							
5.	I am confident that this organization will continue to need me or my services even in times of layoffs							
6.	There are rumours concerning changes, such as cuts in overtime, pay and labour in this organization							
7.	My future career opportunities for advancement in this organization are favourable.							
8.	My job performance history will protect me from losing my job in this organization							
9.	In my opinion, I will have a job in this organization for as long as I want it							
10.	I have enough power in this organization to control events that might affect my job							
11.	In this organization, I can prevent negative things from affecting my work situation							
12.	I understand this organization well enough to be able to control things that affect me							

SECTION D

Kindly indicate how **“TRUE”** each of the following statements applies to you with regard to your current job assignment. **Not at all true (1); Not true (2); Somewhat true (3); True (4); Completely true (5)**

		1	2	3	4	5
1.	I can remain calm when facing difficulties in my job because I can rely on my abilities.					
2.	When I am confronted with a problem in my job, I can usually find several solutions.					
3.	Whatever comes my way in my job, I can usually handle it.					
4.	My past experiences in my job have prepared me well for my occupational future.					
5.	I meet the goals that I set for myself in my job.					
6.	I feel prepared to meet most of the demands in my job.					

SECTION E

Kindly indicate your level of agreement or disagreement with each statement by ticking [√] one of the seven alternatives next to each statement with regard to your current job assignment.

Strongly Agree (1); Moderately Agree (2); Slightly Agree (3); Neutral (4); Slightly Disagree (5); Moderately Disagree (6); Strongly Disagree (7)

		1	2	3	4	5	6	7
1.	My work schedule is fair.							
2.	I think that my level of pay is fair.							
3.	I consider my workload to be quite fair.							
4.	Overall the rewards I receive here quite fair.							
5.	I feel that my job responsibilities.							
6.	Job decisions are made by the manager in a biased manner.							
7.	My manager makes sure that all employee concerns are heard before Job decisions are made.							
8.	To make job decisions, my manager collects accurate and complete information							
9.	My manager clarifies decisions and provides additional information when requested by employees.							
10.	All jobs decisions are applied consistently to all affected employees.							
11.	Employees are allowed to challenge or appeal job decisions made by their managers.							
12.	When decisions are made about my job, the manager treats me with kindness and consideration.							
13.	When decisions are made about my job, the manager treats me with respect and dignity.							
14.	When decisions are made about my job, the manager is sensitive to my personal needs.							
15.	When decisions are made about my job, the manager deals with me in a truthful manner.							
16.	When decisions are made about my job, the manager shows concern for my right as an employee.							
17.	Concerning decisions made about my job, the manager discusses with me the implications of the decisions.							
18.	The manager offers adequate justification for decisions made about my job. 3.21 0.79							
19.	When making decisions about my job, the manager offers explanations that make sense to me.							
20.	My manager explains very clearly any decisions made about my job.							

Main study questionnaire



University of Fort Hare
Together in Excellence

UNIVERSITY OF FORT HARE
FACULTY OF MANAGEMENT AND COMMERCE
DEPARTMENT OF INDUSTRIAL PSYCHOLOGY

Dear Respondent,

This questionnaire has been designed to collect data for a PhD degree in Industrial Psychology. The research is on **self-efficacy and organizational justice as moderators of bank employees' job insecurity - counterproductive work behaviour in Nigeria**. You are kindly requested to respond to **ALL** the statements in the following questionnaire. There is no right or wrong answer and you are encouraged to be honest and truthful in your expression of options. Please, your name is not required. These will be dealt anonymously and confidentially and will be used for academic purposes only. Your sincere responses would, therefore, be highly appreciated. Thanks for your anticipated cooperation.

Olugbenga J. OLUWOLE (+234 7062 264562; 201514801@ufh.ac.za)

SECTION A

Kindly supply the necessary information by putting a tick (✓) in the space that corresponds to your answer or writing your responses where necessary.

1. **Age:** 21-25 () 26-30 () 31-35 () 36-40 () 41-45 () 46- 50() 51 - Above ()
2. **Sex:** (a) Male () (b) Female ()
3. **Marital status:** (a) single () (b) married () (c) divorced () (d) widow/widower ()
(e) separate ()
5. **Education level:** (a) OND () (b) B.Sc./HND () (c) Postgraduate () (d) Others
6. **No. of years in present position**
7. **No of years with present employer**
8. **Years of work experience:** (a) 1-5years () (b) 6-10years () (c) 11-15 () (d) 16years- above ()
9. **Department/ Section:**
10. **Position:** (a) lower management level () (b) middle management level ()
(c) upper management level ()
11. **Employment status:** (a) permanent () (b) contract staff ()
12. **Job designation**
13. **Job Status in the organization:**
 - (i) Directly employed by the bank on a contract basis ()
 - (ii) Employed by an outsourcing organization for the bank ()
 - (iii) Employed directly by the bank on a permanent basis ()

SECTION B

Instructions: Below are a number of statements, please mark [✓] in the box to indicate the extent to which each statement applies to you at work.

n/o	Indicate how much you have involved in the following behaviour in your banks	Never	Not often	Sometimes	Many times	Frequently
1.	Purposely wasted your employer's materials/supplies					
2.	Purposely damaged a piece of equipment or property					
3.	Purposely dirtied or littered your place of work					
4.	Came to work late without permission					
5.	Stayed home from work and said you were sick when you weren't					
6.	Took a longer break than you were allowed to take					
7.	Left work earlier than you were allowed to					
8.	Purposely did your work incorrectly					
9.	Purposely worked slowly when things needed to get done					
10.	Purposely failed to follow instructions					
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23.	Said something obscene to someone at work to make them feel bad					

SECTION C

Kindly read each of the following statements and indicate how much you agree or disagree with a tick [✓] under appropriate number: **Strongly Disagree (1); Disagree (2); Somewhat Disagree (3); Neither Agree nor Disagree (4); Somewhat Agree (5); Agree (6); Strongly Agree (7)**

		1	2	3	4	5	6	7
1.	I am worried about having to leave my job before I would like to.							
2.	I am concerned about the possibility of being laid off.							
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4.	Reductions in conditions of service are frequently discussed.							
5.	I am confident that this organization will continue to need me or my services even in times of layoffs							
6.	There are rumours concerning changes, such as cuts in overtime, pay and labour in this organization							
7.	My future career opportunities for advancement in this organization are favourable.							
8.	My job performance history will protect me from losing my job in this organization							
9.	In my opinion, I will have a job in this organization for as long as I want it							
10.	I have enough power in this organization to control events that might affect my job							
11.	In this organization, I can prevent negative things from affecting my work situation							
12.	I understand this organization well enough to be able to control things that affect me							

SECTION D

Kindly indicate how **"TRUE"** each of the following statements applies to you with regard to your current job assignment. **Not at all true (1); Not true (2); Somewhat true (3); True (4); Completely true (5)**

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2.	When I am confronted with a problem in my job, I can usually find several solutions.					
3.	Whatever comes my way in my job, I can usually handle it.					
4.	My past experiences in my job have prepared me well for my occupational future.					
5.	I meet the goals that I set for myself in my job.					
6.	I feel prepared to meet most of the demands in my job.					

SECTION E

Kindly indicate your level of agreement or disagreement with each statement by ticking [✓] one of the seven alternatives next to each statement with regard to your current job assignment.

Strongly Agree (1); Moderately Agree (2); Slightly Agree (3); Neutral (4); Slightly Disagree (5); Moderately Disagree (6); Strongly Disagree (7)

		1	2	3	4	5	6	7
1.	My work schedule is fair.							
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9.	My manager clarifies decisions and provides additional information when requested by employees.							
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15.	When decisions are made about my job, the manager deals with me in a truthful manner.							
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17.	Concerning decisions made about my job, the manager discusses with me the implications of the decisions.							
18.	The manager offers adequate justification for decisions made about my job. 3.21 0.79							
19.	When making decisions about my job, the manager offers explanations that make sense to me.							
20.	My manager explains very clearly any decisions made about my job.							

THANKS SO MUCH

Appendix F

Editor's confirmation letter

8 Nahoon Valley Place

Nahoon Valley

East London

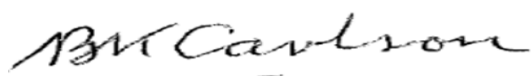
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31 May 2018

TO WHOM IT MAY CONCERN

I hereby confirm that I have proofread and edited the following doctoral thesis (excluding the table of contents and list of references) using the Windows 'Tracking' system to reflect my comments and suggested corrections for the student to action:

The moderating role of occupational self-efficacy and organisational justice in the relationship between perceived job insecurity and counterproductive work behaviour among bank employees in Nigeria by Olugbenga Joseph OLUWOLE, A PhD thesis submitted to the Faculty of Management and Commerce, Department of Industrial Psychology, University of Fort Hare in partial fulfilment of the requirements for the degree of Doctor of Philosophy.



Brian Carlson (B.A., M.Ed.)

Professional Editor

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Disclaimer: Although I have made comments and suggested corrections, the responsibility for the quality of the final document lies with the student in the first instance and not with myself as the editor.

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