UNDERSTANDING THE DOMAIN OF CULTURALLY-INFLUENCED COUNTERPRODUCTIVE ORGANIZATIONAL BEHAVIOURS AND THEIR EFFECTS ON ORGANIZATIONAL PERFORMANCE

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ABSTRACT

This study aimed to ascertain how cultural factors influence counterproductive organizational behavior and how they affect organizational performance. Today's businesses are plagued by so many CWBs that it is challenging to maintain low overhead costs and maximum output. It has progressed to a point where it poses a persistent threat and threatens the foundations of numerous modern businesses worldwide. Businesses lose money each year due to employees' actions that are detrimental to the company's goals. According to the hypotheses, the study's goal was to assess how gender discrimination, workplace bullying, and work-life imbalance affect the performance of employees in the Nigerian banking industry. The study utilized both descriptive and causal comparison techniques. Hence, Taro Yamane's formula produced a sample of 266 from a total population of 798 for the entire examination. However, of the 266 people who received the structured questionnaire, only 264 responded. Multiple regression testing was used to evaluate the hypotheses, and with a significance threshold of 0.05, the Cronbach alpha method produced an instrument reliability value of 0.821. According to the analysis, significant correlations were discovered between workplace bullying, work-life imbalance, gender discrimination, and organizational performance. It was also discovered that bullying is widespread because it is ingrained in the organization's culture. The study, therefore, recommends that managers prioritize putting various work-life balance incentives into place to improve employee performance. Managers are advised to make it a top priority to guarantee that all workers, regardless of gender, receive equal pay, opportunities for advancement, and other professional opportunities. Additionally, businesses should implement anti-bullying policies and counseling programs; bullied victims should be given therapy to help them recover from their ordeal, and management should prevent such occurrences.
KEYWORDS: *Gender discrimination, workplace bullying, work-life imbalance, organizational performance.*

1. INTRODUCTION

In the workplace, "counterproductive behaviors" refers to "any intentional activity by an employee that is considered contradictory to the organization's essential interests" (Gruys & Sackett, 2003). Examples of negative workplace behaviors include absenteeism, violence, substance abuse, sabotage, discrimination, an unbalanced work-life, victimization, etc. Negative results, such as lower output or quality, team strife, or hostility between workers and management, can all stem from unproductive behavior (Nemteanu & Dabija, 2021). Simple breaches like being late to work or taking office supplies for personal use to more serious transgressions like sexual harassment or forging medical records are all conducts of CWB (Pati & Manoranjan, 2021). Rajput (2022) maintains that CWBs make it difficult for organizations to keep their operational costs low and their output high, as it cuts deep into every fragment of an organization. Reasonably, it has become an ongoing issue that has weakened the foundations of several businesses around the world. Accordingly, studies have shown that employees who intentionally engage in CWB signal a lack of commitment to company regulations (Bennett & Robinson, 2000). On the other hand, culture has been proven to promote workplace behaviors, as the underlying issues of CWBs may vary from country to country and even from company to company within a country. It is therefore essential to remember, however, that not every action constitutes CWB; employees may not intend to cause

harm even when they knowingly participate in unproductive actions (Marcus & Schuler, 2004); for instance, if an employee needs to take care of something unrelated to work, they may miss a day without intending to affect the company's output negatively.

Multiple studies have shown that CWBs harm organizational performance because chronic misconduct is bad for business. One definition of organizational performance holds that success occurs when actual results match or exceed expectations (Upadhayaet al., 2014). Accordingly, employees' dedication to the organization's success depends on how they view its people, material, and financial resources (Petrova et al., 2020). Organizational performance indicators include output, results, earnings, internal system efficiency, staff morale, and responsiveness to external situations (William, 2002). In contrast, good or unsuccessful performance might be understood differently depending on the perspectives of various stakeholders and organizations (Barney, 2002). In addition to accounting rates of return, equity markets, and growth metrics, non-financial factors like employee satisfaction and recognition can be used to assess a business's effectiveness. According to Holloway (2012), "organizational climate" refers to "a collection of observable characteristics of the workplace that employees perceive to an effect on their efficiency performance, and motivation." Griffin & O'Leary-Kelly (2004) claim various company's culture substantially affects its employees' actions. For instance, if the culture makes it clear that deviant behavior is not tolerated and its practitioners will face severe consequences if they continue to engage in it, the culture will be more effective at discouraging such actions. It is, therefore, crucial to note that an undesirable work environment can lead to unproductive conduct since employees' moods and levels of commitment to the company's stated aims and objectives are directly impacted by the ambiance at work. Multiple studies have demonstrated that CWB negatively affects employee happiness, self-perception, teamwork, sales, efficiency, and the overall bottom line (Dyson, 2019). As a result, businesses lose millions of dollars annually due to employee theft and absenteeism, which some management has encouraged because of a callous disregard for CWB issues (Martocchio, 1992). Workplaces that are more welcoming and supportive are less likely to see this counterproductive behavior among their employees.

Consequently, workers who fear violent harassment at work have been proven to be less dedicated to their jobs, have lower interpersonal skills, and have a heightened awareness of workplace injustice, which results in anxiety (Ervasti et al., 2023). Anxiety like this makes workers irritable and less productive and makes them think about quitting their job as they find it hard to cope in the long run (Schat & Kelloway, 2000). Employees bullied or harassed by their superiors or coworkers

may also have physical and mental health issues, such as headaches, stomachaches, and inability to sleep (Leblanc & Kelloway, 2002). However, dysfunctional workplace practices have received more scholarly attention in recent decades as this issue has grown in importance. For instance, employees that engage in CWB go beyond the call of duty and take actions that harm the company and its workers, endangering the organization and sometimes causing the organization's death. Therefore, to optimize and improve personnel management, management must get insight into the causes of this detrimental phenomenon and devise strategies to eradicate it entirely or significantly and gradually reduce its prevalence in the workforce (Szostek, 2019). Therefore, several scholars have looked into CWB's background, causes, and effects to understand them more deeply. The huge mismanagement and low productivity in Nigeria's financial sector have been partly linked to this wasteful work style. Therefore, this study aims to identify the type of unproductive behavior occurring in Nigerian banks, classify it, and show how it lowers productivity. As a result, actions like bullying, discrimination, and a lack of work-life balance will be explored.

Goals for the Study
This study's main goals are to comprehend how counterproductive organizational behavior affects organizational performance and to identify corporate culture as a potential factor in employees' engaging in such activities, particularly in the Nigerian banking sector. The following constitute the particular goals of the study:

1. To examine whether there is a connection between workplace bullying and organizational performance in Nigerian financial institutions.
2. To investigate the effects that gender discrimination has on the overall performance of organizations in Nigerian financial institutions.
3. To examine the effect of work work-life imbalance on the organizational performance level in Nigerian financial institutions.

Study's Significance
HR managers and consultants can use this study to their advantage when looking for eligible candidates to fill open positions and in developing policies to lessen unproductive behavior in the workplace. The study is essential for improving employee productivity and well-being, lowering operational costs, and boosting an organization's profitability. The primary concern for management should be figuring out how to identify CWBs, how they stem, and what remedial and preventative actions to take, given the costs and impacts of participating in unproductive conduct at work. Consequently, the study's conclusions thus set the foundation for understanding inappropriate office behavior and formulating plans to lessen its incidence. This study is also crucial because it contributes to the

growing body of research on this topic and closes a knowledge gap regarding the connection between counterproductive workplace behavior and organizational performance. It also contributes to formulating recommendations for enhancing organizational efficiency, productivity, and competitiveness. Financial policy analysts can learn more about increasing turnover and decreasing waste using the study's findings due to curbing CWBs. The study has broader implications for the nation as a whole, boosting consumer and investor confidence in the organization; as a result, increasing living standards, generating more tax revenue for the government, and increasing GDP and national income.

2. LITERATURE REVIEW
2.1 Dimensions of Counterproductive organizational Behavior

Gruys and Sackett (2003) divided CWB into two main categories: task relevance and interpersonal-organizational dimensions. Production deviation, political deviation, property deviation, and personal aggression were the four main categories of CWB identified by Robinson & Bennett (1995). These factors were further divided into four categories: harassment, resource waste, bribery, and favoritism. On the other hand, Spector et al. (2006) looked at five aspects: victimization, sabotage, withdrawal, production deviation, and theft. According to Evans et al. (2022), abuse as a form of CWB is defined as any aggressive act committed to cause harm to a coworker. Distasteful remarks, verbal aggression, and workplace bullying are just a few examples of workplace abuse that can occur. An organization will pay for this type of CWB in the form of lower performance and staff absenteeism, affecting overall organizational health in the long run if no corrective actions are taken (Altman & Akdere, 2008).

Another factor that has garnered considerable attention from researchers is manufacturing deviation. It occurs when employees willfully fail to carry out a job that he is qualified to do (Spector et al., 2006). In this case, the employee intentionally sabotages the organization's productivity by lowering output standards (Hollinger & Clark, 1982). Another significant manifestation of CWB is when an employee whose job is to assist the company in achieving success works to undermine its efforts. CWB also includes sabotage, which is intrinsically related to production deviation. Sabotage can take many forms, ranging from public defamation to malicious use of communication technologies within an organization (Tucker, 1993).

Theft is also a form of CWB in which harm is intentionally caused by employees (Niehoff & Paul, 2000). It can manifest as forgery, alterations to records, payroll fraud, or even the physical theft of money. Employee dissatisfaction (Kulas et al., 2007; Bolin & Heatherly, 2001) and the false sense of security

resulting from a weak control system all contribute to a workplace culture of theft (Vuggumudi, 2022). Corruption is also a crucial component of CWB (Mithulan & Opatha, 2023). Even though other aspects of the CWB are significant, corruption is a significant issue in many organizations in Nigeria today. The loss of opportunities, depletion, and the impeding of economic growth are all direct results of corruption.

According to Bonnie (2009), sexual harassment includes requests for sexual favors, unwelcome sexual attention, and other inappropriate sexual displays classified as CWBs. It encompasses all forms of bias against a person based on gender identity or the fact that they are transgender and discrimination based on pregnancy, leading to stereotyping and discrimination. Gruber (1992) classified SH into three categories: sexual remarks, body language displays, and verbal requests. Sexual harassment, according to Gupta (2014), occurs when one party uses its superior power to obtain sexual favors from another coercively. Akinfala & Komolafe (2017) assert that sexual harassment diminishes the victim's dignity by creating an unjustified barrier to sexual equality and encouraging an unpleasant or hostile work environment. As a result of the trauma endured, victims may find it difficult to focus on their jobs, become pregnant against their will, struggle to function normally, or withdraw from social functions. The victim may face a gloomy, perilous, and dark fate as a result of this immoral act.

Sexual harassment creates an uncomfortable working environment for everyone, especially the harassed. In Nigeria, the majority of sexually harassed victims experience mild irritation, frustration, severe anxiety, low mood, alcohol abuse, eating disorders, increased stress, job loss, doubt in one's abilities, irritability, impulsivity, emotional flooding, mood swings, guilt, anxiety, shame, rage episodes, loss of control, crying spells, obsessional fears compulsive thoughts, anger, and low self-esteem. The victim's future may be destroyed, and their experience may range from mild irritation to severe psychological damage. Sexual harassment can take many forms, including the destruction or damage of a victim's work area, tools, or equipment; the sabotage of that victim's work; the use of hostile verbal tactics such as name-calling, yelling, and bullying; and so on. Often, when an employee declines a sexual relationship, the employee's job security, schedule, and promotion prospects are all jeopardized (Muchiri, 2022). SH can also stigmatize women, cause them to lose their jobs, earn less, and harm their careers (Taiwo et al., 2014). Hence, absenteeism, turnover, dissatisfaction with working conditions, decreased productivity, and a decline in the proportion of women working have been identified as some of the negative economic effects of workplace harassment.

Bell et al. (2002) assert that SH is a disordered, ineffective behavior in organizations that, like a chronic health issue, must be mitigated through preventive management; hence, it weakens the organizational environment, preventing victims in reaching their potential (Fapohunda, 2014). As one example, employees who rise through the ranks with the aid of sexual favors or perks do not deserve their new position. This will manifest itself in the work of those illegally promoted to positions requiring specific education and experience. These situations might make it challenging to carry out administrative duties successfully, which can impede a company's capacity to accomplish its stated goals and objectives. SH is detrimental to economic growth, and national output as harassed persons who suffer from psychological disorders continue to pose issues for the country. Research has shown that individuals who face harassment have a lower tolerance for future harassment than those who have never been harassed (Fitzgerald et al., 1997).

In summary, the following are examples of counterproductive workplace behavior in Nigeria: threats, work avoidance, theft, abusive supervision, work sabotage, work tension, abusive management, abusive behavior, physical and verbal aggression, intentional improper work, lateness to work, sexual harassment, absenteeism, misuse of information, failing to notify superiors about mistakes and work problems, delays, unsafe behavior, poor attendance, poor quality work, deviance, abuse of organizational property, withdrawal (e.g., calling in sick when not ill), violence and aggression, retaliation, revenge, incivility, etc.

Culture as it affects CWBs

Cultural contexts significantly influence the acceptability of workplace bullying from country to country. Culture influences whether driven employees seek assistance, make their situation public, or keep it to themselves. Also of great concern are the implications of cultural differences in victim behavior for potential interventions. Countries whose cultural values make bullying socially unacceptable and sanctioned require different organizational interventions than countries whose cultural values make bullying socially acceptable, like in some Nigerian organizations (Power et al., 2011). The notion that cultural values are the source of both behavior and response is central to the cultural orientation approach to resolving contemporary social problems.

Hofstede (1980) determined, based on a survey of IBM employees in 40 countries, that people from various regions exhibited distinctive behavioral and valuation patterns that influenced their outlook on life and issues. He accomplished this by utilizing what he termed "anthropological problem areas" derived from the diverse cultural practices of various nations. Among these are: (1) The Power Gap, which measures how much a society's citizens accept or reject the existence of power equality or inequalities among the populace. (2) Individualism and collectivism measure how much community or organization members depend on one another or act independently. (3) Avert being unpredictable by letting things develop naturally or trying to influence them. (4) Maleness versus Feminism (a community based on competition, success, and achievement, or one where people look out for one another and prioritize values over achievements); (5) Confucianism versus Long/Short Orientation (a culture that prioritizes the future, is patient, and saves; or one that values the past and exists in the present).

Hofstede (1980) used these constructs as an index to rank the orientations of nations on a scale from one (the lowest) to one hundred and twenty (the highest); his ratings for Nigeria are as follows, in his own words:

Relative Prowess: A score of 80 indicates that Nigerians have little difficulty accepting a predetermined social hierarchy in which everyone has their place. Employees expect to be directed on what to do, centralization is common, and the boss is an autocrat who is also kind because the scale reflects innate inequalities.

Individualism/Collectivism: Nigeria scored 30 as a collectivistic society. Whether a nuclear family, a prominent family, or a group of friends, the members share a profound and enduring commitment. In a collectivist society, loyalty trumps all other values and conventional norms. People care deeply for one another and collaborate to solve problems in this society.

Masculinity/Femininity Index: With 60, Nigeria is very masculine. Manly societies prize equality, competition, and performance and resolve disputes through open conflict. In these societies, managers are decisive and confident.

Uncertainty Avoidance" dimension: Nigeria prefers to avoid uncertainty, scoring 55 in this dimension. They tend to adhere to rigid norms of behavior and belief and look down on those who deviate. Time is money, efficiency and punctuality are expected, and innovation and security are crucial elements of personal motivation in these cultures.

A Long-Term and Short-Term Perspective: With a score of 16, Nigeria tends to place a high value on tradition, has a low propensity to save, feel intense pressure to keep up, is impatient to see results, and is overly concerned with establishing the truth or what is regarded as normative.

In summary, the ratings derived from Hofstede's cultural dimensions for Nigeria in this study have implications for our comprehension of the composition and orientation of typical Nigerians and their values and top life priorities. While Hofstede has successfully captured a representative profile of Nigerians in these analyses, a few claims need to be more in line with the data, particularly in uncertainty avoidance and femininity/masculinity. In contrast, the group cohesions of

Nigerian managers foster loyalties that exclude non-members. Due to the imbalance of power and potentially negative consequences for the weaker party, direct conflict resolution is not viable. Additionally, Nigerians must enhance their reputation for promptness. Nigerians are notoriously tardy to social and official events, with dignitaries and guests arriving hours after the scheduled time. In Nigeria, delays are the norm, not the exceptions.

2.2 Workplace bullying and Organizational Performance

In the workplace, bullying is any repeated, hostile, or degrading treatment of a worker or group of workers against another coworker (Arynne, 2009). According to Heather (2004), workplace bullying is primarily an act of hostility, typically involving verbal abuse but occasionally minor physical aggression, which can have fatal outcomes. Numerous researchers have identified various subtypes of bullying; Verbal abuse, taunting, making up stories, and pranks are forms of workplace bullying that can affect an employee's self-esteem and can be categorized as person-on-person bullying (Einarsen & Hoel, 2001). According to Beswick et al. (2006), workplace bullying includes assigning tasks that cannot be completed by the deadline, creating a hefty workload, assigning tasks with no real value, providing incomplete or confusing information, threatening the safety of employees, etc. *Bullying* has also been defined as a pattern of hostile behavior perceived to be maliciously repeated over time toward one or more individuals. As per the American Mental Affiliation (2005), a bully is someone who engages in "aggressive behavior" in power- or strength-imbalanced relationship intending to cause harm or distress to another individual. Hence, bullying in the workplace is detrimental to an organization because it inhibits creativity and innovation. Therefore, organizations must foster an environment that encourages inventiveness and calculated risk-taking to flourish. Such innovation is essential in today's increasingly competitive global economy (Hamel, 2000).

The Workplace Bullying and Trauma Institute (2000) defined *workplace bullying* as "the repeated cruelty on personnel with a pernicious mix of provocation, harassment, and execution impedance." Workplace bullies' resort to hostile or irrational behavior to achieve their goals. Bullying can occur at any level of an organization, including between managers and coworkers (Davenport et al., 1999). However, workplace bullies frequently find ways to get their way by bending or breaking the company's rules rather than resorting to violence. Hence, a workplace bully may spread false information about a coworker in order to cause that person trouble. Someone with a personal grudge against a coworker may find any reason to criticize that individual. Although such conduct may not be illegal or contrary to many companies' policies, they are incredibly detrimental to the morale of the targeted employee and the workplace as a whole. Einarsen et al. (2003) state that all associations should safeguard

their representatives from the mental provocation of a working environment menace and that instances of work environment harassment require punishment and precise examination. In addition, workplace bullying can harm a company's bottom line, making it crucial for managers to find permanent solutions to the issue so that their businesses can succeed.

Workplace Bullying in Nigeria

Workplace bullying has been the order of the day in some Nigerian organizations. Possible causes include more severe workplace issues, such as high unemployment, favoritism, fraud, or corruption. A nation's economic growth depends on the productivity of its workforce; therefore, it is imperative that any issues that could reduce workplace efficiency be brought to light immediately. A study of 300 Nigerian workers revealed that bullying was low but increasing, with managers and directors being the most common bullies, followed by coworkers and customers (Hassan & Rashwan, 2021).

Oghojafor et al. (2012), in their study of 313 Nigerian HR professionals, discovered that gender is a precursor to bullying. Female employees in Nigeria were more likely to experience verbal abuse, managerial bullying, and social exclusion on the job than their male counterparts. Workplace bullying, alongside other organizational behaviors in Nigeria, is an untreated social issue in the Nigerian workplace, exemplifying the widespread misunderstanding of the problem that persists to this day. Leymann (1996) used clinical studies to demonstrate that when workplace bullying is misdiagnosed, targets are unfairly labeled as complex and expelled from the organization. These findings cannot be overstated in a nation like Nigeria, where the regulatory labor office is reactive, not proactive. As promising careers are at risk of being cut short, employees' brainpower is constantly lost, and there is a general lack of interest in coming to work, worker morale decline. As a result, there is a real possibility that those who have been wronged and cannot seek justice or support themselves legally will commit hate crimes. Nigeria already has a very high unemployment rate; the country's economy cannot afford to have skilled workers who have been unjustly fired (Ajiya, 2022). Since workplace bullying is a problem, bringing attention to it, diagnosing it correctly, and treating it can level the playing field for hiring, evaluating, and promoting staff members, improving morale and productivity. Nigeria must demonstrate that it can be relied upon to protect the fundamental human rights of its citizens, particularly in the workplace.

Judith (2008) conducted a study titled "Aggressive conduct and its impact on employee satisfaction and efficiency." Findings indicate that the targets of bullies are subjected to discrimination and hostility, and that bullying victims experience mental and physical strain. The study found a correlation between bullying and its impact on satisfaction and efficiency; it also discovered

that 27% of participants had experienced bullying within the previous year, 47% had experienced bullying at some point, and 75% of participants reported witnessing coworker abuse. The people who bullied and harassed others were also examined. It was discovered that roughly 72% of bullies are more socially advanced than their victims.

Research show that bullying in the workplace has both immediate and long-term consequences. The direct costs include a higher attrition rate, additional costs on the organization to recruit and train new employees, higher legal and settlement fees, and additional time spent training replacement employees. Although difficult to quantify, indirect costs include decreased productivity, low morale, high absenteeism, and a stressful work environment (Needham, 2003). The majority of research show that bullying at work can result in problems with mental health, which can lower productivity and negatively impact organizational performance. Consequently, the first hypothesis is formed;

H₀: There is no link between workplace bullying and organizational performance.

2.3 Gender discrimination and Organizational Performance
With regards to the work environment, discrimination can be characterized as the arrangement of an uncalled-for benefit (or drawback) to individuals from one gathering compared with individuals from another gathering (Wayne, 1995); gender discrimination occurs when a worker is treated differently due to the individual's gender (Carr, 2003). These actions and attitudes can make the workplace unpleasant, affecting productivity. As a result, discrimination is frightening and can hinder an employee's professional development.

Trentham & Larwoodn (1998) emphasized the theory of rational discrimination against women in the workplace. According to this theory, people who make decisions may stereotype if they think their superiors or other powerful people prefer it or anticipate it. The study demonstrated that women were mistreated and that upper-level employees were more likely to be sexist than lower-level employees. In addition, the research confirmed that management tolerates discrimination, albeit to a lesser extent than in previous studies, which they interpret as an indication of progress toward greater equality. Due to gender discrimination, employees whose demeanor was previously calm become skeptical, unhappy, and fearful. A gender-neutral workplace substantially positively affects employee satisfaction, self-assurance, commitment, zeal, and stress. When employees are subjected to discrimination, an organization's ability to foster growth in employees' abilities and relationships with coworkers is hindered. The stress brought on by gender discrimination at work negatively impacts a worker's mental health because it affects their ability, self-confidence, and ability to produce quality work. Several studies have demonstrated that men have a

workplace advantage over women (Pang & Huang, 2010). According to Konrad & Kathy (1997), a significant change has occurred due to more women joining the workforce. Women face more discrimination in the workplace, including lower pay promotions, lack of advancement opportunities, restricted access to certain services, leadership, and fewer employment opportunities. People typically believe that female employees are less dedicated to their employment than male employees (Welle & Heilman, 2005); as a result, such stereotypical attitudes can impede the growth of women's professional advancement.

Adhikari (2014) studied gender discrimination at five IT companies in Lucknow. It was discovered that there were no differences in performance between women and men. Consequently, such conduct and actions diminish employees' motivation and morale, which impacts their performance. According to an analysis by Swimmer (1990), male clerical workers were likelier to be promoted than women. The results indicate that the promotion criteria for female employees were stricter and more defined than those for male coworkers. Female employees were also less likely to be promoted to higher positions. Even though Bible & Hills (2007) claimed that gender equality in management positions is improving, the glass ceiling persists in today's workplaces. Despite the passage and enforcement of Equal Opportunity at Work laws over several decades, workplace sexism persists.

Uzma (2004) researched how individuals perceive themselves. The study found that a person's environment and upbringing impact their perception. The significance of employees' self-perception and how others perceive them cannot be overstated. The perspective of a child's parents influences his or her sense of self. Parents often view their daughters as fragile, submissive, and overly dependent on men for protection. This restricts women's ability to offer suggestions or protest. This is the beginning of subjugation and control. Even women with advanced degrees maintain separate public and private lives. The second major conclusion of the study was that women's earnings are secondary to men. In addition, these findings do not apply to affluent, progressive households in which women have complete autonomy.

H₀: There is no link between gender discrimination and organizational performance.

2.4 Work life imbalance and Organizational Performance
The term "work-life balance" was coined in the late 1970s and referred to the harmony between one's professional and private lives (Rathore & Tomer, 2019). During the 1970s and 1980s, its prevalence skyrocketed; it was primarily due to the increased number of women in the workforce, which prompted many businesses to take notice and provide women with exceptional opportunities. Hence, research shows that several factors in an

employee's life may contribute to discord and imbalance. Depending on the individual and the circumstances, the reasons can range from wanting to advance in their chosen field to feeling overwhelmed by home and work demands. A "Performance-driven" culture has emerged due to the rapid development of the business world and the intensifying competition in the market, which has increased performance expectations. In addition, many individuals find it difficult to say "NO," particularly to superiors, leading them to become overburdened with responsibilities (Billings et al., 2021). Hence, unbalanced workloads result in decreased productivity, increased employee turnover, absenteeism, missed deadlines, a lack of time for personal pursuits, stress, and a general feeling of being overwhelmed.

Several studies have found that family, a welcoming workplace, and other factors significantly affect absenteeism, turnover, job satisfaction, and organizational commitment. Warren & Johnson (1995) asserted that effective managers encourage their employees as they attempt to balance work and personal obligations. Employees in such an environment reported feeling valued and appreciated and were less likely to quit or take time off. They affirmed that the connections between these factors, occupational fulfillment, and authoritative responsibility are intervened by trust in the association, which is impacted by factors about the work-life imbalance.

Purohit (2013) defined *Work-life balance* as the process of balancing one's "work" (career and ambition) with their "lifestyle" (Health, family, pleasure, leisure, and spiritual development). It refers to strategies that help employees balance their personal and professional responsibilities. Many modern businesses recognize that work-life balance programs are not merely a perk but a requirement for their employees. In today's competitive market, businesses must implement human resource strategies and policies that consider the needs of their employees. Purohit (2013) presented the results of a survey conducted among a representative sample of Pune's leading companies regarding their policies and practices regarding their employees' ability to achieve a healthy work-life balance. The results highlighted the similarities and differences between the policies promoting work-life balance in the four fields studied; the manufacturing, IT, education, and financial services industries. The study concludes with recommendations that organizations should equip their human resources departments to meet the challenges of providing work-life initiatives during a global economic downturn. It also suggested that employers could make it easier for employees to switch shifts if they believe it will help them achieve a better work-life balance. Employees should also intentionally prioritize work-life balance.

Mwangi et al. (2017) examined the link between work-life balance and academic performance at Kabarak University.

Participants were required to complete surveys regarding their work-life balance and productivity. The objectives were twofold: first, to determine if employee assistance programs mitigate the adverse effects of work-family priority conflicts, and second, to determine if such programs mitigate such adverse effects. The study employed case studies as a descriptive method. In order to gather data and undertake primary research, questionnaires were used. A sample size of 70 was based on an estimated population of 244. The study revealed that employees' productivity decreased when they were anxious about juggling work and family obligations. The study's authors suggest valuing work and family life to increase productivity. Researchers concluded that employee productivity would increase if companies did more to help employees achieve a better WLB. Carnicer et al. (2014) examined work-life conflict in a country in Southern Europe using a quantitative questionnaire study. In order to identify the major causes of work-life conflict, bivariate analysis was used to examine correlations between them, and multivariate regression analysis was employed to dissect the factors in greater depth. They found no correlation between social benefits, job status, and work-life conflict. Work-family conflict was experienced differently by men and women, but gender did not appear to play a role in its occurrence.

Wilson (2015) examined the likelihood that women at two British universities are subjected to unequal treatment in performance reviews. Ten women from each university's female academic interrelated community and ten women selected randomly were interviewed for this study. The analysis began with compiling analytical tables containing the most pertinent data. Participants listened to recorded interviews for similarities and differences-related comments in the second step. Men viewed women as possessing unique and inferior characteristics, even though women themselves did not believe they were unique. If women are evaluated based on the standards and expectations established by men, they are deemed deficient and inferior.

H_0: There is no link between work-life imbalance and organizational performance.

Gap in Literature

Exploring CWBs and how they affect organizational performance is the main objective of the study. Certainly, theoretical and empirical research is available in various areas (psychology, sociology, organizational behavior, etc). However, most of the field's earliest researchers argued that the importance of conceptual differentiation between the different terms used to describe CWB dimensions is yet to be fully realized. Thus, there should be more exploration of the materialness of deeply grounded and tried hypotheses on counterproductive work ways of behaving across social settings and their impact on organizational performance. Accordingly, no known studies

have examined the link between counterproductive working practices and corporate culture and how it affects organizational performance. Therefore, the study tends to fill that gap in the literature and introduce new concepts such as workplace bullying, gender discrimination, and work-life imbalance.

2.5 Conceptual Model
Considering the many characteristics of Counterproductive organization behaviors and corporate performance measurement as given by numerous authors, the researcher constructed a research model that comprised both independent variables and dependent variable, which is presented below;

Counterproductive organization behaviors and Organizational Performance
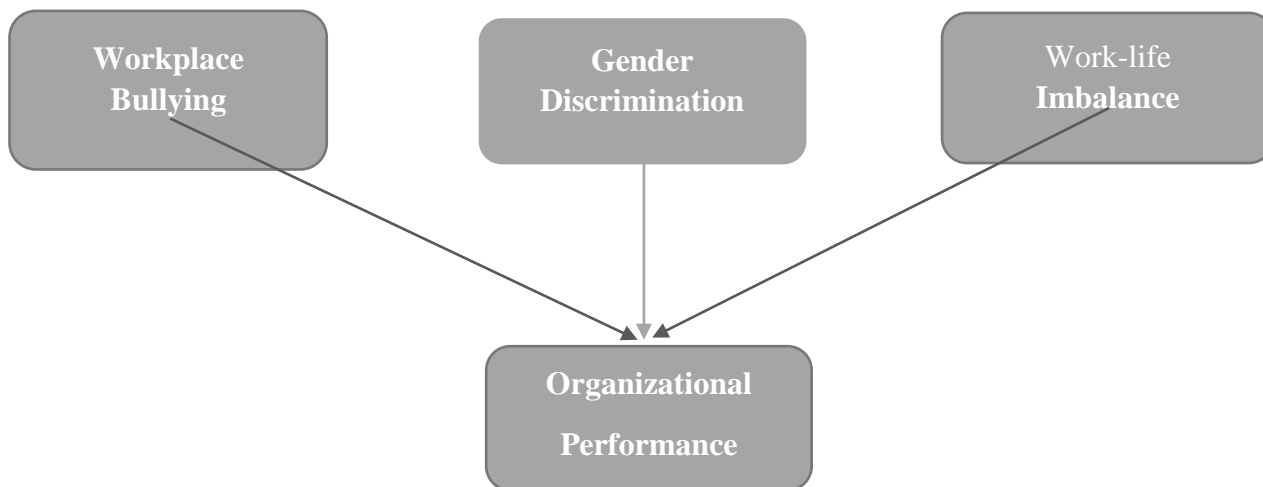
Source: Agulefo & Agulefo (2023)

The components supporting the research were included in the study's research model; each arrow shows an assumed relationship between the opposite variable. It illustrates the link between the dependent and independent variables. The following criteria are considered: workplace bullying, gender discrimination, and work-life imbalance. Hence, DV is organizational performance, while the IV is counterproductive organizational behaviors. The relationship between these various factors is stated, verified, and analyzed in part devoted to testing hypotheses.

3. RESEACRH METHODOLOGY
This study employs a descriptive and causal-comparative research design to explore the influence of unproductive organizational behaviors on the efficiency of microfinance banks in Lagos, Nigeria. The causal-comparative design investigated the relationships between the variables by comparing outcomes of multiple groups (Jason & Rumrill, 2004). The study relied on primary data, and the necessary information was gathered by administering self-administered surveys. In order to achieve this, a questionnaire was created. The use of predetermined questions presented in the same format to all respondents is a common aspect of questionnaires. The descriptive methodology explained the factors and characteristics that impact organizational performance. Each

variable's descriptions aid comprehension of the concepts involved.

The participants in this study were staff of selected microfinance banks in Nigeria. Using a convenience sample, Kudimoney Microfinance Bank and Renmoney Microfinance Bank were chosen from Lagos, Nigeria. As of June 2022, there were 129 microfinance institutions registered with the Nigeria Deposit Insurance Corporation (NDIC) in Lagos alone. According to the human resources divisions of the respective banks, Kudimoney Microfinance Bank and Renmoney Microfinance Bank have 500 and 298 workers, respectively. As a result, the complete population was represented by the 266 sample participants. Yamane (1967)'s formula was used to calculate this minimal

sample size: $n = \dfrac{N}{(1 + N(e)^2)}$

n (Sample)
N (population), e (significance, 0.005 or 5%)
Applying the formula;

$$n = \frac{798}{1 + 798 \times 0.05^2}$$

$$n = \frac{798}{1 + 798(0.0025)}$$

$$n = \frac{798}{1 + 1.995}$$

$$n = \frac{798}{2.995}$$
$$n= 266$$

The questions were organized according to variables and contained questions designed to elicit responses to the three hypothesized research questions. These responses were graded on a Likert scale with five possible outcomes: strongly disagree (5 points), disagree (4 points), undecided (3 points), agree (2), and strongly agree (1). Statistical Package for the Social Sciences was used to perform the coding of the collected data (SPSS version 26). SPSS tables, frequency distributions, and percentages were used for data interpretation, while hypotheses were tested using regression analysis. SPSS was used because of its ease and versatility in data analysis.

Ten employees each from the two studied organizations were chosen at random to participate in a preliminary study using the drafted questionnaire; this was done to ensure that the data reflected all examined parameters. The data's validity and reliability of the survey items' internal consistency were evaluated using Cronbach. This is because Cronbach is most appropriate for testing reliability and validity using the Likert scale (Huck, 2013).

Reliability Stats	
Cronbach Alpha	Item
.821	4

Source: SPSS Computation

Item-Total Statistics				
	Scale (Mean if Item Deleted)	Scale Var. (if Item Deleted)	Corrected Item Total Corr.	Cronbach Alpha (if Item Deleted)
Workplace Bullying	12.82	1.778	.506	.836
Gender Discrimination	12.81	1.577	.759	.724
Work life Imbalance	12.88	1.588	.646	.774
Organizational Performance	12.84	1.553	.680	.758

Based on the reliability test, Cronbach's alpha reliability coefficients were calculated for each study variable. The alpha value for Cronbach was 0.821, as shown in the tables above. Generally, alpha values greater than 0.7 are deemed acceptable (Lin, 2010). Due to the obtained value of 0.821, which is adequate for this research and can be generally accepted as suggested by some authors such as Lavrakas (2008), the survey questionnaire was utilized effectively to obtain respondents' perspectives on the impact of culturally-influenced counterproductive organizational behavior on organizational performance.

Data Analysis
To test the hypotheses, SPSS was utilized to analyze data gathered from 264 of the anticipated 266 participants who passed the screening process. Multiple linear regression was utilized for analysis to illustrate the link of the dependent and independent variables. The decision criteria is that if p < **α**, we will accept the argument that a correlation exists between the variables. At a 5% level of significance, the chosen alpha (**α**) is 0.05.

4. RESULTS
Whether or not there is a statistically significant relationship between the independent and dependent variables will be revealed by the results of the correlation and regression analyses. Assuming $p < \alpha,$ we agree that the proposed relationship between the variables is statistically significant. Five percent has been selected as the level of significance (α, 0.05). R is a statistical measure of how closely two variables are linked. The R 2 value, on the other hand, shows how much of the observed variation in the dependent variable can be attributed to the independent variable. ANOVA statistics show how well the regression model fits the data (i.e., how well it predicts the response) (Osborne, 2017).

Hypothesis Testing
Ho: There is no link between Work life Imbalance, Workplace Bullying, Gender Discrimination, and Organizational Performance

Regression Analysis

MODEL SUMMARY					
Models	R	R^2 Square	Adjust. R Square.	Standard Error of the Estimate	Durbin-Wat.
1	.646^a	.418	.411	.533	2.213

a. Predictors: (Constant), Work life Imbalance, Workplace Bullying, Gender Discrimination
b. Dependent Variable: Organizational Performance

The coefficient of determination, R squared, indicates how changes in the independent variable cause changes in the dependent variable. According to the results, the value of R squared was 0.418 is a sign that there was some variety in 41.8% variation in Organizational Performance is due to changes in the explanatory variables (Work life Imbalance, Workplace Bullying, and Gender Discrimination). Consequently, this suggests that other variables were not considered in this study explain 58.2% pertaining to variations in Organizational Performance. R is the correlation coefficient, which indicates the link between the research variables, as shown by the result, there was a high positive correlation between the variables in the table above. Explanatory factors (Work life Imbalance, Workplace Bullying, and Gender Discrimination) and in model summary as shown by 0.646.

ANOVA						
Model)		Squares	Df.	Mean Squares	F	Sig..
1.	Regression	53.053	3	17..684	62.144	.000^b
	Residual	73.987	260	.285		
	Total	127.040	263			

a. Dependent Var.: Organizational Performance.
b. Predictors: (Cons.), Work life Imbalance, Workplace Bullying, Gender Discrimination.

As per the ANOVA table, the handled information, which addresses the populace boundaries, was measurably critical at a degree of 0%, showing that the information is reasonable for reaching inferences about the populace's boundary since the importance level (p-value) is under 5%. At a 5% level of significance, the F critical value was 64.144, this demonstrates that the model as a whole was important and (Work life Imbalance, Workplace Bullying, and Gender Discrimination) significantly influence Organizational Performance.

COEFFICIENTS						
Model.		Unstandardized Coeff.		Standardized Coeff.	t	Sig.
		B.	Std. Error.	Beta.		
1	Constant	1.255	.220		5.706	.000
	Workplace Bullying	.159	.077	.164	2.057	.041
	Gender Discrimination	.236	.082	.245	2.897	.004
	Work life Imbalance	.294	.072	.300	4.101	.000

a. Dependent Variable: Organizational Performance

Taking into consideration all variables, the regression equation was created. When Work life imbalance, workplace bullying, and gender discrimination are constant at 0.000, organizational performance will be 1.255. The result also shows that a unit change in Workplace Bullying will result in a 0.159 influence in Organizational Performance, change in the unit in Gender Discrimination will influence Organizational Performance by 0.236, and a unit change in Work life Imbalance will result to 0.294 impact on Organizational Performance.

Discussion
The findings indicate that Work life imbalance, workplace bullying, and gender discrimination are all significantly and positively associated with organizational performance. The study's findings validate the links between CWB and organizational success. Thus, according to Einarsen et al. (2003), all companies must take measures to prevent the psychological harassment of employees. Bullying in the workplace, work-life imbalance, and gender discrimination all

impede a company's ability to expand and grow, so managers must find long-term solutions to the problem.

5. CONCLUSION AND RECOMMENDATIONS
Considering the correlation between ineffective workplace practices and inefficiency in the Nigerian banking sector. Here are some recommendations:

- The Nigerian financial sector would greatly benefit from increased efforts to cultivate a positive organizational culture, as this would significantly impact employee behavior and help direct it toward its objectives. Employees should be enlightened about the risks and adverse effects of CWB on the company's success and interests through the development of programmes and awareness.
- Findings indicate that bullying is widespread because it is institutionalized within the company's culture. Therefore, organization should curb this and set up counseling programmes, and victims should receive counseling which would be beneficial in overcoming the trauma of the experience and preventing similar incidents in the future.
- To prevent workplace bullying, upper management should establish strict guidelines. A clearly defined anti-bullying policy will aid in identifying perpetrators and preventing additional harm to victims. Management must send the appropriate signals throughout the organization so that employees understand their roles in resolving the problem. Workers must feel at ease approaching management with any issues they are experiencing on the job.
- For discrimination to be eradicated in the banking industry and elsewhere, managers must provide channels for employees to report bias incidents, which must be investigated and resolved expeditiously and strictly. Regular reviews of workplace policies are necessary to ensure their continued viability. Managers must ensure that all employees, regardless of gender, have equal pay, promotion, and advancement opportunities.
- Employers must be able to evaluate the needs of their female employees and provide for them accordingly. Workplace amenities such as daycare centers, crèches, maternity and paternity leaves, and flexible schedules are essential for retaining and motivating employees.
- Companies should consider how a better work-life balance could encourage their workers to do more. Managers should plan events to improve employees' free time, host get-togethers, and invite employees' families during formal competitions.

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