



## WITHDRAWAL COGNITION AMONG WORKERS IN DISTRESSED BANKS: ROLES OF PERCEIVED ORGANISATIONAL SUPPORT AND INEQUALITY

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### ABSTRACT

*This study explored the extent to which perceived organisational support and perception of inequality predict withdrawal cognition among 519 employees (266 males; 253 females) of distressed commercial banks, whose ages ranged from 19 to 65 ( $M = 34.02$ ;  $SD = 9.54$ ). Data were collected via validated questionnaires. The hypothesis generated was tested using multiple regression analysis. Results indicated that employees who perceived low organisational support and high inequality had high level of withdrawal cognition. Based on these findings, the researchers recommended that bank managers should provide adequate social supports for their employees and treat them equally or make sure that rewards commensurate with input/efforts for all organisational members.*

*Keywords: organisational support, inequality, withdrawal cognition, distressed banks*

### INTRODUCTION

The need to retain trained, skilled and talented employees has become a pivotal issue for many competitive organisations around the world today (Hong & Kaur, 2008). This hinges on the fact that without qualified, skilled and talented employees', organisations might not be able to achieve their corporate goals and survive in the competitive market. Thus, most organisational managers are putting more efforts to retaining their trained, talented, and skilled workers rather than allowing them to quit the organisation (Hong, et al., 2008). However, recent studies in Nigeria (e.g. Balogun & Olowodunoye, 2012; Balogun, Adetula, & Olowodunoye, 2013) have shown that despite the efforts of most bank managers to retain their trained employees, the incidence of employees' voluntary turnover is increasing every year in the Nigerian banking industries.

Undoubtedly, a number of empirical studies (e.g., Ojedokun, 2008; Balogun, et al., 2012; Balogun, et al., 2013) have been published on the possible predictors of bank employees' turnover intention in post-consolidation banks in Nigeria in the past few years. This is because of the strong evidence that turnover intention is a major precursor of turnover behaviour (Price, 2001). However, most of these studies paid more attention on attitudinal-based factors (such as job satisfaction, low affective commitment), organisational-based factors (e.g., lack of co-workers/supervisors support, low emotional intelligence, higher job demands, lack of job control), and individual/demographic-based factors (e.g., age, gender, job tenure, level of education).

Little or no attention has been paid to how organisational support and perceived inequality connect with withdrawal cognition among employees in distressed banks in Nigeria who seem to be more preoccupied with high withdrawal cognition due to the uncertainty plaguing the banks, stressful work environment, and perceived job insecurity (Yussuf, 2005; Ojedokun, 2008; Ogungbamila, 2013). This present study aimed to fill this vacuum by investigating the extent to which perceived organisational support and perception of inequality predict employees' withdrawal cognition in distressed bank in Nigeria. This study may provide empirically based information on how bank management can reduce the withdrawal cognition of their employees.



## LITERATURE REVIEW

Withdrawal cognition according to Blacksbury (2000) is a process, which comprises construct of withdrawal intention (thinking of quitting, intention to search, and intention to quit). Early literature reports that thinking of quitting, intention to search, and intention to quit is linked with or precede withdrawal behaviour (actual quitting or turnover). As a result of this, Blacksbury (2000) recommends the use of withdrawal intention over withdrawal behaviour because the latter is more difficult to predict than intentions.

Moreover, in practice, employer would rather know their employees withdrawal intention, than the actual withdrawal behaviour so that they can take preventive measures and discourage them from leaving. When employees leave, there is nothing any employer can do than to bear the expenses and rigors of recruiting, selecting, training, and placing new hires (Wong & Tay, 2010; Cohen & Cohen, 1983). This study therefore focuses on withdrawal cognition or intention instead of the actual withdrawal behaviour of employees in distress banks in Nigeria.

Employees often develop a generalized belief regarding the extent to which their organisation is supportive, caring, and assist or help them generally (Onuoha & Ayeerun, 2013). When they perceived that organisation offers them support by caring for their well-being they will be more involved, perform better, more motivated, and inclined to stay with the organisation (Eisenberger, et al., 1990). Perceived organisational support (POS) is the degree to which individuals believe that their organization values their contributions, cares about their well-being, respect their opinion as a person, and fulfills their socio-emotional needs (Eisenberger, Huntington, Huutichinson, & Sowa, 1986; Eisenberger, Fasolo, & Davis-LaMastro 1990; Rhoades & Eisenberger, 2002).

High levels of POS may enhance feelings of trust and strong feelings of identification with one's organisation (Rhoades, et al., 2002). As posited by hedonistic approach-avoidance theory, employees enjoy, trust, and tend to stay with organisation that respect and make them feel good and important and avoid organisation that makes them feel sad or treat them bad (Maertz & Griffeth, 2004). Alternately, an employee whose personality, performance, and contributions are not valued and recognized by his/her organisation may be less committed to and inclined to leave the organisation (Tumwesigye, 2010).

POS engender higher commitment and intention to stay if the outcome of the perception is favourable (Eisenberger, Faslo, & Davis-Lamastro, 1990; Beehr & McGrath, 1992; Brough & Frame, 2004). It also increases employees' performance and workers' positive perception about the organisation. Perceived organizational support results in high organisational commitment, which in turn produces lower level of withdrawal intention (Waung, 1995). Manzoor and Naeem (2011) suggested that creation or provision of adequate supportive environment makes employee feel happy. From the perspective of norm of reciprocity and social exchange theory (Gouldner, 1969; Blau, 1964), employees are likely to reciprocate the organisation with positive attitudes such as higher level of affective commitment and favourable work behaviours such as exhibition of organisational citizenship behaviour and lower intention to leave or do things that would benefit the organisation such as becoming more involved, physically and emotionally attached to their job when they perceive their management supports and the way the organisation value them or hold them in high esteem (Blau, 1964; Eisenberger, et al., 1990; Eisenberger, Stinglahamber, Vandenberghe, Sucharski, & Rhoades, 2002).

Since the seminal work of Eisenberger, et al., (1986), many researchers have investigated the effects of POS on different and important work outcomes such as turnover intention and absenteeism (Wayne, Shore, & Liden, 1997; Lew, 2009). Wong, et al., (2010) reported that music teachers in private school in Malaysia who perceived that schools supported them and who were job satisfied were less likely to leave their employer than their counterparts with low perception of school support. Supervisors support has been found to be related with job satisfaction, low absenteeism, turnover intention, and actual turnover (Viswesvaran, Sanchez, & Fisher, 1999; Brough & Kelling, 2002; Perrewe & Carlson, 2002).



Tourangeau and Cranley (2006) also attested that perceived support is an important factor that affects the intention to remain employed.

Withdrawal cognition may also become more manifest in organisation where employees do not feel fairness or perceived inequality (Rousseau & Parks, 1993; Adeyemo, et al., 2007). Perceived inequality is an individual subjective appraisal of unfairness or imbalance between expended efforts or investment incurred and rewards or profit obtained. It could also be defined as an individual's costs of exchange with organisation outweighing the benefits received in return (Geurt, Schaufeli, & Rutte, 1999). On the other hand, perceived equality is conceptualised as a balance or equilibrium between expected investment and benefits (Scheufeli, Van Dierendonck, & Van Gorp, 1996). Once an employer agrees to employ an individual, both parties enters into an agreement or contract (both employment and psychological contracts) in which employee agrees to make specific contributions to the organisation (energy and performance) for which he/she expect rewards in return (e.g., salary, promotion, workload, esteem, dignity, and job security) that must commensurate with his/her contributions (Blau, 1964; Adams, 1965). As employees discharge their duties in exchange with organisation, they usually pursue equity (Blau, 1964; Ogungbamila, 2006). The evaluation of the balance between investments and benefits is primarily based on social comparisons theory (i.e., he compares his inputs/outcomes ratio to the perceived input/outcome ratio of other co-workers) (Geurt, et al., 1999).

Equity is perceived when input/output ratios are equal for all members of the organisation (Ogungbamila, 2006). However, inequality is said to have resulted when an employee perceived imbalance between investments and benefits or disequilibrium in the ratios (inputs/rewards) or violation of contract between him/her and other organisational members (Owolabi & Babalola, 2011). When there is imbalance or inequality, the employee feels cheated and this usually creates feelings of rejection, feelings of worthlessness, tension or dissonance within the employee (Festinger, 1957). From equity model perspective (Adams, 1965), absenteeism, turnover, withdrawal intention and exhibition of other negative work behaviour are some of the viable means available to restore an equitable employment relationship. Indeed, employees may leave or perceive time away from organisation/work respectively as been instrumental in decreasing their investment as a way of attaining equality. In their study among health care professionals, Geurts, Bounk, and Schaufeli, (1994) attested that perceived inequality generate unpleasant emotional states (e.g., resentment), which in turn result to absenteeism and turnover intention. Other recent studies have also evidenced that when employees experience conflict of obligation or perceived inequality in their work environment, they tend to express them by quitting or by being absent (Samad, 2006; Ponnu & Chuah, 2010; Marlik, 2011).

Findings of past studies on equity and psychological contract violation revealed that employees develop withdrawal intention or withdraw when they perceive a lack of reciprocity in their employment relationship (Robinson & Rousseau, 1994; Geurt, et al., 1999). Research outcomes have also consistently and strongly attested that employees who experience a imbalance between what they contribute to their organisation and profits from the organisation or who perceive breach of psychological contract because of unfulfilled job expectations often complained of health-related problems and develop different negative job attitudes and behaviours such as withdrawal intention, actual turnover, job dissatisfaction, and low organisational commitment (Geurts, et al., 1994; Greenberg & Alge, 1998). The researchers therefore hypothesized that:

*Hypothesis 1:* Perceived organisational support and inequality will have a significant independent and joint influence on withdrawal cognition.



## METHOD

### Research Design

This study utilized a cross-sectional ex-post facto research design. Perceived organisational support and perception of inequality were the predictor variables while withdrawal cognition was the criterion variable.

### Participants

Accidental sampling technique was used to select five hundred and nineteen (519) employees across the branches of 5 distressed commercial banks in Lagos metropolis, Nigeria. Distressed banks were the 8 out of the 24 banks that failed after the introduction of recapitalization and consolidation exercises (Sanusi, 2011). The names of the banks selected were not mentioned to avoid identification. The participants comprised of 266 (51.3%) males and 253 (48.7) females. Their ages ranged from 19 to 65 with a mean of 34.02 years and SD of 9.54. Also, 183 (35.3%) of the participants were single, 313 (60.3%) were married, 6 (1.2%) were widow, and 17 (3.3) were divorced. Their qualification also varied; 48 (9.2%) had WAEC/GCE, 91 (17.5%) had NCE/OND, 305 (58.8) had HND/B.Sc/B.A/B.Ed. while the remaining 75 (14.5%) had postgraduate qualifications. Their job position revealed that 282 (54.3%) were of junior cadre and 237 (45.7) were of senior cadre. In addition, their job tenure ranged from 1 month to 50 years with a mean of 5.96 years and SD of 6.56.

### Measures

Relevant data were gathered through the use of a validated questionnaire with four sections. The first section of the questionnaire elicited employees' demographic information: These included age, gender, marital status, job tenure and academic qualification. The second section is the short version of perceived organisational support scale developed by Eisenberger, et al., (1990). It was an 8-item self-reported scale, with responses rated on a 7-point Likert format ranging from strongly disagree to strongly agree. Reliability coefficient of 0.74 was obtained for the scale by Onuoha, et al., (2013). In this study, when the scale was subjected to reliability test using the present sample, it yielded an alpha coefficient of 0.70. The third section contained measures of perceived inequality. The third section is the perception of inequality scale measured using a 6-item Perceived Inequality in Work (PIWORK) Scale developed by Corey and Keyes (1998). The scale was designed to assess core areas in the perception of individual workers about inequality within their organisation. Sample items includes: "I have had to work on good jobs" "I feel that others respect the work I do at my job" and "Most people have more rewarding jobs than I do". Owolabi, et al., (2011) reported an alpha value of 0.78 among bank employees in Nigeria and an alpha coefficient of 0.65 was obtained for the revalidation of the scale on Nigerian population. In this present study, a Cronbach's alpha of 0.69 was obtained. Score above the mean implies higher perception of inequality while score below the mean suggests lower perception of inequality. The fourth section contained measure of withdrawal cognition. Withdrawal cognition was measured using an adapted self-report Withdrawal Intention Scale developed by Mobley, Griffith, and Megino (1979). It was a 3-item inventory rated on a 5-point scale (1= strongly disagree; 5 = strongly agree). Sample item include; "I often think about quitting"; (see section D of the Appendix). Mobley et al (1979) reported a 0.94 reliability coefficient of the overall scale. In the present study, the researchers obtained a 0.76 Cronbach alpha.

### Procedure

The 8 distressed banks were numbered in alphabetical order. The Table of Random Numbers was used to select 5 of the banks. Data were collected before the failed banks were nationalized, liquidated or taken over. The researchers approached and sought permission from the authorities of the 15 branches of the 5 banks that were selected for the

study. Accidental sampling technique was used to select the participants. Accidental sampling method was opted for because the security situation and busy or tight schedule of bank employees do not allow for a more rigorous sampling technique such as systematic sampling method. The purpose of the study was thoroughly explained to the participants and they were also given assurance of confidentiality and anonymity of their identities and responses. The researcher then administered five hundred and forty (540) copies of questionnaires to those employees who consented. Out of the 540 copies of questionnaires that were administered, 528 were retrieved, and only 519 were found suitable for the analysis. This yielded a response rate of 96.11%. Data collection spanned over 3 weeks.

## RESULTS

### Descriptive and Correlation

Descriptive and correlation analyses were performed on the data collected. Table 1 presents the descriptive and inter-relationships of the study variables. Some of the socio-demographic variables were codified. For example, gender was coded male 0, female 1. Marital status was coded single 0, married 1, widow 2 and divorce 3. Job position was coded junior 0, senior 1. All analyses were conducted using SPSS Wizard.

Table 1: Mean, Standard Deviation, and Relationships among Variables

Variables	Mean	SD	1	2	3	4	5	6	7
1 Age	34.02	9.54	1						
2 Gender	-	-	.03	1					
3 Job Tenure	5.96	6.57	.01	.11**	1				
4 Academic Qualification	-	-	-.12*	-.02	-.04	1			
5 Perceived Org Supports	15.45	3.58	.17*	.14**	-.20*	.51**	1		
6 Perceived Inequality	13.11	2.52	.13*	.23*	-.06	.11	.13*	1	
7 Withdrawal Cognition	10.26	3.27	-.08	.02	.03	-.06	-.51**	.40**	1

\*p < 0.05 level (2-tailed) \*\*p < 0.01 level (2-tailed)

Tables 1 shows that perceived organisational support was negatively related with withdrawal cognition ( $r = -0.51$ ;  $p < .01$ ), implying that the more employees perceived their organisation as supportive to them the lower their withdrawal cognition. There was a significant positive relationship between perceived inequality and withdrawal cognition ( $r = 0.40$ ,  $p < .01$ ), suggesting that employee who perceived unfairness or were treated unjustly reported higher withdrawal cognition.

### Test of Hypothesis

Regression analysis was carried out in order to test the study hypotheses. The results are presented in Table 2.

Table 2: Summary of Regression Analysis on Withdrawal Cognition

Predictors	B	T	P	R	R <sup>2</sup>	F	P
Perceived Organisational Support	-0.51**	-4.10	< .01				
Perception of inequality	0.32*	2.38	< .05	0.32	0.45	19.02**	< .01

Note: \*p < .05, \*\*p < .01 N = 519

Results in Table 2 shows that perceived organisation support significantly predicted withdrawal cognition ( $\beta = -0.51$ ,  $p < .01$ ), implying that the higher the perception of organisational support, the lower the withdrawal cognition of employees in distressed banks in Nigeria. Similarly, perceived inequality had a significant but positive influence on withdrawal cognition ( $\beta = 0.32$ ;  $p < .05$ ), suggesting that employees who perceive higher inequality are more likely to showed higher tendency of withdrawal from the organisation.

The results also indicate that perceived organisational support and perception of inequality jointly significantly predicted withdrawal cognition ( $R^2 = 0.45$ ;  $F = 19.02$ ;  $p < 0.01$ ).



The two variables (perceived organisational support and inequality) accounted for 45% change in withdrawal cognition. This result therefore confirmed the study hypothesis.

## DISCUSSION

We investigated the extent to which perceived organisational support and perception of inequality predict withdrawal cognition among employees in distressed banks. According to the results of the study, perceived organisational support and inequality exerted significant joint influence on withdrawal cognition. Independently, perceived organisational support negatively contributed to withdrawal cognition. This suggests that employees who perceived that their organisations care for their well-being, respect, and value them were inclined to remain in the organisation. This finding supports the findings of previous researches (e.g., Brough, et al., 2002; Perrewe & Carlson, 2002; Tourangeau, et al., 2006) which indicated that perception of organisational supports facilitates job satisfaction and discourage absenteeism, turnover intention, and actual turnover among workers.

This could be true in Nigeria where people cherish and often resort to social supports when they face personal, financial, and family problems. The Nigerian society is a collectivist society and citizens of this country often see social support as a viable means of solving problems and satisfying their needs (Salami, 2010). When employees perceived that organisation offers them support by caring for their well-being they are more likely to be involved, perform better, motivated, and inclined to stay with the organisation. Eisenberger et al. (1990) for example, found that perceptions of support from the organisation reduced absenteeism and increased organisational citizenship behaviour and employee performance.

As further revealed in this study, perception of inequality triggered bank employees' withdrawal cognition. That perceived inequality predicted withdrawal cognition of bank employees supports the findings of earlier studies on equity and psychological contract violation (Robinson, et al., 1994; Geurt, et al., 1999). Findings of these studies attested that workers think of leaving and intent to search for new jobs or even quit when they perceive a lack of reciprocity in their employment relationship (Adams, 1965). Indeed, when an employee perceives an imbalance or inequality in expected investments and rewards or is not fairly treated compare to his/her co-workers, such employee might felt cheated and this could creates feelings of worthlessness, rejection, feelings of not been valued, and tension within the employee (Festinger, 1957; Owolabi, et al., 2011). If organisational decisions and managerial actions are deemed unjust or unfair, the affected employees might experiences anger and resentment, which in turn trigger negative work attitudes and behaviours such as withdrawal cognition and turnover (Geurt, et al., 1999; Owolabi, et al., 2011).

According to the norm of reciprocity, people respond positively to favourable treatment and respond negatively to treatment that is not favourable. Therefore, withdrawal cognition or withdrawal behaviour could be perceived by the affected employee as viable means available to restore an equitable employment relationship. In other words, bank employees may leave, think about quitting, and even perceive time away from organisation/work as been instrumental in decreasing their investment as a way of attaining equality whenever they perceive inequality or unfairness in their workplace.

## Conclusion and Implications

This study concludes that POS and perceived inequality are crucial significant factors predicting withdrawal cognition among employees in Nigerian distressed banks. These findings further validate the premises of social exchange and equity theories. POS and perceived inequality explained 45% of the variance in withdrawal cognition. It is therefore imperative for managers to maintain and treat their employees equally or according to their employment and psychological contracts. Doing this will not only reduce anger, resentment, feelings of worthlessness, feelings of rejection, and tension among their employees but also



reduce their intention to either leave or search for a new job and make them more motivated to do their job, more committed, more involved, feel satisfied with their jobs, and increase their morale.

The present findings also necessitated the need for bank management to give adequate social supports either tangible or non-tangible supports such as money, respect, comfort, praise, empathy, and emotional supports to their employees. Moreover, increment in pay, remuneration, incentive, and provision of adequate job autonomy as well as promoting employees as at when due can motivate and increase employees' level of commitment and attachment to the organisation. Management could provide assistance, recognize, and appreciate the efforts and performance of their employees, which in turn may cause those employees thinking of leaving their organisation for other rivalry industries to change their minds (Eisenberger, et al., 1990, Eisenberger, et al., 2002). In all, employers need to cater for the well-being of their employees. Introduction of work shift in banking industries may also be helpful.

### Limitations and Future Directions

The results of this study should be generalized with caution because the sample used was selected from distressed banks in Nigeria only. The employees' response may be due to the trauma of the banks becoming distressed with the prospect of job loss. Also, the lack of POS on the part of management may have been occasioned by the crisis the banks were facing at that point. The result might be different if employees from non-distressed banks are sampled. Comparing the withdrawal cognition of employees' in distressed and non-distressed banks would take care of the bias in the present study.

Withdrawal cognition of employees in distressed banks might be connected with their personality traits. This was not explored in the present study. Future studies may examine the connections between withdrawal cognition and personality traits.

Some bank employees might choose to stay with an organisation even if they perceived low organisational support and perceived inequality rather than leaving. The reason for this is not far-fetched. For example, employees who perceive inequality may not choose to leave the organisation because new jobs are not readily available in Nigeria. Thus, many employees including those in the banking sector in Nigeria may stay but engages in workplace deviant behaviours (e.g., corruption or fraud) to restore balance. Future studies may explore the link or connection among perceived inequality, withdrawal cognition, and workplace deviance. This would be very helpful for developing a more comprehensive model of withdrawal cognition.

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