PERCEPTION OF ORGANIZATIONAL POLITICS AND JOB-RELATED NEGATIVE EMOTIONS AS PREDICTORS OF WORKPLACE INCIVILITY AMONG EMPLOYEES OF DISTRESSED BANKS

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Abstract

This study extents the literature on workplace incivility by investigating the extent to which perception of organizational politics and job-related negative emotions predicted workplace incivility. Participants were 248 employees (121 males; 127 females) of distressed commercial banks, whose ages averaged 27.43 years (SD=9.58). Results indicated that marital status predicted workplace incivility such that employees that were single tended to be less civil than those that were married. Academic qualification also exerted influence on workplace incivility such that workplace incivility reduced as employees’ level of education increased. Employees who perceived organizational politics also tended to engage in workplace incivility. Job-related negative emotions significantly predicted workplace incivility in such a way that employees who felt bad about their jobs tended to exhibit workplace incivility. Workplace violence might be employees’ negative way of coping with self-serving behaviors and other negative work situations.

Keywords: Interpersonal disrespect, organizational politics, emotions, workplace reactivity, distressed bank

Introduction

Background

In the last one decade, the Nigeria banking sector has witnessed financial crises triggered by events in the global financial landscape (Sanusi, 2010). The financial crises in the Nigeria banking sector were characterized by persistent liquidity problems, poor asset management, weak corporate governance, weak capital base, over-dependency on public
sector deposits, late or non-publication of annual accounts, and neglect of small and medium scale enterprises (Soludo, 2004). In order to salvage the sector, the Central Bank of Nigeria (CBN) instituted the bank recapitalization and consolidation policies, which reduced the number of commercial banks in Nigeria. By December 2005, the number of commercial banks in Nigeria reduced from 89 to 25 (Ogungbamila, 2010) and later to 24. In early 2010, fresh crises erupted in the Nigeria banking sector. The CBN/NDIC’s (Nigerian Deposit Insurance Company) special examination revealed that 8 of the 24 banks in Nigeria were in distress. Consequently, the sum of 620 billion naira was injected into the failed banks as a direct rescue package while corporate governance was enhanced with the appointment of new management teams (Sanusi, 2011). Apart from that, 3 of the rescued banks were nationalized in August 2011 and the remaining 5 were asked to recapitalize in September, 2011.

The crises in the Nigeria banking sector led to various forms of reactivity among the banks, employees, customers, and the financial sector. Among other things, the banking sector reacted with downsizing, which increased the level of perceived job insecurity among bank employees (Ojedokun, 2008; Owolabi & Babalola, 2011). The Nigeria banking sector was rife with uncertainty and it suddenly became an arena of survival of the fittest. Some bank employees reacted to the uncertainty with intention to quit (Ojedokun, 2008), others quit, and those whose coping capacities could not withstand the psychological demands developed mental problems (Yussuf, 2005).

This implies that the prevailing circumstance in the Nigeria Banking sector might create an atmosphere where bank employees feel they have low control, especially over the security of their jobs. The uncertainty may also increase employees’ tendency to perceive organizational politics, experience job-related negative emotions, and engage in various forms of antisocial behaviour including workplace incivility in reaction to the perceived mistreatment (Cortina, Magley, Williams & Langhout, 2001).

The author is not aware of any study that brought perception of organizational politics, job-related negative emotions, and workplace incivility together in a model. The aim of this study was to test the extent to which employees who perceive organizational politics and experience job-related negative emotions engage in workplace incivility.

**Literature Review**

Workplace incivility is a low-intensity disrespectful behaviour that does not regard the dignity and self-esteem of other individuals that runs contrary to expectations of the individual and workplace norms for mutual respect (Pearson, Andersson, & Porath, 2005; Zauderer, 2002). This study focused on workplace incivility rather than actual violence.
because the latter may have a greater negative impact on the victims (coworkers and customers) and public image of the organization than the former. Since workplace violence usually attracts severe punishment, employees may be motivated to under-report such behaviours that put them at risk of job loss or legal prosecution (Penny & Spector, 2005) than workplace incivility, which is usually less noticed or punished compared with workplace violence.

Cortina et al. (2001) submitted that workplace incivility deserves a serious research attention due to its theoretically identified adverse effects on organizations and individuals. Incivility though mild has the potential of snow-balling into negative organizational events (Andersson & Pearson, 1999). This implies that aggregation of a series of relatively mild forms of escalating interpersonal mistreatment experienced at work can accumulate beyond the employees’ point of objective control and coping strategies (Lazarus & Folkman, 1984). At this point, the last minor injustice may trigger violent behavior from the victim. Therefore, if the workplace incivility is not effectively managed it could provide an enabling environment for employees to ruminate about and devote more cognitive resources to negative emotions, which fire violent revenge thoughts that culminate in workplace violence (Barber, Maltby, & Macaskill, 2005; McCullough, Bellah, Kilpatrick, & Johnson, 2001; Spector, Fox, & Domagalski, 2006) and damage individual psychosomatic functioning (Cortina, 2008; Cortina et al., 2001; Pearson & Porath, 2005).

Demographic Factors and Workplace Incivility

Cortina et al. (2001) reported that of all the demographic variables tested only gender (with women experiencing greater frequency of incivility than men) and job position. Other variables such as age, marital status, and ethnicity did not exert significant independent and interaction effects on the frequency of incivility experienced by an employee. Cortina and colleagues focused more on the demographic characteristics of the victims. It may be beneficial to investigate the demographic and some psychological characteristics of the perpetrators of workplace incivility as suggested by Bies and Tripp (2005). Pearson and Porath (2005) reported that men are just as likely victims of incivility as women; but they are far more likely perpetrators of incivility than women. They also found that employees who occupy high job level have more opportunities to engage workplace incivility without much organizational sanctions. The victims of workplace incivility who occupy lower job level may “belittle the perpetrator behind their backs and delay actions on their requests” (p.11). This process can initiate and maintain a self-reinforcing cycle of incivility, which may
culminate in serious organizational and individual consequences. Based on the above studies it was hypothesized as follow:

**Hypothesis 1:** Demographic variables (age, gender, marital status, academic qualification, job tenure, and job level) predict workplace incivility.

**Perception of Organizational Politics and Workplace Incivility**

Ferris, Fedor, Chachere, and Pondy (2000) submitted that organizational politics is a social influence process that involves behaviors that are strategically designed to maximize short-term or long-term self-interest that may be consistent with or at the expense of other’s interests. Therefore, organizational politics may be beneficial or detrimental to the organization and other organization members (Vigoda, 2002). Vigoda (2002) itemized some positive outcomes of organizational politics to include career advancement, recognition and status, and enhanced sense of control. The negative consequences of organizational politics are ‘loss of strategic power, negative feelings [and actions] toward others...’ (Vigoda, 2002, p. 2). In the present study, we studied perception of organizational politics rather than the actual political behavior because Lewin (1936) submitted that individuals’ attitudes and behaviors are determined by their perceptions of reality and not reality itself.

Studies (e.g. Ferris, Zinko, Brouer, Buckley, & Harvey, 2007) have identified uncertainty as a major predictor of perception of organizational politics. Ferris, Adams, Kolodinsky, Hochwarter, and Ammeter (2002) submitted that when employees remain in a workplace they perceive as uncertain and political they may choose to participate in political behavior in order to survive the turbulent period, keep their jobs, and regain some control over the workplace (Ferris et al., 2007). However, some employees who perceive organizational politics may choose not to participate in political behavior. To such employees, organizational politics has become a workplace stressor, which may culminate in increased physical and psychological stress and strain reactions (Vigoda, 2002; Vigoda-Gadot & Kapun, 2005). Employees who are non-beneficiaries of political manipulations in the organization, but choose to remain in the employment of the organization may react with negative work attitudes and behaviors toward the organization (Ferris et al., 2002; Hochwarter, Perrewe, & Ferris, 2003; Shenge, 2007; Valle & Perrewe, 2000).

The reaction of employees to perception of organizational politics may not be limited to the organization. Perception of organizational politics has been associated with uncivil (Pearson & Porath, 2005) and violent behaviors toward other organizational members (Poon, 2003; Vigoda, 2002), especially those perceived as perpetrators or beneficiaries of such political behaviors. Therefore, bank employees who perceived organizational politics may
engage in workplace incivility against perpetrators or beneficiaries of such political behaviors as a pay-back (Ferguson & Beaver, 2009). Based on the empirical considerations, it was hypothesized as follow:

Hypothesis 2: Perception of organizational politics predicts workplace incivility.

Job-related Negative Emotions and Workplace Incivility

Emotion, as defined by Villamira (2001, cited in Cavelzani, Esposito, & Villamira, retrieved 2006), is a combination of intricate inter-face between an individual’s subjective experience and objective reality (mediated and moderated by neural and hormonal systems) that trigger important expressive, target-directed, and adaptive physiological and psychological responses. Emotion has two dimensions: negative and positive (Vastfjall & Garling, 2006). Employees derive positive emotions such as happiness, excitement, and delight from, and associate them with, pleasurable evaluations of events, objects, decisions, and work situations. Positive emotions are not the focus of this study. Job-related negative emotions (e.g. anger, hostility, fear, and disgust), which are the focus of this study; describe employees ratings of, and affective responses to, unpleasant work situations, events, objects, and decisions (Crawford & Henry, 2004).

Low-intensity violent reaction to perception of organizational politics may not be automatic. This may be because workplace incivility is a punishable behavior. Studies (e.g. Spector et al. 2006) have identified negative emotions as important precursors to low-intensity variant of workplace violence. For example, Loewenstein and Lerner (2003) and Shiota (2006) indicated that negative emotions influence an individual’s judgment, decision, and behavior. That is, the unpleasant work situation created by the perception of organizational politics may lead the employee to have a particular evaluation of the behaviors of other organization members. If the evaluation results in negative outcomes, the employees experience job-related negative emotions such as anger, jealousy, hatred, depression, and frustration (Spector et al. 2006). The intensity, duration, and extent of the unpleasant work incidences determine employees’ decision and response (which may be spontaneous or delayed, mild or intense) depending on their level of self-control, the value attached to the issue at stake, and the circumstance in which the negative emotions are encountered or experienced (Douglas & Martinko, 2001; Erber, Erber, & Poe, 2004).

Workplace incivility may, therefore, be driven by repressed negative emotions about self, others, and the work situation that are transmuted into variants of anger to produce emotions such as hatred, righteous anger, and vengeance (Turner, 2007). Smith, Laren, Chartrand, Cacioppo, Katafiasz, and Moran (2006) discovered that individuals exhibited
attention bias toward negative information. This may strengthen and reinforce their negative emotions and culminate in anger rumination (Barber et al. 2005). Anger rumination has been implicated in revenge inclination and violent behavior (Bushman, 2002). Job-related negative emotions have been associated with more mental intrusions (Barber et al., 2005), which may increase individuals’ tendency to engage in negative behaviors (Ogungbami, 2011). Cortina et al. (2001) reported a strong connection between incivility and psychological distress. Against this background, it was hypothesized as follow:

Hypothesis 3: Job-related negative emotions predict workplace incivility.

Methods
Participants and procedure
A combination of purposive and simple random sampling techniques was used to select 5 out of the 8 distressed banks that were rescued in 2010 by the Central Bank of Nigeria (CBN). Participants were 248 (121 males, 127) randomly selected employees from the branches of the banks in Lagos (the commercial capital of Nigeria). Their ages ranged between 18 and 47 years (mean = 28.14; SD = 4.87). They had spent an average of 2.9 years (SD = 1.63) in the employment of the present organization at the time of this research. The marital status of the participants indicated that 153 (61.7%) were single, 85 (34.3%) were married, and 10 individuals (4%) did not indicate their marital status. The participants also varied in their job levels. Sixty (24.2%) of the respondents were at the junior level, 116 (46.8%) were at the middle level, 65 (26.2%) were at the senior level, and 7 individuals (2.8%) did not indicate their job level. In the case of academic qualification, 38 (15.3%) of them had O’Level, 115 (46.4%) had OND/NCE, 82 (33.1%) had HND/first degree, and 9 (3.6%) had postgraduate degree. Four individuals did not indicate their academic qualification.

The 8 distressed banks in 2010 were numbered in alphabetical order. The Table of Random Numbers was used to select 5 of the banks. Permission was obtained from the managers of the branches of the selected banks. Accidental sampling technique was used to select the participants. This was because the busy schedule of bank employees (Owolabi & Babalola, 2011) and the security situations in the banking halls did not allow for a more rigorous sampling technique. With an average of 60 questionnaires per bank, 300 questionnaires were distributed. Participation in the study was voluntary. Participants were made to understand that they could discontinue with the research whenever they felt so. The respondents were guaranteed the confidentiality of their responses and that their responses could not be traced to them. The questionnaire had no time limit and the respondents could...
complete it at their leisure time, this was due to the busy schedule of bank employees. Two hundred (248) questionnaires were duly completed and found usable. This represented a response rate of 83%. Data collection spanned over 3 weeks.

Measures

**Workplace incivility** was measured using the perpetrator version, which was an adaptation of the Workplace Incivility Scale (WIS). It was a 7-item scale developed by Cortina et al. (2001) to assess the extent to which employees engage in rude and disrespectful behaviors towards other individuals in the workplace. WIS was rated on a 5-point scale (0 = Never; 4 = Most of the time). Sample items included: “Paid little attention to someone’s statement or showed little interest in the person’s opinion?” and “Addressed someone in unprofessional terms, either publicly or privately?” Cortina et al. (2001) reported a .89 Cronbach’s alpha for scale. In the study, the scale had .90 Cronbach’s alpha. High scores was an indication that the employee exhibited a high level of rude and disrespectful behavior.

**Perception of organizational politics** was measured using Perception of Organizational Politics Scale (POPS) (Kacmar & Carlson, 1994). It was a 6-item version of the modified 40-item scale originally developed by Kacmar and Ferris (1991) to measure the extent to which employees perceive that the behavior of the organization and other organization members are self-serving. POPS was rated on a 5-point scale (1 = Strongly disagree; 5 = Strongly agree). Sample items included: “There are persons in this organization who always get things their way because no one wants to challenge them” and “Favouritism rather than merit determines who gets promoted in this organization”. Vigoda (2000) reported a .77 reliability coefficient for the scale. Ladebo (2005) reported a Cronbach’s alpha of .79, using a Nigerian sample. With the present sample, a Cronbach’s alpha of .81 was found. High scores indicated that the employee perceived that the organization and other organization members engaged in self-serving and manipulative behaviors that are detrimental to his/ her interest.

**Job-related negative emotions** were measured using the 20-item version of the Job-related Affective Wellbeing Scale (JAWS) (Van Katwyk, Fox, Spector, & Kelloway, 2000). JAWS was designed to assess employee’s job-related negative emotions. JAWS was rated on a 5-point scale (Never = 1; Always = 5). Sample item included: “My work makes me gloomy” and “My works makes me discouraged”. Ogungbamila (2011) reported a .78 Cronbach’s alpha for the scale using a Nigerian sample. In the present study JAWS had a .89 Cronbach’s alpha. A high score in JAWS was an indication that employee was experiencing a high level of job-related negative emotions.
Results

**Descriptive and Inter-variable Correlations**

Some of the demographic variables were codified. Gender was coded male 0; female 1. Marital status was coded single 0; married 1. Job level was ranked junior level 1; medium level 2; senior level 3. Academic qualification was ranked O’Level 1; OND/ NCE 2; HND/ first degree 3; postgraduate degree 4. Table 1 presents the descriptive and inter-correlations of the study variables.

Table 1: Mean, SD, and Inter-variable Correlations

<table>
<thead>
<tr>
<th>Variables</th>
<th>M</th>
<th>SD</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Age</td>
<td>28.14</td>
<td>4.87</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Gender</td>
<td>-</td>
<td>-</td>
<td>-.19**</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Marital status</td>
<td>-</td>
<td>-</td>
<td>-.32** -.06</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Academic qualification</td>
<td>-</td>
<td>-</td>
<td>.35** .01</td>
<td>-.13*</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Job tenure</td>
<td>2.9</td>
<td>1.6</td>
<td>.34** .02</td>
<td>-.09</td>
<td>.31**</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Job level</td>
<td>-</td>
<td>-</td>
<td>.45** .06</td>
<td>-.19** .70**</td>
<td>.37**</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. Perception of org. politics</td>
<td>22.20</td>
<td>5.01</td>
<td>-.25** -.01</td>
<td>.05</td>
<td>.09</td>
<td>.03</td>
<td>-.13*</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>8. Negative emotions</td>
<td>76.51</td>
<td>18.51</td>
<td>-.16*</td>
<td>-.02</td>
<td>.08</td>
<td>-.21**</td>
<td>-.15*</td>
<td>-.28**</td>
<td>.29**</td>
</tr>
<tr>
<td>9. Workplace incivility</td>
<td>12.24</td>
<td>6.28</td>
<td>-.07</td>
<td>.10</td>
<td>-.07</td>
<td>-.27**</td>
<td>.00</td>
<td>-.21**</td>
<td>.24**</td>
</tr>
</tbody>
</table>

Note: ** p < .01. * p < .05. N ranged between 209 and 248.

Table 1 shows that perception of organizational politics had a significant relationship with workplace violence such that bank employees who perceived organizational politics tended to engage in workplace incivility \( r (246) = .24, p< .01 \). Similarly, job-related negative emotions were significantly related with workplace incivility in such a way that bank employees who experienced job-related negative emotions also engaged in workplace incivility \( r (246) = .41, p < .01 \). It is noteworthy that perception of organizational politics had a significant positive relationship with job-related negative emotions \( r (246) = .29, p < .01 \). This indicated that bank employees who perceived organizational politics also experienced job-related negative emotions.

**Test of Hypotheses 1 - 3**

To test hypotheses 1 to 3, a two-step hierarchical regression was conducted. In the first step, the demographic variables were entered into the regression model. In second step, perception of organizational politics and job-related negative emotions were entered into the model. The results are presented in Table 2.
Table 2: Hierarchical Regression on Workplace Incivility

<table>
<thead>
<tr>
<th>Variables</th>
<th>Step 1</th>
<th>Step 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Demographic variables</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Age</td>
<td>.00</td>
<td>.06</td>
</tr>
<tr>
<td>Gender</td>
<td>.13</td>
<td>.16*</td>
</tr>
<tr>
<td>Marital status</td>
<td>-.15*</td>
<td>-.16*</td>
</tr>
<tr>
<td>Academic Qualification</td>
<td>-.26**</td>
<td>-.25**</td>
</tr>
<tr>
<td>Job tenure</td>
<td>.09</td>
<td>.08</td>
</tr>
<tr>
<td>Job level</td>
<td>-.13</td>
<td>-.04</td>
</tr>
<tr>
<td>Predictors</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Perception of organizational politics</td>
<td>.16*</td>
<td></td>
</tr>
<tr>
<td>Job-related negative emotions</td>
<td>.37</td>
<td>.52</td>
</tr>
<tr>
<td>$R$</td>
<td>.13</td>
<td>.27</td>
</tr>
<tr>
<td>$\Delta R^2$</td>
<td></td>
<td>.14</td>
</tr>
<tr>
<td>$F$</td>
<td>3.88*** (df=7,173)</td>
<td>7.05*** (df=9,171)</td>
</tr>
<tr>
<td>$\Delta F$</td>
<td></td>
<td>16.13*** (df=2,171)</td>
</tr>
</tbody>
</table>

Note: *** $p < .001$, ** $p < .01$, * $p < .05$. N = 248.

The results in Table 2 indicated that at step 1 of the model, some of the demographic variables exerted influence on workplace incivility. Marital status predicted workplace incivility such that employees that were single tended to be less civil than those that were married ($\beta = -.15; \, t(246) = -2.03, \, p < .05$). Academic qualification also exerted influence on workplace incivility such that workplace incivility reduced with employees’ level of education ($\beta = .26, \, p < .01$). All the demographic variables contributed 13% to the observed changes in workplace incivility ($R = .37; \, F(7,173) = 3.88, \, p < .001$). This result partly supported hypothesis 1.

In the case of predictor variables, perception of organizational politics significantly predicted employees’ level of workplace incivility such that employees who perceived organizational politics also tended to engage in workplace incivility ($\beta = .16, \, p < .05$). Therefore, hypothesis 2 was supported by the results in Table 2.

Job-related negative emotions significantly predicted workplace incivility in such a way that employees who felt bad about their jobs tended to exhibit workplace incivility ($\beta = .31, \, p < .001$). This result confirmed hypothesis 3. The two independent variables jointly predicted workplace incivility ($R = .52; \, F(9,171) = 7.05, \, p < .0001$). Their inclusion in the regression model increased the coefficient from .13 to .14 ($R = .52; \, \Delta F(2,171) = 16.13, \, p < .0001$).

Discussion

This study extended the literature on workplace incivility as no study has included perception of organizational politics, job-related negative emotions, and workplace incivility...
Results indicated that some of the demographic variables investigated in this study exerted significant influence on workplace incivility. Hypothesis was partly supported. Results suggest that perpetration of workplace incivility was not associated with age, gender, job tenure, and job level but with marital status and academic qualification. The present study confirmed some aspects of Cortina et al.’s (2001) findings, using victims’ perspective, that workplace incivility was not associated with age. However, this result negates the submission of Pearson and Porath (2005) that men tended to perpetrate incivility than women.

As demonstrated in the results employees who were married were more civil than those that were single. This might be because individuals who are married are generally expected to be more courteous. These social and cultural expectations might have influenced the behaviors of such employees at work. Results showed that workplace incivility declined with level of education. This might be because education could help refine individuals’ behavior in social settings including the workplace. Educated individuals are, therefore, expected to be refined in words and actions. The more educated employees were more civil in line with this social expectation.

Hypothesis 2, which predicted that employees who perceived organizational politics would also exhibit workplace incivility, was confirmed by the results in Table 2. The results are in consonance with the findings of earlier studies (e.g. Pearson & Porath, 2005; Poon, 2003; Vigoda, 2002; Vigoda-Gadot & Kapun, 2005) on consequences of perception of organizational politics. Pearson and Porath (2005) posited that employees will react with workplace incivility toward other organizational members who they believe are connected with unfavorable political manipulations in the workplace. This implied that an employee who perceived organizational politics but choose not to participate in political behavior might have reacted with workplace incivility against the perpetrators or beneficiaries of the political manipulations in the workplace because he/ she does not have the power and hierarchical status to react overtly.

As predicted in hypothesis 3, employees who reported job-related negative emotions significantly predicted workplace incivility such that employees who felt unpleasant toward their jobs tended to exhibit uncivil behavior. The implication was that bank employees who were angered by the prevailing situations in the workplace, especially the uncertainties exacerbated by the political manipulations, could not react overtly due organizational restrictions on overt and violent behaviors. The present study suggests that negative emotions might important precursors to workplace incivility (Spector et al. 2006). As suggested by
Turner (2007), workplace incivility might have been driven by repressed negative emotions about self, others, and the work situation.

The results of this study have some practical and empirical implications. The findings of the present study indicated that workplace incivility was employees’ reaction to uncertainty, unfavorable political manipulations, and general negative emotion-evoking situations in the workplace. In order to reduce workplace incivility, especially during change and uncertainty (when employees’ jobs are threatened), organizations should effectively manage employees’ job-related negative emotions and perception of organizational politics. Organizations should institute effective incivility tracking systems that detect, identify, report, and discourage incivility before they get out of hand (Pearson & Porath, 2005).

However, this study did not compare the influence of perception of organizational politics, job-related negative emotions on workplace incivility toward customers and coworkers. This comparison is important because most employers, especially banks in Nigeria, are concerned about losing customers. Apart from that, the internal validity this study may be weak because employees of non-distressed banks ought to have served as a control group.

References:


Banking Regulations”, organized by the Canadian High Commission in Joint Collaboration with the Chartered Institute of Bankers of Nigeria (CIBN) and the Royal Bank of Canada (RBC) on 7th March.


