

Resistance to Change and Counterproductive Work Behaviour in the Nigerian Banking Sector

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Abstract

Change management is becoming a crucial component of how well organizations function globally. There is currently a dearth of research on organizational change management that examines the relationship between resistance to change and aberrant work behaviour in the Nigerian banking sector. This study therefore examined the effect of resistance to change on counterproductive work behaviour in the Nigerian banking sector. This study used a cross-sectional study design and a simple random sample technique to gather data from seventy-seven employees of selected banks in Abraka, Delta State. Out of the 70 copies distributed, fifty-seven (57) copies of the questionnaire were recovered, resulting in an 81.4% response rate. Of the fifty-seven (57) respondents in total, 25 were male employees and 32 were female employees of the selected banks. Correlation, linear regression analysis, and t-test were used to analyze the study's data. This study demonstrated a strong and significant correlation between resistance to change and counterproductive work practices in the Nigerian banking sector. As anticipated, this study also showed that counterproductive work behaviour in the Nigerian banking sector was statistically and significantly impacted by employees' resistance to change. The study concluded that employees' resistance to change is one of the main triggers of counterproductive behaviour at work. This implies that understanding counterproductive work behaviours is essential to comprehending why staff members resist change, act in retaliation against their employer or other staff members in the same organization. In order to prevent counterproductive work behaviour or lessen negative feelings towards the organizational change process, employees need comprehensive knowledge about the nature, procedures, and outcomes of organizational change in order to conquer resistance to change. This study recommended, among other things, that bank managers in Nigeria, and specifically in Abraka, should employ persuasive techniques to win over staff members' support prior to introducing change initiatives in order to improve the likelihood of success. This is due to the fact that in a world where change is constant, change agents are crucial to cultivating adaptable attitudes.

Keywords: Resistance to change, Counterproductive work behavior, Change initiatives

INTRODUCTION

Received: 1 August 2024
Accepted: 1 September 2024
Published: 31 October 2024

In our society, change is normal and unavoidable for businesses. Both private and public sector organizations frequently undergo change. As such, it is an unavoidable recurrent occurrence. It is becoming increasingly apparent that nothing

stays the same in today's commercial world. Modifications are made, either to improve effectiveness or to accommodate external changes. Change necessitates adaptation and can be either created or occurs naturally. In today's rapidly changing business environment, commercial banks seem to have a clear competitive advantage in their capacity to welcome and adapt to change. To remain productive and boost performance, organizations need to maintain an established basis of work values and ethics, along with suitable approaches and work cultures. It also became imperative that employers and employees view change from the same angle. Furthermore, each party is required to promise to adjust as needed (Cross, 2019). To bolster this argument, Kuzhda (2016) proposed that in order to attain efficiency and consistency, strategy needs to be linked to organizational culture and value systems.

In general, resistance is a personal response to change that is motivated by opposition (Darmawan & Azizah, 2020). Kuzhda (2016), on the other hand, claims in his research that resistance to change is a personal trait that demonstrates a dislike of change and a propensity to resist it. Employee resistance to change necessitates the establishment of specific objectives and targets for management; as a result, organizational change programs must take this resistance into account. Employees can resist change through boycotts, decreased interest, blocking, voicing opposing opinions, strikes, and unfavourable attitudes and perceptions (Darmawan & Azizah, 2020). Change can occasionally lead to an environment where employees experience a great deal of discomfort. Employee attitudes and behaviours towards change are influenced by their unique perspectives. They are also impacted by the organization's prior experiences with change management and the amount of information that is at their disposal about change. Employees attitudes towards planned change can be either positive (readiness to change) or negative (resistance to change). Given that they are the primary factor in the implementation of change, employees play a critical role in change management success (Okereka & Okolie, 2024).

According to Okolie and Memeh (2022), although some employees may eventually benefit from change, they are prone to resist it. Resistance could be considered a complex phenomenon since it results in unforeseen costs, delays, and instability during a strategic shift. Zamanan (2021) states that resistance can manifest as a reluctance to join forces with change agents or as a sluggish reaction to agreements. In an organization, resistance is the act of opposing or refusing to support specific tactics or ideas. It could be deliberate or accidental, overt or covert. Employee behaviour

exhibits two distinct forms of resistance to change such as active resistance and passive resistance. Employees who actively oppose the organizational change exhibit fearful, demeaning, and manipulative behaviours. Conversely, passive resistance is associated with ignorance, withholding information, and inaction following collaboration that is expressed verbally (Okolie & Memeh, 2022).

In the words of Ng and Yang (2023), organizations may suffer detrimental consequences if employees resist change. Long-standing psychological research has demonstrated the link between negative emotional states and harmful behaviours, such as counterproductive work behaviour, which is defined as actions taken with the intent to deliberately violate organizational norms and cause harm to the organization or any of its employee (Fox & Spector, 1999). This study draws on Spector and Fox's (2005) stressor-emotion model of counterproductive work behaviour, one of the most well-known frameworks in behavioural ethics, to theoretically clarify how resistance to change is linked to negative emotions and counterproductive work behaviour. The model describes how perceived stressors, emotions, and situational or individual factors interact to encourage harmful behaviours. Spector and Fox (2005) suggest that counterproductive work behaviour is a response to possible workplace stressors. Ng and Yang (2023) posit that employees may display counterproductive work behaviour as a coping mechanism for uneasy negative emotions triggered by stressful situations that they perceive to be overwhelming or threatening.

The importance of subjective assessments is emphasized by Spector, Fox, and Domagalski (2006), who also point out that not all environmental stressors are viewed as dangerous, and that means negative feelings or unproductive work habits are not always the result. Instead, only those who feel threatened by these kinds of stressors feel bad about themselves and are more likely to act in an unproductive manner at work. According to Amarantou et al. (2018), personality traits may have an impact on how much employees perceive stressors and how they handle adverse feelings. Based on Spector and Fox's (2005) model, this study demonstrates that resistance to change can be contextualized as a stressor that causes negative emotions and, in turn, counterproductive work behaviour.

Over the past few years, the Nigerian banking sector has experienced a number of significant management and structural changes. These changes have influenced the working conditions and daily lives of the staff and have included the introduction of

new technology and process structuring techniques. The financial sector offers ease, high-quality service, and innovative service; it is more focused on the needs of its clients. In Nigeria, bank employees play a crucial part in delivering high-quality services. Employees in the banking industry are under a lot of stress as a result of these developments. In recent years, a number of factors have led to a significant shift in the landscape in recent years, including the nation's financial institutions' reduced size, which has resulted in widespread layoffs as well as higher demands, competition, and pressure at work. The personnel of the Nigerian bank experienced a sensitive work environment as a result of these developments, which intensified their work context and individually strengthened the propensity to feel overwhelmed and engage in counterproductive work behaviour. In the banking sector, counterproductive work behaviours can involve fraud, document falsification, theft, sabotage, espionage, and poor service delivery, among other things. Despite the fact that studies on resistance to change and counterproductive work behaviour exists in a variety of industries and contexts, there is a clear research gap regarding the financial institutions in Nigeria. Thus, this study examined how resistance to change influence unproductive work practices in selected commercial banks in Abraka, Delta State.

LITERATURE REVIEW

Resistance to Change

Change is characterized as a process that modifies the course of history or advancement and has the potential to affect an organization's structure or operations. Not every planned change, though, will be successful and welcomed by every employee. As it turns out, up to 70% of organizational change initiatives fail (Darmawan & Azizah, 2020). It illustrates how employee responses to changes determine whether a change is successful because, at its core, every employee must view changes from a different perspective than other employees. Some employees respond negatively to change, and resistance to change is one of the employees' negative attitudes towards change; not all employees react negatively to change (Okereka & Okolie, 2024).

One way to understand resistance to change is as a person's attitude or behaviour that undermines the intention behind the change. Negative employee responses to planned changes have serious repercussions that will prevent the changes from

succeeding (Okereka & Okolie, 2024). Yekani (2016) distinguishes between two types of resistance to change: first, resistance based on logic, which demonstrates that the costs associated with the change program outweigh the rewards of the change; and second, resistance based on egotistical hopes and feelings, which do not give a damn about the advantages of change for others or for the organization as a whole, making it less necessary. However, according to Liakhovych (2020), resistance to change can be divided into three categories: emotional (such as aggression and frustration, which can affect attitudes), behavioural (such as commission and intentional inaction), and cognitive (such as a refusal and skepticism about change).

Employee resistance to change remains an undesirable reaction that impedes change, and when it arises in an organization, it has an adverse effect on the long-term viability of the organization's growth. According to Mujib, Wardhani, and Kurniawan (2023), resistance to change can have detrimental effects on an organization, such as low job satisfaction, low enthusiasm for work, reduced creative performance, and organizational setbacks. Verschuren, Tims, and Lange (2023) contend that staff turnover in an organization is ultimately caused by resistance to change, which has a negative impact on attitudes associated with the job. Verschuren et al. (2023) further contend that resistance to change is not entirely bad because, when organization is rooted in valid objections to change, it can actually strengthen the change management process. According to Mujib et al. (2023), resistance to change can also be a valuable source of knowledge for those looking to improve their change management strategies. People perceived threats to a state they knew, controlled, and were satisfied with because the process of moving from the known to the unknown entails uncertainty. Employees differ in their educational attainment, experiences, cultures, and personalities, all of which have an impact on how they accept change. Additionally, Furxhi (2021) categorized the following reasons why employees resist change as mistrust and insecurity, emotional reaction, fear of failing, inadequate communication and unrealistic timelines.

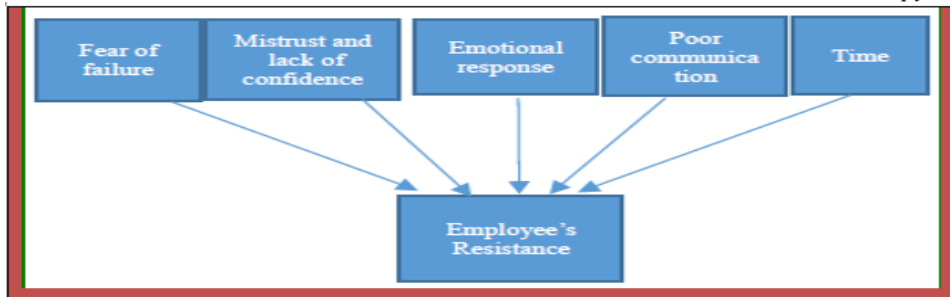


Figure1: Sources of Employee's Resistance to Organizational Change

Source: Furxhi, 2021

Fear of Failure: Employees may need to acquire new skills in order to carry out organizational change. Although employees may want to be flexible, they may believe they lack the skills or knowledge necessary to carry out the organizational change. Employees must receive the necessary training to acquire the necessary knowledge and have confidence applying it in order for change to be implemented successfully (Furxhi, 2021). Employees that possess the appropriate knowledge will therefore be better equipped to implement organizational changes.

Mistrust and Lack of Confidence: The most frequent reason for resistance to organizational change is a lack of confidence. On the other hand, how well employees adapt to change depends largely on their level of trust in management. They are more receptive to change if they have faith in and confidence in the change leader; if not, they will reject it. Employees are happier to collaborate with a leader who is aware of their needs and everyday challenges (Okereka & Okolie, 2024).

Emotional Response: In accordance with Furxhi (2021), employees' resistance to change is a reaction to their needs. In his research, Oreg (2003) discovered that an employee's emotional response to organizational change significantly influences that employee's decision to reject it. This is typical since employees respond to any disruption to their daily schedule. Supervisors must anticipate these emotions and recognize that an employee's resistance to change occasionally accompanies feelings of loss or dissatisfaction.

Poor Communication: An essential component of the change process is communication. Employees are likely to reject proposed changes if they are not informed about the

benefits of the change, how it will improve the organization, or whether it can be implemented. Employees feel irrelevant to the organization when information is withheld from them (Furxhi, 2021). Inadequate communication also breeds skepticism about the goals, results, and other aspects of change. Managers must speak with employees to prevent resistance to change. They should explain why change is important for the organization and the benefits it will provide.

Unrealistic Timelines: One crucial aspect of change is time and every change takes time to materialize. The type of organizational change will determine how long it will take for its implementation. Furxhi (2021) emphasized that in order for employees to embrace change, there needs to be a sense of urgency; however, managers must strike a balance between this and the transition period. This is due to the possibility that employees may oppose a change if a manager rushes to implement it when the organization is not experiencing a crisis, possibly as a result of improper evaluation (Okereka & Okolie, 2024). Employees therefore require time to comprehend the organizational change procedure.

Counterproductive Work Behaviors

Counterproductive work behaviour is a term that is frequently used interchangeably with dysfunctional, antisocial, deviant, retaliatory, and unethical work behaviour. It is possible to see counterproductive work behaviours as a type of protest wherein members of the organization try to address injustices within the organization or voice their displeasure with management. According to Spector and Fox (2005), counterproductive work behaviours are intentional actions that cause harm to individuals or groups within organizations. The negative aspects of employees' conduct are best summed up by counterproductive work behaviour (Kadiri & Umemezia, 2019). The causes of counterproductive work behaviour can be broadly classified into two categories such as situational factors and individual-related factors (Yüksel, 2012). The majority of individual-related factors are characteristics of personality and demographics of employees. Psychological stability, conviviality, and diligence are examples of personality traits. Employees' age, gender, professional expertise, marital status, and monthly net income are examples of individual-related factors. Situational factors are those aspects of the workplace that make employees more likely to act in an unproductive manner. Perceived injustice at work, psychological contract violations,

organizational obstacles, work stressors, organizational culture and climate are examples of situational factors (Kadiri & Umemezia, 2019).

Another significant antecedent of counterproductive work behaviour is interpersonal conflicts in the workplace (Keskin et al., 2016). According to Keskin et al. (2016), victims of perceived conflicts at work are more likely to turn to counterproductive work behaviour at the perpetrators of the conflict. Workplace protests that are effective in achieving specific goals for individuals within organizations include acts of enmity, sabotage, and pillaging (Ng & Yang, 2023). According to De-Cremer and Moore (2020), workers may display a wide range of obnoxious disruptive, counterproductive, and inappropriate behaviours at work. Counterproductive work behaviours include stealing, white collar crime, drug and alcohol abuse, accidents, tardiness, misconduct, whistle-blowing, sabotage, sexual harassment, and violence. Each year, these inefficient work practices cost employers Billions of Dollars across the globe.

Similarly, Dello-Russo et al. (2021) contend that counterproductive work behaviours cost organizations Billions of Dollars annually, prompting many of them to invest in measures to deter, minimize, or apprehend those most likely to cause offence. Counterproductive work behaviours are referred to by a variety of terms, including workplace deviance, organizational delinquency, and production and property deviance. According to Zamanan (2021), counterproductive work behaviour is a complex behavioural syndrome marked by impulsivity, alienation from others, hostility towards authority, and a lack of ethical conduct. People act in ways that reflect their feelings of frustration, helplessness, or unfair treatment. Counterproductive work behaviour is associated with low morale among employees, minimal job commitment, decreased citizenship behaviour, reduced efficiency, and high labour turnover (Kadiri & Umemezia, 2019).

Strategies for Managing and Overcoming Resistance to Change at Work

According to Okolie and Memeh (2022), not everyone will be willing to embrace change simply because it may result in advantages, even though the vast majority of change programs seek to foster growth. For an array of reasons, including self-interest or a low threshold for change, people are opposed to changes. Organizations usually change their plans, technologies, organizational structures,

personnel, etc., to perform at a higher level. During periods of transition, proficient leadership will consider the nature of the change (along with its consequences) to enable selection from an array of strategies to surmount opposition. Prevention strategies can assist in lowering insider threats and counterproductive work behaviour in organizational change initiatives. Among them are:

1. Leaders need to set an example for the rest of the employees in an organization by modelling appropriate conduct and morals that serve as a guide for staff members in their daily lives. Employees develop resilience in the face of change when leaders consistently show concern for them and the types of citizenship behaviours that foster trust (Browning & McNamee, 2012).
2. When it comes to HR practices and personnel management, act fairly and consistently in both unstable and changing times. Employees will be more able to withstand the upheaval of organizational change as a result, and they will have greater faith in the anticipated outcome of the change (Liakhovych, 2020).
3. Include reporting of unproductive work behaviour in the employee protection process. Establishing an organizational value system that prioritizes reporting unusual or counterproductive work behaviour over punitive measures for both the potential offender and those in their immediate vicinity is likely to increase reporting. The idea that all employees, not just managers, HR, or security personnel, should be the ones to report concerns is a major factor in the success of this strategy. Another is that, rather than being predicated on conjectured understanding, good practice security norms ought to be made explicit and understandable to every employee (Cohen & Diamant, 2017). Employees should have easy access to the issue reporting process in addition to it being confidential and nondiscriminatory.
4. Openly, consistently, frequently, and cooperatively communicate change initiatives. Involve employees at all levels in change initiatives as soon as possible. Individuals working on change projects will feel less vulnerable, more in control of their professional lives, and less unpredictably shaken by change if early communication and collaboration are fostered (Ucho, 2019). As a result, evaluate each person and the team for vulnerabilities and adjust change initiatives as necessary. Different people are affected by change in different ways. This is caused by individual variances, each person's unique vulnerabilities, and the unique dynamics and difficulties present in any given team. Impact assessments ought to be carried out before any changes are implemented, as this allows for the identification of specific support mechanisms that might be needed throughout an organization (Liakhovych, 2020).

Resistance to Change and Counterproductive Work Behaviors

Employee resistance to change has historically been considered to be a reflection of counterproductive or negative responses from both individuals and groups (Fox & Spector, 1999; Spector & Fox, 2005; Spector et al., 2006; Kuzhda, 2016; Darmawan & Azizah, 2020; Furxhi, 2021, Ng & Yang, 2023; Verschuren et al., 2023). Ahmad and Cheng (2018) posit that the long-term success of a change initiative is contingent upon the appropriate transformation of employees' behaviour towards change. When there is an organizational shift, employees' negative attitudes and behaviours are reflected in their resistance to change. Thus, resistance stands in the way of an organization's attempts to adopt novel methods and technologies or to improve existing ones. However, management frequently fails to take into account workers' perceptions of stress or uncertainty related to the change process, which can be a major source of resistance and ultimately result in the failure of the change implementation endeavour (Ahmad and Cheng, 2018).

On the other hand, managers can lessen conflict and foster greater collaboration by having a better understanding of resistance to change, according to Osazevaru, Maculay, and Shalvong (2024). Through influencing employee attitudes and controlling their inclination to change, leadership styles can effectively address resistance to change in organizations. Although they set a crucial example for behaviour, leaders can also incite unproductive behaviour at work. The way in which leaders conduct themselves matters in determining the level of trust that their employees have in them as individuals as well as in the larger organization (Windisch, Scott-Ligon & Simi, 2017). Leaders can foster trust among their followers by being open and honest with their staff and by taking the initiative to demonstrate trust. For them, this creates a foundation of trust in the personnel (Legood, Thomas, & Sacramento, 2016). Thus, leaders who have faith in their followers can cultivate trust (Nerstad et al., 2017).

Leaders have the power to positively affect those who follow them, but they can also sway followers' behaviour in the direction of evil deeds (Knoll et al., 2017). A well-known psychological study demonstrates how people engage in abnormal behaviour in an effort to win over and placate an authority figure. Another explanation for this is that senior managers have significant authority to guide and incentivize the actions of others; their positions within the organization grant them the authority to praise or penalize specific behaviours (Kisinyo, Kimutai & Omari, 2022). Strong

leaders can affect an employee's decision to disclose a superior's misconduct by lowering or raising concerns about the potential consequences of non-compliance for job security (Knoll, Schyns, & Petersen, 2017). For instance, focus has been on the consequences that arise in toxic work environments when unethical organizational leaders corrupt and mislead easily swayed followers.

Conversely, leaders can help their followers by providing guidance on how to interpret and adapt to new circumstances. According to Browning and McNamee (2012), senior management can have a positive effect on employee commitment during times of change and can help reduce employee cynicism about change. Other studies have found a negative correlation between leaders' transformational style and openness to change, and a positive correlation between employees' intentions to resist change and leaders' dispositional resistance to change. These results highlight how important leaders are to the effective execution of organizational change (Oreg and Berson, 2011).

Employees who are resistant to organizational change often act in ways that is out of character. Unexpected and unplanned change within an organisation frequently elicits negative feelings that can erode employee attachment to the organization and foster unproductive work habits (Malik, Sinha & Goel, 2020). Thus, resistance to change in temporary enclaves can therefore sway executive decisions and ultimately result in unproductive employee behaviour. Additionally, Fernandes, Dos-Santos, and Aires (2023) contend that the adverse effect of resistance to change is the development of unfavourable and counterproductive attitudes, behaviours, and emotional conditions for individuals.

Mujib et al. (2023) examined the effect of resistance to change on counterproductive work behaviours. The study sampled higher education institutions that switched from the old curriculum to the MBKM Curriculum. Data were obtained from 156 employees using a random sampling technique. Data analysis was done using the SEM-PLS method and the Warp-PLS application. The results of the study show that resistance to change had a positive effect on counterproductive work behaviour. The findings demonstrate that resistance to change can result in unproductive work behaviour, which advances the body of knowledge in organizational change management. The findings of the study also clarify the necessity for organizations to address resistance to change in order to prevent counterproductive work behaviour and other negative organizational outcomes.

Theoretical Framework

The social exchange theory serves as the foundation for this study's theoretical framework (Blau, 1964). According to the social exchange theory, employees will fulfill their contractual duties to their employers as long as the other party the employers abides by the exchanges rules (Cropanzano & Mitchell, 2005). The core idea of social exchange theory is the reciprocity principle, which postulates that the degree to which parties exchange resources will determine whether outcomes will favourable or unfavourable (Cropanzano & Mitchell, 2005). Employees who believe their employer has broken the terms of the contract whether physically or psychologically will probably respond by quitting their job and being unfaithful to it. They will also almost certainly take up counterproductive activities to exact revenge on the company (Cohen & Diamant, 2017). According to Fernandes et al. (2023), employees who perceive their organization to be supportive are more likely to reciprocate that support, a phenomenon referred to as perceived organizational support (POS). This leads to the development of a positive attitude among employees during organizational change. Consequently, an employee who feels that his supervisor treats him well is more likely to be dedicated, driven, and open to accepting any task that his company assigns him, a process known as Leader-Member Exchange (LMX). According to Windisch et al. (2017), the social exchange relationships can lead the change implementation process towards success.

The use of the word "exchange" suggests that there are reciprocal benefits in two-way relationship. The degree of interpersonal understanding between a manager and his staff is determined by the nature of that relationship and how long it has existed. A high-quality relationship will foster greater mutual understanding, respect, trust, and information sharing between the involved parties. Conversely, low-quality relationships lead to one-sided influence and manipulation, formality in employee-manager relations, and a decline in trust (Uchir, Ucho, & Gwambe, 2023). Organizational factors play a significant role in counterproductive work behaviour, as noted by Oreg and Berson (2011). Oreg and Berson (2011) posit that employees' level of interest and loyalty to their organization is directly related to how much the organization values their safety, well-being, and security. The concept of perceived organizational support (POS) has been applied to this belief. Perceived organizational support, according to Erdogan and Enders (2007), is the extent to which a person feels that the organization values, cares about, and supports him or her. Perceived organizational support actually indicates how well the employer and employees get along on a social level.

In the words of Eisenberger et al. (2001), social interactions involve the exchange of a number of beliefs, thoughts, and behaviours between the two parties that are crucial to the organization. Nevertheless, how each of these concepts, attitudes, and actions are presented depends on how the staff members view how the company should value and respect them. According to earlier research, employees' positive behaviours and attitudes, such as work engagement, organizational citizenship behaviours, and commitment (Aube, Rousseau & Morin, 2007; Uchir et al., 2023), improve when they receive support from their organization (Ravindranath, 2017; Ucho, 2019).

According to the social exchange viewpoint (Blau, 1964) and the principle of reciprocity (Eisenberger et al., 2001; Mujib et al., 2023), employee who believe that a psychological contract has been broken may respond by acting in an unproductive manner at work. The theory states that resistance to organizational change will result in counterproductive work behaviour by lowering trust and attachment to the organization. This study therefore seeks to test the hypothesis that:

H₁: There is no statistically significant relationship between resistance to change and counterproductive work behavior in Nigerian banking sector.

RESEARCH METHODS

Cross-sectional research design was adopted in this study. A cross-sectional research design allows the researcher to observe two or more variables and further explains the correlation between the variables, according to Breakwell, Hammond, and Fife-Schaw (1995). The population for this study consisted of seventy (70) bank employees from First Bank of Nigeria Plc (17), Zenith Bank Plc (23), Eco-Bank Plc (9), Guarantee Trust Bank Plc (13) and United Bank Plc (8) in Abraka, Delta State. For the purpose of this study, a self-administered structured questionnaire was used to gather data from employees of the selected financial institutions using a simple random sampling technique. This approach was supported by Jameel (2022), who proposed that a representative sample is essential for drawing conclusions from the results of a study because it is an unbiased random selection and that a simple random sampling strategy reduces the likelihood of uneven participation. Out of the seventy (70) copies of questionnaire distributed, only 57 copies of the questionnaire were retrieved and used for analysis, resulting in an 81.4% response rate. Out of the total fifty seven (57) respondents, 32 were female and 25 were male staff of the selected banks.

The distributed questionnaire was adapted from earlier studies and modified to better suit the new participants in a different setting or environment. Using a counterproductive work behaviours checklist developed by Spector, Bauer, and Fox (2010), participants' levels of engagement in behaviours that negatively impact the smooth operation of interpersonal and organizational relationships within the organization were measured. Employee resistance to change was measured in this study using the resistance to change scale, which was developed by Amarantou et al. (2018). A 5-point Likert-type scale, with 1 representing never and 5 representing every day, was used to rate the item scale. The instrument was validated before it was used by three (3) specialists from the departments of public administration and business administration at Delta State University, Abraka. A pilot study was carried out to determine the instrument's reliability. The instrument was distributed to twenty (20) employees, and the Cronbach Alpha reliability test and the Smart Learning Style Criterion were used to test it.

Table 1:
Reliability Results

Construct	No. of items	Composite Reliability	Cronbach's Alpha	Average Variance Extract
Resistance to change	8	.834	.755	.660
Counterproductive work behavior	7	.809	.740	.647

Source: Field Survey, 2024

Table 1 showed that the composite reliability values for the two constructs range from 0.809 to 0.834, while Cronbach's alpha values range from 0.740 to 0.755. The composite and Cronbach's alpha coefficients exceed the cutoff of 0.70, indicating construct reliability (Hair et al., 2017). The Average Variance Extract (AVE) discriminant validity figures, which are also above the 0.50 threshold, back up the reliability findings (Hair et al., 2017). The two study constructs therefore exhibited high levels of internal reliability and uniformity. With the use of the statistical package for social sciences (SPSS) software version 23.0, correlation, linear regression, and T-test analyses were used to analyzed the study's hypothesis.

RESEARCH RESULTS

Bivariate analysis is used to examine the relationship between the independent and dependent variables. If there is little evidence of an association ($p < 0.05$), reject the hypothesis; if there is strong evidence of an association ($p > 0.05$), accept the hypothesis. The outcome of bivariate assessments for this study is subject to this decision-making rule.

Table 2:
Results of the Correlation between Resistance to Change and Counterproductive Work Behaviour

Variables			Resistance to Change	Counterproductive Work Behaviour
Spearman's rho	Resistance to Change	Correlation Coefficient	1	.824**
		Sig. (2-tailed)		.000
		N	57	57
	Counterproductive Work Behaviour	Correlation Coefficient	.824**	1
		Sig. (2-tailed)	.000	
		N	57	57

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

Table 2 illustrates the link between resistance to change and counterproductive work behaviour in Nigerian banking sector using Spearman's correlation coefficients ($\rho = 0.824$, $N = 57$, and $P = 0.000$). This finding suggests that counterproductive work behaviour and resistance to change have a significant and positive relationship. The result implies that employees in the Nigerian financial institutions may engage in counterproductive work practices as a result of resistance to change. Nevertheless, correlation computation is unsuitable for identifying a cause or effect in a study such as this one. A linear regression technique was used to determine the impact of resistance to change on counterproductive work behaviour in the Nigerian banking sector.

Table 3:
Summary of Linear Regression Analysis

Model	DF	Sum of Squares	Mean Square	F- Value	Pr > F
Error	1	19.371	4.0000	21.2053	<.0005
Corrected	56	7.9580	0.6538		
Total	57	27.329			

Dependent Variable: Counterproductive work behavior

If the calculated value of F is higher than the tabulated value of F ($F_{cal} > F_{tab}$), we disapprove of the null hypothesis; if not, we consent to it. The F tabulated at the 95% level of significance ($\alpha = 0.05$) is as follows: the value F at 0.05, (1, 57) = 3.7453. The calculated value of F, 21.2053, is higher than the tabulated value of F = 3.7453. With a 95% confidence level, the study's regression results verify that resistance to change promotes counterproductive work behavior in workplace. The findings demonstrated that resistance to change significantly affects counterproductive work behavior in Nigerian banking sector. Furthermore, the sources of employees' resistance to change which have been identified in Western literature was tested in this study.

Table 4:

Sources of Employees' Resistance to Change in Nigerian Banking Sector

No	Sources of Employees' Resistance to Change	Mean	Standard Deviation	Remarks
1.	Fear of Failure	5.388	0.075	Supported
2.	Mistrust and Lack of Confidence	5.164	0.120	Supported
3.	Emotional Response	4.779	0.109	Supported
4.	Poor Communication	4.326	0.083	Supported
5.	Unrealistic Timelines	3.804	0.107	Supported

The fact that the mean scores varied from 3.804 to 5.388 indicates that the sources of resistance to change have the potential to encourage unproductive work practices in banks in Nigeria. It implies that employees' negative reactions to planned change in the Nigerian banking sector, both individually and collectively, were reflected in counterproductive work behaviours such as fear of failure, mistrust and lack of confidence, emotional reactions, poor communication, and unrealistic timelines. However, finding out whether male and female employees have different perspectives on the sources of employees' resistance to change in the Nigerian banking sector is crucial at this point; the result was displayed in Table 5 below.

Table 5:

The Opinion of Male and Female Employees on the Sources of Employees' Resistance to Change in the Nigerian Banking Sector

No	Variables	Group	N	Mean	SD	Cat.T	Crit.T
1.	Fear of Failure	Male	25	5.336	.532	1.537	1.725
		Female	32	5.155	.516		
2.	Mistrust and Lack of Confidence	Male	25	5.100	.569	1.529	1.743
		Female	32	5.018	.550		
3.	Emotional Response	Male	25	5.120	.503	1.510	1.728

	Female	32	5.249	.601		
4. Poor Communication	Male	25	4.382	.603	1.502	1.735
	Female	32	4.551	.611		
5. Unrealistic Timelines	Male	25	4.407	.620	1.513	1.750
	Female	32	4.365	.627		

All calculated "t" values (1.537, 1.529, 1.510, 1.502, and 1.513) are less than the critical "t" value of 1.725 as shown in Table 5 above. This indicates that there is no difference in the opinions expressed by men and women employees regarding the sources of employees' resistance to change in the Nigerian banking sector.

DISCUSSION OF FINDINGS

This study surveyed the effect of resistance to change on counterproductive work behaviour in selected banks in Abraka, Delta State. The findings of the study showed among other things, a statistically significant correlation between counterproductive work behaviour and resistance to change in the Nigerian banking sector. This finding was in line with that of Fernandes et al. (2023), who discovered a substantial positive correlation between counterproductive work behaviour and resistance to change. Mujib et al. (2023) collaborating with this finding found that counterproductive work behaviour was linked to resistance to change and lack of self-control. The tendency of employees to engage in counterproductive work behaviour is strongly correlated with their resistance to change.

Also, the result of this study demonstrated that counterproductive work behaviour in the Nigerian banking sector was statistically and significantly influenced by employees' resistance to change. This finding was in line with those of earlier studies by Fox and Spector (1999); Spector and Fox (2005); Spector et al. (2006); Kuzhda (2016); Darmawan and Azizah (2020); Furxhi (2021); Ng and Yang (2023) and Verschuren et al. (2023) which discovered that the resistance to change is a counterproductive element that reflects employees' negative responses. The finding validates the claim made by Fernandes et al. (2023) that the adverse effect of resistance to change is the formation of negative and even counterproductive attitudes, behaviours, and emotional states in people. The finding was also in line with the claims made by Mujib et al. (2023), which clarify the necessity for organizations to address resistance to organizational change in order to prevent counterproductive work behaviour and other negative organizational outcomes. Moreover, in their study, Mujib et al. (2023) found

that resistance to change had a positive effect on counterproductive work behaviour at work.

When the sources of employee resistance to change in the Nigerian banking sector were examined, it became clear that these factors contributed to unproductive workplace behaviour. This implies that counterproductive work behaviour in the workplace is strongly linked to emotional response, poor communication, unreal timeliness, mistrust and lack of confidence, and fear of failure. The study also disclosed the viewpoints of both male and female employees regarding the sources of their resistance to change in the bank. This is in line with the findings of Furxhi (2021), which discovered no discernible difference between the perspectives of male and female employees regarding the influence of resistance to change on counterproductive work behaviour in the workplace. Osazevbaru et al. (2024), however, concur that managers can lessen conflict and foster greater collaboration by having a better understanding of resistance to change. Through influencing employee attitudes and controlling their inclination to change, leaders may successfully combat resistance to change in organizations. Although they set a crucial example for behaviour, leaders can also incite unproductive behaviour at work.

CONCLUSION AND RECOMMENDATIONS

Overall, the findings revealed that resistance to change and counterproductive work practices are significantly correlated in the Nigerian banking sector. The study also showed that in Nigerian banking systems, resistance to change is a strong positive predictor of unproductive work behaviour. The study's findings also indicated that there are sources of employees' resistance to change in Nigerian banking sector, including fear of failure, mistrust and lack of confidence, emotional response, poor communication and unrealistic timelines. This study further indicated that there was no gender differences in the opinions expressed about the sources of employees' resistance to change in Nigerian banking systems.

The changing nature of work and workforce demographics has prompted organizations to include change management practices more frequently in their strategic plans because they increase employee effectiveness and efficiency. Change management has been shown to have benefits, but because of various organizational limitations, it is often viewed as difficult to implement. Nigerian banks need to be able

to adapt to shifting market conditions in today's competitive markets by implementing change, but the change management process also needs to be efficient and economical. Bank leaders will have a better chance of avoiding the main pitfalls connected to resistance to change and unproductive work behaviour if they are aware of the factors that impede the success of change management initiatives.

In conclusion, the study demonstrated that one of the main contributing factors to unproductive work behaviour at work is employees' resistance to change. It indicates that understanding counterproductive work behaviours is crucial to understanding why employees act in retaliation against their employer or fellow employees in the same organization or resist change. In order to prevent counterproductive work behaviour or mitigate negative feelings towards the organizational change process, employees need comprehensive understanding about the nature, procedures, and outcomes of organizational change in order to overcome resistance to change. This is due to the fact that, in some social contexts or group settings, counterproductive work behaviour actually endangers an individual's physical and social survival. A rise in counterproductive work practices has been associated with higher psychological distress, a decline in performance, and employer dissatisfaction. In light of the study's conclusions, the study made the following recommendations:

1. Bank managers in Abraka, Delta State in particular, and Nigeria in general, should use persuasive methods to attract support from employees before launching new initiatives for change to increase the chances of success. This is due to the fact that in a world where change is constant, change agents are crucial to cultivating adaptable attitudes.
2. Bank managers in Nigeria, and specifically in Abraka, Delta State should work harder to create and enhance an organizational culture that will encourage workers' civic engagement towards deliberate change. This will significantly reduce the likelihood of deviant behaviours among bank workers.

Limitations and Recommendations for Further Research

It is important to acknowledge the limitations of this study. The study's participants were all employed of selected banks in Abraka, Delta State, and the primary means of data collection were self-reporting tools, which may have introduced bias due to the use of a common approach. There may be concerns regarding the

validity and relevance of the findings of the research because it was only conducted in a few banks in Abraka. It appears that the unique cultural characteristics of the research population may have had a significant impact on the study results. Further studies on this topic involving other organizations might be advantageous.

A cross-sectional design was adopted since the study focused on the counterproductive work habits of commercial bank workers at a certain point in the change implementation process. Employee receptivity to change may vary over time; therefore tracking how it evolves can yield useful data for proactively managing change initiatives to avoid resistance. Future research can evaluate employee support for change at different stages of the implementation process by employing a longitudinal study design. Also, to shed more light on the factors driving employees' resistance to change and their influence on counterproductive work behavior in the banking sector, more longitudinal study is warranted.

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