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Pragmatic Impact of Loyalty on Deviant Workplace Behavior among Banking Sector Employees

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ABSTRACT

The aim of this research is to present findings of an integrative literature review related to employee loyalty and Deviant Workplace Behavior. The data was collected by a questionnaire called Swat Loyalty Scale and adapted scale of Deviant Workplace Behavior. The population of the study was all the employees working in commercial banks situated in Mingaora, district Swat. The data was randomly collected from a sample of 129 employees working at different level of Management. The data was analyzed through correlation and regression analysis. The result reveals widespread support of negative relationship between Loyalty and Deviant Workplace Behavior ($r = .595$, $\beta = -.772$, $t = -17.67$, $p < 0.005$). This study suggests that organization should device the policies to nurture the loyalty of employees in order to eradicated Deviant Workplace Behavior.



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1. Introduction

Pakistan's banking sector is the fastest-growing sector, but there are currently many factors affecting banking performance that require banks to increase their efficiency in an ever-changing climate. Many banks continue to focus mainly on reducing the root causes of poor performance through human resource practices in order to improve their competitive potential. Human resources are often seen as a crucial element in the assessment of the organisation's performance or failure. (Promsri, 2018). Every bank is looking for best practice to boost the performance of its employees and to reduce undesirable behaviors that may deteriorate the organization in the long run (Promsri, 2018). Loyalty is one of the key factors that managers are striving to contribute to operational efficiency and performance (Tang & Chang, 2010). Loyalty as a general term means an attachment or a feeling of devotion to a particular object that could have been an ideal, a duty or a cause for another person or organization. Loyalty means the devotion or sense of attachment of a person to a given object and is the contribution of employees to the organization's success and feels that working with this organisation is their best choice (Wibowo, Waskito, & Sanny, 2018). Studies suggests that more loyal employees are more motivated to participate in the organization and often seek to accomplish more organizational objectives than other employees (Mehdad & Khoshnami, 2016).

Employees who are loyal to the organization tend to show a lower level of withdrawal from work and absenteeism (Lee, Carswell, & Allen, 2000). This work adds to the concept addressed by a variety of authors that the loyalty of employees in service organisations can have a beneficial impact on the organizational efficiency (Tomic, Tesic, Kuzmanovic, & Tomic, 2018). In order to test this impact of loyalty to organizational efficiency, we investigate the relationship among employee loyalty and Deviant Workplace Behavioural (DWB) performance of employees working in banking sector. Loyal employees are devoted to the organization and do their best in providing service, which directly and significantly affects the performance of service organization (Tomic et al., 2018). As banks are service oriented industry and testing of this relationship between employee's loyalty and Deviant Workplace Behaviour is of particular importance for increasing sustainable efficiency and reducing waste of intangible resources. The underpinning theory for studying the relationship between loyalty and DWB is Social Exchange Theory. According to Nawaz, Hassan, Hassan, Shaukat, and Asadullah (2014), the theories of social exchange (SET) provide the theoretical basis for employees' creative and destructive behaviour. SET also provides a conceptual paradigm for understanding behaviour at the workplace. So, it is pretended on the basis of SET that loyalty is negatively associated with WDB. This relationship between employee's loyalty and WDB have been ignored in Pakistan, therefore this study is an attempt to improve the body of knowledge and to fill this gap of knowledge in the local context of Pakistan. The objectives of this study is to allow the researcher to determine whether the relationship between employee's loyalty and DWB was distinctive when the conducted in the specific setting of Pakistan.

1.1. Employee Loyalty

Employee Loyalty in previous studies is premeditated from perspective of organizational citizenship behavior (Bettencourt, Gwinner, & Meuter, 2001; Van Dyne, Graham, & Dienesch, 1994). Loyalty represents responsibilities of citizenship behavior that reflects devotion to the organization in promoting its interest and image to outsiders (Bettencourt et al., 2001). Loyal employees are transcendent of self-interest and try, perhaps by practicing organizational citizenship and other extra roles at work, to benefit their employers (Robinson & Morrison, 1995; Van Dyne et al., 1994) and hence is a positive quality that can improve the efficiency of employees and organizations (Gargouri, 2017). Loyalty is a positive trait that focuses on positive qualities rather than psychological illness (Bakker & Schaufeli, 2008) and the loyal employees never criticize its organization to outsiders and work hard to make it better of other groups (Levine & Moreland, 2002).

Loyalty reflects the relative strength and involvement of a person with a specific organisation and is an indication of organizational commitment (Mowday, Steers, & Porter, 1979). It is a mental state and shows the connection of employees with the organization they work for, influencing their decision to stay with the organization (Grisaffe, 2001). Employee loyalty is the purpose of pursuing the best interests of the worker, although this may require that certain aspects of one's self-interest be compromised beyond what the legal and other moral duties require. A loyal employee is willing to work in the organization believing that staying in the organization is the best option. In order to do this, the individual makes every effort to ensure the success of the organization (Adedeji & Ugwumadu, 2018). Based on this discussion, employee Loyalty is a dynamic, multifaceted concept comprising of elements of emotion, cognition and behavior (Van Vugt & Hart, 2004). Being loyal means a person shall cognitively, physically, and emotionally devoted to an organization. Cognitive dimension of loyalty is that one's always willing to learn, advance and take pride in performing a specific role. Such persons are active, constructive and abide policies of the organization. Physically dimensions means that a person is ready, willing and able to perform an organization role. The emotional dimensions are the positive feelings, expressions and experiences of one's that are appropriate to perform a particular job within an organization.

1.2. Deviant Workplace Behavior

Deviant Workplace Behaviour is a paraplegic term which, partially or entirely, incorporates similar notions relating to harmful behaviors at work (Spector, 2011). Any action like aggression, bullying, deviance, repercussion and vengeance of an individual that harm an employee or organization are counted in the CWB (Bartlett & Bartlett, 2011). It is an employee behavior that is contrary to an organization's legitimate interests (P. R. Sackett, Berry, Wiemann, & Laczó, 2006). In fact, many research studies have shown this to be one of the worst problems in many countries faced by organizations (Chappell & Di Martino, 2006). Due to Deviant Workplace Behavior millions of dollars are wasted each year in the form of theft, loss in productivity, compromising the quality, damaging organizational image and

property and hence reduce efficiency (Ackroyd, 2007; Kelloway, Francis, Prosser, & Cameron, 2010; P. Sackett & DeVore, 2001). Robinson and Bennett (1995) coined DWB as a deviant behavior which not only affect individual in the form of verbal abuse, workplace theft, threats to colleagues and harassment but also affecting organizations like leaving early, speaking too much, working deliberately slowly and wasting resources while the more serious behaviors are sabotage of equipment, kickback, lying about working hours and pilfering. This typology shows evidence that, in addition to affecting people, organizations are also perpetrators of counterproductive behaviors in the workplace and therefore abuse in the workplace (Bartlett & Bartlett, 2011). Thus it damages the organizational environment on the one hand, and reduces the employees ' morale on the other hand (Einarsen, Hoel, & Cooper, 2003).

The principle of social exchange can be used to account for the relationship between employee loyalty and DWB. The reciprocity norm in the theory of Social Exchange Theory (SET) states that one party's positive action leads to another party's positive response and vice versa (Blau, 1968; Emerson, 1976; Gouldner, 1960). This provide possible explanation that employee who have low loyalty might engross in DWB as such kind of employees worry little about losing their jobs and hence pursue activities that might endanger their employment (Ariani, 2013). Therefore, based on SET, we hypothesize that:

H1: The relationship between Employee Loyalty and DWB is negative.

2. Problem Statement

Employees play a key role in an organisation as they offer their abilities and skills for the deeds of an organisation and because of these factors employers want to recruit the employees with the highest personal qualities. Hence we have chosen this issue of employee loyalty because many organizations face issues nowadays concerning the low efficiency and DWB, which lead to massive losses in terms of performance, competitive advantage and profit. To date, there has been comparatively little attention being given to Loyalty that could be deemed a key component of organizational success. Employees are the strength to any organization and organization with employees having Deviant Workplace Behavior never last long (Bilal, Farooq, & Hayat, 2019).

3. Objectives of the Study

The main objective of this study is to elaborate the Employee's Loyalty in the context of developing country and to assess its relationship with Deviant Workplace Behaviour.

4. Research Methodology

4.1. Sampling and Data Collection

The population for the study was taken all the Banks located in district Swat, Khyber Pakhtunkhwa. A random sampling method was used to gather the correct number of respondents for this study. Total of 280 questionnaires were circulated and 213 responses were received with 76% response rate. The data was collected through a survey questionnaire modified according to the local settings. Regression was used to determine the level of impact of Employee Loyalty on DWB.

4.2. Research Instruments

The Employee loyalty was measured with a new scale of Swat Loyalty Scale (SLS) consisting of 19 items. This scale was further divided into three subscales: Cognitive Dimensions consisting of 4 items e.g, I am very proud of my organisation, Physical Dimensions comprises of 7 items e.g, I avoid the misuse of my organization's resources and Emotional Dimensions contains 8 items e.g, I am admired by my organisation. The Workplace Deviant Behavior was measured by Robinson and Greenberg (1998) scale. Both the scales were assessed by 5 point Likert scale ranging from 1 = Strongly Disagree to 5 = Strongly Agree.

5. Results and Discussion

To determine the reliability of the measurements, the alpha value of the alpha Cronbach's method was used. Both scales were reliable, and the results are shown in Table 1

Table 1: Reliability Statistics

Variable Name	Cronbach's Alpha	Cronbach's Alpha
Employee Loyalty	0.867	19
WDB	0.903	09

5.1 Demographic Profile

The demographic profile of respondents consisting of the gender, age, education, management levels and experience of the correspondence is shown in the following Table 2.

Table 2: Demographics Profile

		Frequency	Percent	Valid Percent	Cumulative Percent
Gender	Male	204	95.8	95.8	95.8
	Female	09	4.2	4.2	100
Age	25 or Below	40	18.8	18.8	18.8
	26 to 30	106	49.8	49.8	68.5
	31 to 35	34	16.0	16.0	84.5
	36 to 40	15	7.0	7.0	91.5
Education	41 and Above	18	8.5	8.5	100.0
	FA/ FSc	21	9.9	9.9	9.9
	Graduation	90	42.3	42.3	52.1
Management Level	Post-Graduation	72	33.8	33.8	85.9
	Ms/MPhil	30	14.1	14.1	100.0
	Top Level	35	16.4	16.4	16.4
Experience	Middle Level	73	34.3	34.3	50.7
	Lower Level	105	49.3	49.3	100.0
Experience	1-5 years	115	54.0	54.0	54.0
	6-10 years	38	17.8	17.8	71.8
	11-15 years	55	25.8	25.8	97.7
	15-20 years	5	2.3	2.3	100.0

5.2 Factor Analysis and Findings

Table 3 shows a five-factor Employee Loyalty solution (19 items) that accounted for 64.235% of the total variance. In addition, Kaiser-Meyer - Olkin of Sampling Suitability (KMO) is .804 and Approx Chi-Square of Bartlett's Sphericity Test is 1733.971 which is significant and acceptable. The validity of construct variables for the overall Loyalty scale is checked by factor analysis. None of these variables were found to have factor weight less than .40, as shown in Table 3 below.

Table 3: Factor Analysis of Swat Loyalty Scale (SLS)

Swat Loyalty Scale	Component				
	1	2	3	4	5
I'm very proud of my organisation	.849				
I understand the weaknesses of my organization and help it overcome these weaknesses discreetly.	.826				
I always obey My organization's rules.	.817				
I promote my organization's positive image in the private and public spheres.	.745				
I avoid the misuse of my organization's resources	.746				
If needed, I will work extra hours for my organization without expecting any additional benefits	.772				
I am willing to work with my organization on very nominal benefits after retirement.					.815
I'll be happy if my kids join this organization now or after I retire	.665				
I care about my organization's property and reputation	.671				
I will never leave this company, even if other organizations offered me greater benefits.	.646				
I can sacrifice my increments and promotions to make my organization better.	.699				
I avoid the misuse of my organization's resources		.801			
If needed, I will work extra hours for my organization without expecting any additional benefits		.858			

I am willing to work with my organization on very nominal benefits after retirement.	.538	
If my colleague tells me how difficult it is to work with peers or supervisor(s), I affirm my colleague's frustration and empathize with his / her feelings and avoid saying anything.	.582	
I appreciate the people who work in my organization.	.747	
I have a strong sense of feeling for my organization.	.827	
What I am right now is because of my organisation.	.570	
I always continue in my organization even if things go wrong		.778

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 5 iterations.

5.3 Hypothesis Testing

5.4 Correlation Analysis

A strong correlation ($r = -0.772$, $p = 0.000$) is found between Loyalty and Workplace Deviant Behaviour, as the results are shown in Table 4. This is worth noting that the Loyalty results are strongly and negatively associated with Workplace Deviant Behaviour.

Table 4: Descriptive Statistics and Correlation

	Mean	Std. Deviation	Loyalty	CWB
Loyalty	2.5965	.63861	1	-.772
CWB	1.8487	.62133	-.772	1

To test and see the strength of this correlation between Loyalty and Deviant Work Behaviour, the magnitude of Regression, F and Coefficient are calculated as shown in Table 5. The regression analysis reveals that Loyalty is negatively effecting Deviant Workplace Behavior that describes 59.5 per cent ($R^2=0.595$) of variance in DWB of employees serving in banks with a Beta value of $-.772$, at a significant value of $p= 0.000$ and t value of -17.67 . R square of 59.5% indicates that the study's hypothesis is true and accepted.

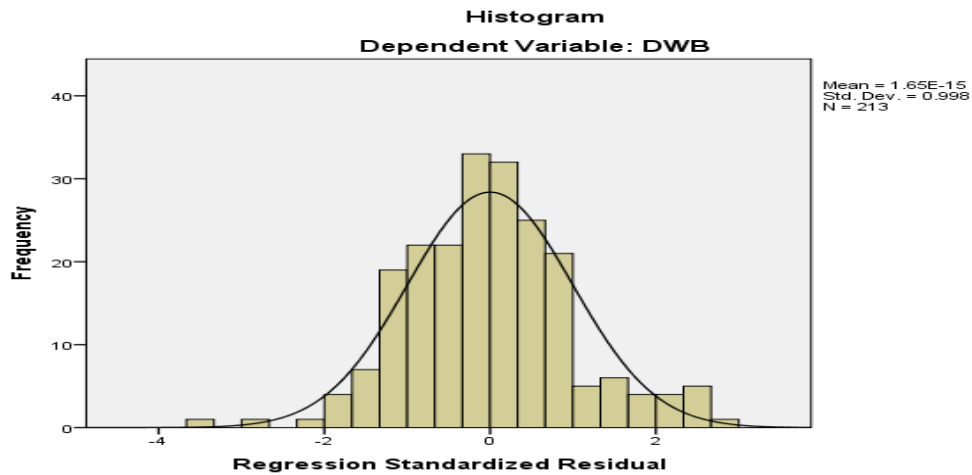
Table:5 Regression Results

Model	Change Statistics				Std. Coefficients		
	R	R ²	R ² Change	F	Beta	t	Sig.
1	.772	.597	.595	312.19	-.772	-17.67	.000

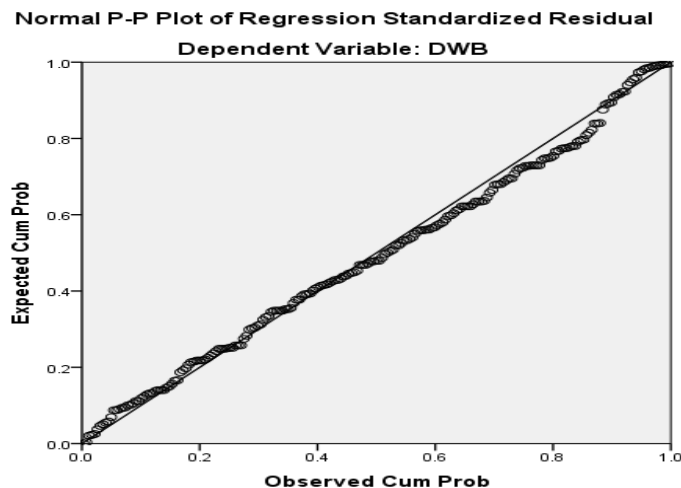
Dependent Variable: DWB

The accompanying histograms demonstrate that the dependent variables do not refute the normality statement in order to better validate the normality of the results in the model distribution. since these figures represent the symmetrical bellcurve and therefore support the principle of normality (Hair, Anderson, Babin, & Black, 2010). The following Figure 1 is the histogram of Loyalty and Deviant Workplace Behavior.

Figure 1: Regression Standardized Residual of Loyalty and DWB



The linearity theory encompasses the direct (straight line) relationship between exogenous and endogenous variables (Tabachnick, Fidell, & Ullman, 2007). The linearity of outcomes was tested by distributed plots in contingent and independent variables with standardized residues. The straight line or a curvilinear line forms the linear association, and therefore the connection is normally created (Pallant & Manual, 2010). The linearity in a data model is shown in the following P-P plot Figure 2 for Loyalty and DWB, which do not appear to have compromised the normality principles found in Histogram. This supports the hypothesis of linear negative relationship between Loyalty and DWB.



6. Discussion and Conclusion

This research had the aim of exploring the connection between Loyalty and Deviant Workplace Behavior in the banking sector. The findings of the regression analysis revealed that employee's Loyalty had a significant negative impact on DWB, which confirmed Rishipal (2019) findings, who observed a significant negative association in the hospitality sector between Loyalty and Counterproductive Work Behavior. The results of the present study also partially supported the previous findings of Golparvar and Nadi (2011). Accordingly, based on the analytical results of the present research, this study concludes that there is a significant negative association between employee loyalty and Workplace Deviant Behavior.

7. Managerial Implications and Limitations

Managers need to recognize that employee loyalty is a core component of an employee conduct and needs to be assessed from time to time by an employer in order to eliminate deviant behaviour. As employee loyalty builds with the passage of time (Parker, 2004), Therefore loyalty assessment tests should not be used during recruiting time but rather as a way of minimizing deviant behaviour and enhance the efficiency of the employee. In this way, employees

who are identified as being high on the Loyalty could be involved to participate in management programs and it may be beneficial for organizations to provide them training on how employees can better regulate and manage deviant behaviour in the workplace.

The study utilized cross-section data in which data is gathered at a specific point in time. The downside in utilizing this data is that it cannot identify the probability of a causal association between variables (Arshad & Ismail, 2018). To address this limitation, future research should replicate the study across different organizations and use the longitudinal method of data collection in order to make further generalizations possible. Regarding the prospective research, this present analysis proposes the widening of the sample size and the gathering of data from employees working in banks at a wide geographic range other than the District Swat. To be able to clearly explain the cause and effect of each dimension of Employee's Loyalty on Workplace Deviance Behavior, further research should be conducted to investigate the relationships between each component of loyalty including cognitive, physical and emotional dimensions. In addition, other independent variables such as employee engagement, emotional intelligence and job satisfaction should be included for the future study.

8. Conclusion

An employee loyalty is necessary for the competitiveness and sustainability of organizations. As employees influence and use all available resources and in case of low employee loyalty, they can create problems for banks and turn it into a wasteful venture. It is important for the Management to encourage loyal workers by the provision of cognitive, physical, and emotional factors, so to promote loyalty and minimize deviant activity in the workplace. Therefore, it is necessary for management to identify factors that enhance loyalty and reduce Workplace Deviant Behavior, in order to achieve its objectives.

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