

# The Impact or Workplace Bullying, Psychological Contract Violation, Moral Disengagement and Emotional Intelligence on Workplace Deviant Behavior: A Conceptual Framework

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## ABSTRACT

Workplace deviant behavior poses a significant challenge for organizations, especially in Bangladesh's banking industry. A few global trends like uncertainty, pandemic, global competition changes in business models, and new kinds of competition have compelled banks to decentralize their functions, enhance the flexibility of operations, and prioritize performance. Excessive demands from the workplace induce anxiety and dissatisfaction in employees, prompting them to exhibit undesirable workplace conduct, known as workplace deviant behavior. Workplace deviant behavior may also arise from persons experiencing adverse behavior in the workplace. Workplace bullying is one such behavior. Another reason for deviant behavior is the violation of psychological contracts. This study aims to expand Bangladesh's Bangladeshi Conservation of Resource Theory by elucidating workplace bullying, psychological contract violation, and workplace deviant behavior. The study also examines the role of moral disengagement as a mediator and emotional intelligence as a moderator. Despite its severe consequences, a dearth of studies exists, especially in emerging economies. The proposed conceptual framework analyzes the existing literature, theories, and concepts pertinent to negative job stresses, deviant behavior, and organizational behavior. The propositions made in this study can be empirically validated by gathering data from the banking sector. The current study particularly looks into Bangladesh's banking sector, which has undergone rapid financialization, creating tremendous opportunities for the Bangladeshi labor market. The practitioners can benefit from the potential findings of this study by redesigning their work practices and policies. Furthermore, the future scope of the empirical research can give insights into the issues the Bangladeshi banking sector encounters in managing workplace deviant behavior and the possible ways to mitigate them. Consequently, it will be advantageous for employees in this business to engage in a more favorable and happier working environment to enhance their physical and mental productivity and wellbeing.

**Keywords:** Workplace Deviant Behaviour, workplace bullying, psychological contract violation, moral disengagement, emotional intelligence, the banking industry

## INTRODUCTION

The stature of the banking system at the global, regional, national, and individual levels is unquestionable. The banking sector is essential to maintaining economic stability, facilitating financial transactions, and promoting sustainable growth worldwide. Through its complex web of institutions, goods, and services, the banking industry significantly impacts the global economy by stimulating individuals, businesses, and governments to pursue monetary objectives. For instance, the global GDP is around \$79 trillion. The total worth of shares trading for the banking sector is \$78.2 trillion (IMF statistics), nearly equal to the total number of products and services offered globally. These figures show that the financial and banking industry can significantly impact the global economy (World Bank, 2024).

In 2022, the international economy was stressed by several elements, such as foreign affairs pressure, global supply chain disruptions, a sharp inflation increase, and downsizings. Many of these disturbances are concentrated near or at the center of the financial service sector. Even though the world is still changing,

financial entities need to address structural blunders and bargain a method to stand their ground quickly, regardless of whether they are coping with a crisis to the system's core or ripple effects. To support development and performance, business models must reflect the digitalization of financial services (IBM Institute for Business Value, 2022). Banking is undergoing tremendous change. Many institutions can prosper by radically altering how financial services will be part of daily living. Bank performance metrics are at a historically low level. In the next four years, the expenses of cybercrime (\$10.5 trillion annually by 2025) will outpace global cybersecurity spending (\$377 billion by 2028) (Jonker et al., 2024). Market regulation and growing intersectional competition remain significant issues.

Market volatility and high inflationary pressure are damaging the world economy. Both developed, and emerging economies are struggling with the effects of inflation and are boosting their policy rates to combat the problem. Narrowing to the context of Bangladesh, a developing nation, even though the banking industry has been operating since its inception, it still needs a lot of reformation and structure. In Bangladesh, there are four categories of scheduled banks: state-owned commercial banks (SCBs), Specialized banks (SBs), private commercial banks (PCBs), and foreign commercial banks (FCBs). According to FY21 statistics, there is a total of 61 banks in Bangladesh. The number of bank branches totals 10752, based on data from Bangladesh Bank, which is the country's central bank (Bangladesh Bank, 2023).

As Yesmine et al. (2022) mentioned, the banking sector has significantly contributed to creating jobs, expanding trade and commerce, and revolutionizing the economy and its industries. The banking system of Bangladesh is thriving and has had unprecedented growth over the last two decades (Ahamed, 2012). They offer investable funds to the public sector as well as the private sector. Bangladesh is an import-dependent country, and the banking sector plays a significant role in facilitating imports of raw materials, machinery, accessories, and other produce. Banks are crucial in helping migrant workers send money home (Financial Express, 2023).

Yasmine et al. (2022) mentioned that over the past 20 years, Bangladesh's financial sector has grown significantly and is still under constant change (Ahamed, 2012). However, the development rate has slowed due to the shortage of capital, poor governance, bad debts, liquidity crisis, and other challenges. Thus, this sector is facing inefficiency and poor performance. The banking business in Bangladesh is now dealing with many significant problems that have undermined the industry (Zheng et al., 2020; Amir, 2019; Habib, 2018). Capital is injected by the financial regulation authority each year into the banking industry to address the capital shortage, but improvement still needs to be apparent (Uddin & Bristy, 2014). The banking industry faces many challenges, such as weak management, poor governance, absence of good leadership, and non-compliance with the ethics code. These can result in several banking scams, including financial fraud, money laundering (Zafarullah & Haque, 2023; Mazumder, 2024), and bad debts (Financial Express, 2023). Moreover, corruption in the banking sector is quite a common phenomenon, evident in a recent scandal involving the Hallmark loan scam. Other forms of corruption, like embezzlement, money laundering, bribery, and deliberate bad debts, are common (Mazumder, 2024). These activities have both legal and financial repercussions for the banks.

Additionally, it has been reported by The Daily Star, a leading national newspaper of Bangladesh, that at least 52% of banks are vulnerable to cyber security concerns (The Daily Star, 2023). Poor bank performance and efficiency can result in problems like failure and a decline in public confidence in the bank's financial structure and policies, which can cause economic inertia (Mahmud et al., 2016). However, to perform well, all Bangladeshi banks emphasize cost control and offer high-quality services and goods (Yesmine et al., 2022).

According to Khatun et al. (2022), the Bangladeshi banking sector lacks good governance, the management has ill intentions, and the regulators, unfortunately, have a poor and ineffective control system. All these harm the country's most sensitive sectors and motivate wrongdoers to engage in fraudulent activities. Researchers believe these activities center around pressure, opportunity, and rationalization. The opportunities and motivation to accumulate wealth may turn white-collar employees into white-collar criminals and get them involved in negative workplace behaviors.

Extant literature shows that specific industries and their work practices make employees more susceptible to deviant behavior. One such industry is banking (Adekanmbi & Ukpere, 2019). Due to the nature of work practices in banks and other financial institutions, where the employees deal with money and financial transactions, fraudulent practices are more prevalent in the banking industry (Adekanmbi & Ukpere, 2019). According to Adekanmbi and Ukpere (2019), workplace bullying is commonplace in the banking industry, giving rise to several deviant behaviors like employee theft, violence, corporate fraud, and poor performance. Karani, Deshpande, and Jeswal (2021) mentioned that the banking industry was undergoing significant changes due to intense competition and evolving customer demands. HR managers need help to manage and meet employee expectations in this dynamic climate. Additionally, the employer anticipates that each employee will do their part to keep the business viable. Unmet expectations result from this, leading to conflict between the employer and the employees and between the employees at different levels of the hierarchy (Ngobeni et al., 2022).

Banking employees are generally overworked and enjoy less autonomy, which may result in a psychological contract (PC) violation because the employee's expectations are usually unmet (Ngobeni et al., 2022; Karani et al., 2021). Employees who feel that the employer has violated the psychological contract by being unreasonable or unfair will show aggression toward the customer or provide poor service, which will result in declining customer loyalty, which is undesirable (Bahadir et al., 2022). Azeem et al. (2020) mention that previous studies have shed light on the highly damaging effects of perceived violations on a scale of employee attitude and behavior, including job dissatisfaction (Dupre & Day, 2007; Johnson & O'Leary-Kelly, 2003), job performance (Hekman et al., 2009; Raja et al., 2011; Suazo & Stone-Romero, 2011), and intentions to leave (Arshad 2016; Raja et al., 2004; Zhao et al., 2007). Therefore, this study tries to explain that the increased negative behavior in the banking sector of Bangladesh, where economic suffering is a regular phenomenon, is provoked further when employees feel betrayed by their organization and adhere to deviant behavior (Azeem et al., 2020)

According to Biswas and Rahman (2023), negative emotions like dissatisfaction, rage, failure, grief, frustration, disgust, dejection, bitterness, and stress can result in unproductive work practices (Singh, 2006; Khahtani, 2013 and Biswas & Rahman, 2021). As mentioned by Makkar and Basu (2017), employees who have trouble controlling their emotions or empathizing with others may have difficulty handling events, which could eventually impair how well they perform. Employees' social and personal skills, which are also a part of their role behavior, can be explained by their different levels of emotional intelligence (EI). Employees with high levels of emotional intelligence can avoid adhering to adverse actions that could hurt themselves or the organization. They will use their emotional intelligence and critical components to tackle the challenge and contribute to themselves and the organization (Biswas & Rahman, 2023). Therefore, this study aims to understand the role of emotional intelligence as a moderator between harmful behaviors, such as workplace bullying, psychological contract violations, and workplace deviant behavior in Bangladesh's banking industry.

Another vital aspect is Rahmadi et al. (2019) conducted a study in Indonesian banks and found that the employees, when faced with organizational injustice (unfair treatment by a supervisor, no support or cooperation from peers or supervisor, hostile behavior of the manager, etc.), adhere to deviant workplace behavior like disobeying supervisors, not following SOPs (standard operating procedure), transacting credits with the customers, and hiding knowledge. Negative behaviors at work are more evident in those employees who are morally disengaged at work. Wang et al. (2021) mentioned that abused subordinates do not always retaliate. They will use avoidance as a coping strategy as their abusive supervisors hold essential resources that are valuable to them, like job retainment and career development (Tepper et al., 2007). According to Killer et al. (2019), morally disengaged individuals will practice unethical behavior and harmful acts. Thus, bullying may be induced at work by the perpetrator's high level of moral disengagement. Workplace bullying is a hostile work stressor, and moral disengagement is viewed as a catalyst for bullying behavior (Killer et al., 2019). Since psychological contract violation also fosters negative behavior like workplace deviant behavior, it is essential to see the role of moral disengagement as a mediator between the psychological contract violation and workplace deviant behavior relationship in the Bangladeshi banking industry.

Numerous studies have tried to prove a relationship between workplace bullying and workplace deviant behavior. The findings of Alam and Abdin (2022), Pertiwi and Sathya (2022), Khatun et al. (2022), Said and

Tanova (2021), Gupta et al. (2020), Malik and Lenka (2019), Malik et al. (2019), Mackey et al. (2019) have confirmed that a significantly strong relationship exists between workplace deviant behavior and workplace bullying. Similarly, Finchilescu et al. (2019) found a direct relationship between workplace bullying and employee's intention to leave, and employees' intention to leave falls under deviant dimensions. Fatima et al. (2021) confirmed that workplace bullying directly impacted mild workplace deviant behavior such as knowledge hiding and theft.

Many scholars have reasoned that employees of a high-power distance society want their deviant behavior to be less apparent to their superiors. In a study conducted in Pakistan, a country with a high-power distance and high tolerance culture in the workplace, Ahmed et al. (2019) discovered a significant relationship between workplace bullying and deviant behavior. Another study conducted in the East by Sarwar et al. (2019) found that workplace abuse indirectly affects workplace deviant behavior due to job insecurity. Additionally, their studies confirmed that workplace bullying has a strong relationship when employee resilience to negative workplace behavior is high. This demonstrates that even though Pakistan is a high-power distance, high tolerance, and collectivist society (Hofstede, 1983), employees may exhibit workplace deviant behavior induced by workplace bullying when new resources or dimensions are introduced. This finding is similar to a study by Srivastava and Agarwal (2020) in India, where they discovered an indirect relationship between workplace abuse and employee turnover intentions, where turnover intentions fall under workplace deviant behavior. Singh (2019) also found that employees with fewer employment opportunities who cannot leave their jobs have a high propensity for workplace deviant behavior. On the contrary, workplace bullying was found to strongly and favorably relate to stress, career success, and job performance in a study by Majeed and Naseer (2019) that was carried out in Pakistan. No evidence about the adverse effects of bullying was reported. Instead of viewing superior bullying as a barrier, employees who considered it challenging obtained more favorable results. One possible explanation for this occurrence could be attributed to the mechanisms of the employee-superior relationship within a strongly hierarchical and collectivist cultural context, as exemplified by the situation in Pakistan (Mannan & Kashif, 2019). An additional finding based on a study conducted within an identical cultural environment, namely in India, indicates no significant relationship exists between an unacceptable organizational climate, including workplace bullying, and a combination of organizational or interpersonal deviant behavior.

Nevertheless, Narayanan and Moon (2022) discovered that the relationship between workplace bullying and workplace deviant behavior was statistically significant in the sample from the United States. Adekambi and Ukpere (2019) found a significant moderate relationship between organizational stressors, namely workplace bullying as a negative workplace stressor (Killer et al., 2019), and workplace deviant behavior within the Nigerian banking sector. Tam and Ha (2023) researched dimensions of bullying, such as surface acting, deep acting, and deviant behavior of employees. In their study, they found that surface acting mildly impacts workplace deviant behavior, whereas the impact of deep acting on deviance is more substantial. One possible explanation for the limited influence of surface acting on workplace deviant behavior is attributed to the cultural context in Vietnam, where employees exhibit respect and reverence towards their superiors, even when experiencing emotional distress and holding intentions to harm their workplace. Since the findings between workplace bullying and workplace deviant behavior were mixed, especially in different cultural contexts, there is a need to investigate this relationship further in the banking industry in Bangladesh.

Similarly, He et al. (2023), Korir et al. (2022), Gervasi et al. (2022), Zhao et al. (2022), Saleem et al. (2021), Clercq, Azeem and Haq (2020), Pradhan, Srivastava and Mishra (2019), Coyle-Shapiro et al., (2019), Mackey et al., (2019) and Rai and Agarwal, (2018) found a positive and significant relationship between psychological contract violation and deviant behavior at work. However, some scholars view psychological contract violation as a mediator or a moderator between a variable and workplace deviant behavior. Azeem et al. (2020) saw psychological contract violation (PVC) as an independent variable in the relationship with workplace deviant behavior (WD) and found a positive and significant relationship. On the contrary, the study conducted by Malik et al. (2020) revealed that the influence of psychological contract violation on deviant behavior is reduced in the presence of a stronger moderator, namely the "light triad (traits that include faith in humanity, humanism, and Kantianism)," (Malik et al., 2020). Nevertheless, most of the research above examined the relationship between psychological contract violation and turnover intentions, neglecting different kinds of deviant behavior. Most scholarly investigations have acknowledged the existence of psychological contract



violation, although with inadequate conceptualization, resulting in a somewhat emergent construct (Gervasi et al., 2022).

Many previous studies have tried to show the negative consequences of psychological contract breach, such as knowledge hiding and silence (Bari et al., 2020), deviant behavior (Jain & Sharma, 2020), and poor job performance (Nabawanuka & Ekmekcioglu, 2022), and turnover intentions and deviant behavior (Singh, 2023). Bangladesh's high-power distance and collectivist Bangladeshi cultural context may shed a different perspective on understanding psychological contract violation and its outcome. Since the findings are mixed and inconclusive in terms of all the possible workplace deviant behavior, there is a need for an investigation of the relationship between psychological contract violation and deviant behavior in the banking industry of Bangladesh so that further improvements can be suggested in this relationship.

According to past research, a moderator should be introduced into a study when the independent and dependent variables have a weak, inconsistent, or insignificant relationship. (Memon et al., 2019; Baron & Kenny, 1986). As stated by Baron and Kenny (1986), when a relationship is said to be inconclusive or contradictory, it means that "a relation holds in one setting but not in another, or for one subpopulation but not for another" (cited in Memon et al., 2019). In social science research, moderated relationships arise when the correlation between two dependent and independent variables varies according to the value of a third variable, the moderator (Robinson et al., (2013). In social science, different groups of people may behave differently because of this complexity of behavior. When it is believed that other groups of people may have the possibility of acting differently in the same situation, a moderator can be introduced to test the theory and as a measure of manipulation check (Mackinnon, 2011).

Much research in the past has examined emotional intelligence as the independent variable for many employees' task-relevant attitudes, namely organizational citizenship behavior (OCB), safety environment, workplace deviant behavior, and job satisfaction (Vratskikh et al., 2016). Emotional Intelligence (EI) also affects an employee's task outputs, such as innovation, creativity, achievements, and success (Kim et al., 2012; Prentice, 2016; Tsai and Lee, 2014; Vratskikh et al., 2016). Hassan and Ayub (2019) found that emotionally intelligent employees can regulate their emotions better and minimize the adverse effects of the stressor. Other studies, for example, Biswas and Rahman (2023), Zaman et al. (2021), Adhikari (2020), Pathak and Srivastava (2020), Robinson et al. (2019), and Yang and Lau (2019) found a moderating relationship between EI and deviant behavior. These findings prove a moderating role of emotional intelligence in deviant relationships. However, the past research is insufficient to generalize the finding that EI can act as a moderator in deviant relationships. This indicates that further research should be conducted to test whether EI can moderate workplace deviant behavior relationships in Bangladesh's banking industry.

As Newman et al. (2020) mentioned, Mackenzie (2011) recommended that a mediating variable should also be introduced into deviant relationships to develop and improve the theory. Mediating variables serve the purpose of testing a theory, especially with a randomized study design. This increases the causal inferences and becomes a strong basis for theory testing (Mackinnon, 2011; Baron & Kenny, 1986). Newman et al. (2020) also stated that mediation also helps check for manipulation, which confirms the mediation effect in a given relationship and helps refine the theory. When faced with unethical leaders, employees use their reasoning, such as moral disengagement, to strike back at their supervisors (Christian & Ellis, 2014). According to Moore (2015), many researchers have explored the mediating effect of moral disengagement as an individual-level predictor of morally unacceptable behavior, both cognitive and behavioral (Newman et al., 2020). According to Killer et al. (2019), ethically disengaged individuals will engage in unethical behavior. Workplace bullying and psychological contract violations are negative work stressors, and moral disengagement is viewed as a catalyst for negative deviant behavior (Killer et al., 2019). It will be relevant to study if, therefore, moral disengagement mediates between bullying and deviant relationships.

Additionally, psychological contract violation leads to a feeling of betrayal among employees who consider that the employers have broken the perceived commitment of benefit in return for the employees' performance (Singh, 2023). Wang et al. (2021) stated that this negative feeling leads to negative behavior by the employee towards the organization and other members of the organization. Moral disengagement is when an individual is convinced of breaking moral standards in a particular circumstance without repentance or guilt (Bandura,

1986; Bandura et al., 1996). A morally disengaged individual is easily convinced to act inhumanly because their self-regulatory mechanism, which stops them from unethical or immoral behavior, gets turned off. The employee rationalizes their deviant act and bypasses any feeling of shame or guilt (Singh, 2023). When PCB occurs, they view their employer or organization as the perpetrator that broke their trust by not fulfilling the perceived commitment, and as a result, the employees feel that it is their turn to pay back. For them, revenge seems to be the only solution; they start feeling betrayed, which is PCV, so they engage in negative behavior, such as deviant actions (Jain & Sharma, 2020).

Past researchers have analyzed the relationship between PCV and moral identity (Zhao et al., 2022), work injustice and hostile work environment (Valentine et al., 2023), nepotism and workplace commitment (Lim et al., 2023), revenge intention and psychological wellbeing (Srivastava & Dhir, 2024). Thus, it can be concluded that very little research has been done to establish the relationship between moral disengagement and psychological contract violation. Besides, little research was done to show the relationship between psychological contract violation and moral disengagement (Pervez et al., 2019). Therefore, there is no doubt that more confirmation is required to establish the mediating effect of moral disengagement in the context of Bangladesh's banking industry.

Based on the above discussion, it is impossible to reach any obvious conclusions about the relationships between workplace bullying, psychological contract violation, and workplace deviant behavior due to inconsistent and mixed research findings. Therefore, further research is required to study the factors that induce workplace deviant behavior by integrating mediating and moderating variables like moral disengagement (Singh, 2019) and emotional intelligence (Biswas & Rahman, 2023). The workplace negative stressors (Ahmed et al., 2019) and deviant behavior (Jelavić & Galmuniza, 2021) are too broad and encompass many layers of emotions, so the study must be narrowed down to a single context.

## LITERATURE REVIEW AND THEORETICAL FRAMEWORK

Using COR theory, researchers have examined how workplace bullying can cause emotional weariness (Said & Tanova, 2021; Yao et al., 2021). The idea elucidates how psychological contract violation (PCV) precipitates detrimental job consequences for employees, including wellbeing, stress, and turnover intention (Huang & Yu, 2023; Sharma & Prasad, 2022; Saleem et al., 2021; Yang et al., 2020). Studies demonstrate that resource depletion due to adverse stressors such as workplace bullying and breaches of psychological contracts can result in heightened deviant behavior (Yang et al., 2020). Moreover, Sharma and Chillakuri (2020) indicate that numerous scholars have expanded the definition of deviant behavior. They assert that specific individuals may deliberately violate organizational rules and regulations to attain favorable results or improve performance (Warren, 2003; Spreitzer & Sonenshein, 2004; Galperin, 2012). Hostile job stressors can elicit adverse behaviors, but employees with elevated emotional intelligence may alleviate these consequences. The COR theory has been integrated with moral disengagement theory to elucidate the conceptual framework of this study. Prior research has investigated the mediation role of moral disengagement in several workplace activities. The theory of moral disengagement is essential for comprehending the adverse job pressures generated by firms and the resulting harmful behaviors displayed by employees. This idea posits that employees frequently rationalize their behaviors by associating them with negative organizational stresses. Thus, this study aims to integrate COR theory and Moral disengagement theory in examining the relationship between workplace bullying, psychological contract violation, and workplace deviant behavior through moral disengagement.

### Hypothesis Development

#### Relationship between workplace bullying and workplace deviant behavior

Theoretically, workplace bullying is regarded as a significant problem in the organization. It has many adverse effects on the organization and the victim (Petriwi & Satrya, 2023; Vranges et al., 2022). The organization's negative consequences are ignorance, knowledge hiding (Fatema et al., 2021), undue work pressure, insulting remarks, criticism, coercion, and verbal threats. Petriwi and Satrya (2022) mention that bullying occurs due to an imbalance of power between the bully and the victim and in a situation where the victim cannot protect

them (Glambek et al., 2018). As stated by Alam and Abdin (2022), employees who feel sad and unhappy due to bullying are more likely to engage in deviant behavior. This finding is supported by Nimmi et al. (2023), Abdullah et al. (2021), and Fatema et al. (2021), that employees retaliate in the form of silence, knowledge hiding, sabotaging, destroying organizational properties, theft, lower citizenship behavior, low performance, and intent to leave. As stated by Nimmi et al. (2023), one of the adverse outcomes of workplace bullying is also engaging in deviant behavior by the victim (Sarwar et al., 2020).

In their study, Alam and Abdin (2022) found that workplace bullying significantly impacts counterproductive work behavior. This finding is supported by similar studies conducted by Alam and Abdin (2022), Pertiwi and Satrya (2023), Khatun et al. (2022), Said and Tanova (2021), Gupta et al. (2020), Malik and Lenka (2019), Malik et al., (2019), Mackey et al. (2019) that a significantly strong relationship exists between workplace deviant behavior and workplace bullying. Similarly, Finchilescu et al. (2019) found a direct relationship between workplace bullying and employee's intention to leave, which fits into the workplace deviant dimensions. Fatima et al. (2021) confirmed that workplace bullying directly impacted mild workplace deviant behavior, such as knowledge hiding and theft.

Pertiwi and Satrya (2023) surveyed Indonesian bank employees to study the impact of workplace bullying and supervisor support on workers' turnover intentions. Another study was conducted by Nimmi et al. (2023) on full-time teachers of reputable universities and colleges in Kerala and Tamil Nadu of South India. The study found that organizational-based self-esteem positively moderates the negative relationship between workplace bullying and its outcomes, such as employee engagement and perceived internal employability. As mentioned by Malik and Lenka (2019), employees being less engaged due to bullying is also a form of deviant behavior. Likewise, Fatima et al. (2021) surveyed 233 nurses in Pakistan. Their study confirmed workplace bullying increases mild deviant behavior like knowledge hiding and time theft.

In a nutshell, the empirical findings of Malek and Lenka (2019), Sarwar et al. (2019), Ahmed et al. (2019), Finchilescu et al. (2019), Srivastava and Agarwal (2020), Jahanzeb et al., (2020), Yao et al., 2021, Fatima et al. (2021), Nimmi et al., (2023), Pertiwi and Satrya (2023), Alam and Abdin (2022), Khatun et al., (2022), Said and Tanova (2021), Gupta et al., (2020) have consistently reported that a significantly strong relationship exists between workplace bullying and workplace deviant behavior.

Therefore, this study postulates the following hypothesis:

H1: Workplace bullying significantly affects workplace deviant behavior among employees of banks in Bangladesh.

### **The Relationship Between Psychological Contract Violation and Workplace Deviant Behavior**

Theoretically, Singh (2023) mentioned that a psychological contract is an employee's belief about the reciprocal commitment between themselves and their employing organizations (Rousseau, 1995). These include both explicit and implicit assumptions about the promises and obligations of the organization. It is the obligations about pay and benefits, fair and transparent decision making, information sharing, or the relational obligations between an employer and employee. Employees who believe the employer has broken those obligations and promises experience a breach or violation. The violation of the transactional obligations leads to a contract breach, or PCB, and relational commitments lead to a felt violation or PCV (Rousseau, 1989). Arici, Arasli, and Arici (2020) mentioned that PCV is multifaceted by many scholars because of the vast array of responses it initiates (Morrison & Robinson, 1997). Violation induces reactions like disappointment, stress, frustration, anger, resentment, bitterness, and indignation (Pate & Malone, 2000). PCV motivates a feeling of getting back and may result in deviant behavior among employees.

According to Gervasi (2022), violation will motivate employees to feel a negative emotion and be demotivated to engage in good relations with the employer or organization. These employees will refrain from discretionary behavior, and thus, their organizational membership and commitment will be reduced. Many will also adhere to deviant behavior to restore a balance of negativity. De Clercq et al. (2021) explained that employees start to believe that the commitment psychological contract includes relational commitment. As a result, their

employer should take care of their emotional needs as part of the perceived psychological contract with their employer (Hui et al., 2004; Rousseau & McLean Parks, 1993). However, Shahzad et al. (2021) stated that employees' feelings of resource depletion in the event of a perceived breach may be lessened if they believe their psychological contract emphasizes transactional outcomes (Hobfoll, 2001; Raja et al., 2011).

Empirical studies by He et al. (2023), Korir et al. (2022), Gervasi et al. (2022), Zhao et al. (2022), Saleem et al. (2021), Clercq et al. (2020), Pradhan et al. (2019), Coyle-Shapiro et al. (2019), Mackey et al. (2019) and Rai and Agarwal, (2018) found a positive and significant relationship between psychological contract violation and deviant behavior at work. However, most scholars view psychological contract violation as a mediator or a moderator between a variable and workplace deviant behavior. Azeem et al. (2020) saw psychological contract violation as an independent variable in the PCV and WD relationship and found a positive and significant relationship. However, most of the above studies tried to see the relationship between psychological contract violation, turnover intentions, and no other forms of deviant behavior.

In their study, He et al. (2023) mentioned that knowledge workers experiencing psychological contract violations send biased signals. Their level of job satisfaction decreases, and they tend to have more propensity towards intention to leave. A survey was conducted among 392 knowledge workers from a few provinces of China. Their findings suggest that psychological contract violation positively impacts turnover intention. Job satisfaction mediates this relationship positively; however, job embeddedness negatively moderates the positive relationship between psychological contract violation and intention to leave.

Likewise, Liu et al. (2023) surveyed 228 hotel employees in Huangshan, China, to test the relationship between workplace ostracism and counterproductive work behavior mediated by psychological contract violation. Their finding suggests that workplace ostracism significantly increases counterproductive workplace behavior by employees. The study further confirms that psychological contract violation stimulates the relationship between workplace ostracism and counterproductive work behavior. The perception of psychological contract violation due to ostracism increases when the individual's self-esteem increases.

Similarly, Gervasi et al. (2023) tested the relationship between psychological contract violation and counterproductive work behavior. They posited that according to the social role theory, men and women have different societal roles, leading to the societal difference between them. Following this perspective, many scholars emphasize that women are less likely to engage in deviant behavior and exhibit more compassionate and serving behavior (Geddes et al., 2020). A similar study was conducted to test the relationship between team-member exchange and workplace incivility and the mediating role of personal norms of reciprocity and perceived psychological contract violation between team-member exchange and workplace incivility among female employees by Gervasi et al. (2022). They surveyed 330 women from four organizations operating in different industries in Italy. Their empirical finding is that when organizations have high-quality teams, it helps reduce negative attitudes, reducing instigated workplace incivility. The opposite is true when this relationship is mediated by high psychological norms of reciprocity and psychological contract violations, indicating a positive relationship between team-member exchange and workplace incivility (Gervasi et al., 2022).

Islam et al. (2023) examined the influence of organizational cronyism on employee silence behavior. They found that this relationship is mediated by felt violation, and continuance commitment moderates this relationship. Islam et al. (2023) conducted a cross-sectional survey among 226 employees in Pakistan. The study findings were that organizational cronyism impacts employee silence directly and indirectly via felt violation.

Zhao et al. (2022) studied the impact of socially responsible human resource management (SR-HRM) on employee intention to quit. This relationship was mediated by psychological contract violation and moderated by moral identity. Two hundred eighty-four employees in China were surveyed for this study. The findings suggest that SR-HRM and intention to quit are negatively related via PCV. Moral identity moderates the relationship between PCV and the intention to leave. The indirect effect of SR-HRM on turnover intention through PCV is such that both the direct and indirect effects are said to be more vital for employees with a low moral identity than employees with a high ethical identity.



Clercq et al. (2020) tested the relationship between employees' perceived violation of organizational promises and their performance at work. Job-related anxiety was introduced as a moderator, whereas psychological contract type mediated this relationship. Data was collected using a multi-source and multi-wave data collection process from 563 employees working in Pakistan. Employees who feel betrayed by their organization may perform poorly at their tasks because they are more anxious about their everyday jobs. In turn, the degree to which workers feel that they have relational obligations under their psychological contract strengthens the mediating effect of increased job-related anxiety. Therefore, this study posits that a high level of psychological contract violation will reduce employee performance at work.

Another similar study was conducted by Azeem et al. (2020) to assess the effect of psychological contract violation on turnover intention. This study also evaluated the role of job dissatisfaction and work disengagement on the positive relationship between PCV and turnover intention. The researcher collected the Data from 200 bank managers in Pakistan. The findings revealed that employees who experience psychological contract violations have a higher intention to leave because they feel that their organization betrayed them. As a result, they get dissatisfied and disengaged from work. The data for this study was collected from 257 employees.

Pradhan et al. (2019) researched to assess the relationship between abusive supervision and knowledge hiding, where psychological contract violation and supervisor-directed aggression acted as mediators. The study was carried out among 270 information technology employees in India. The findings suggest that abusive supervision is positively related to the hiding behavior of the employees. Both psychological contract violation and supervisor-directed aggression partially mediate between abusive supervision and knowledge hiding.

In conclusion, He et al. (2023), Zhao et al. (2022), Azeem et al. (2020), and Yang et al. (2020) found that psychological contract violation influences turnover intention among employees. In their empirical research, a few others, like Islam and Chaudhury (2022) and Pradhan et al. (2019), found that psychological contract violation impacts knowledge-hiding behavior. On the other hand, Clercq et al. (2020) found a significant positive relationship between psychological contract violation and employee performance at work. Islam et al. (2023) found a significant relationship between psychological contract violation and employee silence. The most notable findings of this study are the direct relationship between psychological contract violation and deviance in the studies conducted by Gervasi et al. (2023) and Liu et al. (2023). A similar finding was confirmed by Gervasi et al. (2022), who stated that in their research, they found that psychological contract violation influences workplace incivility. As mentioned earlier, workplace incivility, knowledge hiding (Fatima et al., 2021), employee silence, intention to quit, and low performance (Thrasher et al., 2020) are different forms of deviant behavior. From this, we can hypothesize that:

H2: Psychological Contract Violation significantly affects deviant behavior among employees of banks in Bangladesh

### **Moral Disengagement as a Mediator**

Valle et al. (2019) argue that moral disengagement can be viewed both as a process and a trait (Moore, 2015). If viewed as a process, it acts as a mediator; if viewed as a trait, it acts as a moderator. In both cases, researchers have achieved success. This study also considers moral disengagement a process and aims to test its mediating effect on the relationship between bullying and deviant behavior.

Many scholars like Newman et al. (2020), Killer et al. (2019), and Zhao et al. (2021) have studied the mediating effect of moral disengagement on different forms of deviant acts at work. Individuals justify their actions by either shifting blame or not experiencing any shame or guilt. According to Killer et al. (2019), morally disengaged individuals will practice unethical behavior and harmful acts. Thus, bullying may be induced at work by the perpetrator's high level of moral disengagement. Workplace bullying is a hostile work stressor, and moral disengagement is viewed as a catalyst for bullying behavior (Killer et al., 2019). This is yet to find out how victims of bullying also develop a tendency to self-blame, accept bullying behavior, and exhibit morally disengaged reasoning (Perrene et al., 2012). The bullying act may have triggered moral

disengagement behavior, leading to deviant behavior. Individuals in less control of their internal self-regulation process and self-sanctions will justify the action as a revenge mechanism.

According to Zhao et al. (2021), previous research shows that certain psychological and circumstantial factors induce a self-regulatory system that influences unethical behavior without a feeling of repentance or embarrassment (Bandura, 1999; Tsang, 2002). Notably, scholars have drawn on Bandura's (1999) work, positing that similar cognitive processes can foster unethical actions within organizations. For instance, Anand, Ashforth, and Joshi (2005) have linked specific rationalization tactics (denial of responsibility, denial of injury, denial of the victim) and euphemistic language to facilitating corruption. Similarly, Newman et al. (2020) have identified euphemistic language as a crucial self-deceptive tactic that enables individuals to engage in unethical behavior within organizations (Bandura 1986, 1991, 1999; Bandura et al., 1996).

Previous empirical research has also proven the relationship between moral disengagement and unethical work behavior. Khan et al. (2023) argued that employee expediency is an intentional behavior of employees whereby they tend to deviate from the organization's norms, values, rules, operational practices, and organizational culture. When tested empirically, Khan et al. (2023) found that performance pressure positively and strongly impacts employee expediency. On the other hand, moral disengagement partly mediates the positive relationship between employee expediency and performance pressure. Moral identity moderates the direct impact of performance pressure on moral disengagement and the indirect effect of performance pressure on employee expediency via moral disengagement.

Similarly, Khan et al. (2021) conducted another study to assess how negative gossip about the victims at the workplace can induce knowledge-sharing among peers. Their findings suggest negative workplace gossip first influences moral disengagement, encouraging knowledge-hiding behavior. Moreover, increased intra-team relational disagreements reinforced the positive correlation between moral disengagement and negative workplace gossip. Besides, Raza et al. (2024) explained that hazing is a specific act of negative behavior that includes harassing or embarrassing a newcomer to the workplace by a senior member. This can cause emotional or physical harm to a particular individual, group, or department (Thomas & Meglich, 2019). This is common in military and sports institutions, business organizations, and service sectors. Raza et al. (2023) studied the direct impact of workplace hazing on organizational deviance and negative word-of-mouth via moral disengagement. The study also examined the moderating role of resilience and friendship prevalence in the relationship between workplace hazing and moral disengagement. The survey was conducted among 319 newly hired employees in the hospitality industry of Pakistan. The findings are that workplace hazing influences moral disengagement, workplace deviant behavior, and negative word-of-mouth communication.

Zhang et al. (2023) used social cognitive theory to examine the relationship between leader forgiveness and employee cyberloafing. The authors assessed moral disengagement's mediating effect and employee empathetic concern for its moderating role in the leader forgiveness and employee cyberloafing relationship. The study revealed that when leaders forgive, the effect is increased cyberloafing among employees with low levels of empathy. This mediation effect of moral disengagement is visible in another study by Zhang et al. (2022). Employee morale identity acts as a moderator in the relationship between job insecurity and employee political behavior. The authors used ego Depletion theory to explain this relationship. Their research findings suggest that job insecurity influences resource depletion, which activates moral disengagement and increases political behavior. Moral identity weakened the serial mediation effect of resource depletion and moral disengagement. The indirect impact was optimistic when the employees' moral identity was low and absent when the moral identity was high. Previous research has focused chiefly on the negative consequences of employment uncertainty.

Moreover, Yan et al. (2024) conducted a study among 629 employees from different companies in China using a mixed-methods approach. The study investigated when and how employees engage in workplace deviant behavior due to technology-induced job insecurity (techno-insecurity). The study analyzed 354 survey responses. The results indicated that job-related technostress factors are positively linked to tech insecurity. Techno insecurity leads to increased deviant behavior through employees' moral disengagement. The study also found that formal sanctions moderated the relationship between moral disengagement and deviant behavior.

Zhao et al. (2021) found that employees view illegitimate tasks as inappropriate because they fall outside their job expectations. Previous studies have shown that illegitimate tasks cause psychological strain, reduce employee wellbeing, and lead to deviant behavior at work. The study examined whether illegitimate tasks result in deviant behavior toward their organizations: destructive deviant behavior and time theft. The empirical findings are based on 258 supervisor-subordinate pairs in China. The results suggest that illegitimate tasks are positively associated with destructive voice and time theft through moral disengagement.

Thus, based on the discussion of previous literature that has shown the mediation effect of moral disengagement (Khan et al., 2023; Khan et al., 2022; Raza et al., 2024; Zhang et al., 2023; Zhang et al., 2022; Yan et al., 2023; Chiu et al., 2021 and Zhao et al. 2021) between negative workplace behavior and workplace deviant behavior, the following hypothesis is proposed.

H3: Moral disengagement mediates the relationship between workplace bullying and deviant behavior.

As noted by Gervasi et al. (2022), when employees feel that there is a lack of perceived reciprocity in the exchange relationship of benefits, it can lead to the perception of a breach in the psychological contract (Morrison & Robinson 1997). This perception or belief leads to strong negative emotions, resulting in a violation of the psychological contract. As mentioned earlier, violating the psychological contract leads to a sense of betrayal among employees who believe that employers have failed to fulfill their commitment to providing benefits in return for the employees' performance (Singh, 2023).

When PCB occurs, employees perceive their employer or organization as the perpetrator who broke trust by not fulfilling the perceived commitment. As a result, the employee feels it is their turn to pay back. For them, revenge seems to be the only solution, so they engage in negative behavior, such as deviant actions (Jain & Sharma, 2020). They feel that they are trying to restore the balance and provide justice to themselves, and this helps them disassociate themselves from their moral misconduct. It is interesting to note that limited research has been conducted on the correlation between moral disengagement and psychological contract breach. This highlights the need to explore further and understand how these two factors may be related.

Since it has been discussed already that PCB is the cognitive awareness of the violation or perceived commitment by the other part, PCV is an affective emotion that stems from PCB and results in a deeper and more aggressive emotional response by the employee (Arici et al., 2020). The concept of psychological contract violation has been recognized in research, but it needs proper conceptualization as it is a relatively new construct (Gervasi et al., 2022). Wu et al. conducted a study to examine how psychological contract breaches affect destructive leadership behavior through moral identity and moral disengagement. The survey involved 377 employees from various organizations and 50 supervisors overseeing these employees. The study's findings indicate that psychological contract breaches positively impact destructive leadership behavior through moral identity and disengagement.

Likewise, Pervez et al. (2019) empirically tested the relationship between cronyism and moral disengagement via psychological contract breach. Cronyism in an organization means giving undue favors to friends and family even if they do not qualify for those benefits (Khatri & Tsang, 2003). They conducted the study in Pakistan and surveyed 229 teachers in the public sector. The result revealed that cronyism positively impacts moral disengagement and psychological contract breach. There is also a strong connection between psychological contract breach and moral disengagement. The discussion shows that although few studies have assessed the relationship between psychological contract breach and moral disengagement, no research has found the same for psychological contract violation. Since psychological contract violation is a felt violation that occurs just after the breach and evolves into a much stronger negative emotion, the mediation effect of moral disengagement must be researched, especially in the Bangladeshi banking industry. Based on the above discussion and limited empirical findings, the following hypothesis is proposed:

H4: Moral disengagement mediates the relationship between psychological contract violation and destructive deviant behavior.

## Emotional Intelligence as a Moderator

As mentioned in the previous sections, workplace bullying is a common source of stress that often leads to deviant behavior among employees (Islam et al., 2022), as well as physical and mental health issues (Ahmed et al., 2021). Workplace bullying has a significant impact on individuals' psychological and physical wellbeing, often leading to negative emotions such as anger (Jahanzeb et al., 2021), frustration, distress, resentment, and harm (Rai & Agarwal, 2019). These negative emotions resulting from bullying deplete an individual's valuable resources. The victim not only feels emotionally vulnerable due to the bullying experience but also fears further resource loss in the future due to low performance, job insecurity, and depression (Clercq et al., 2021; Chen et al., 2020).

Many victims may engage in deviant behavior at work to protect themselves from emotional harm and further resource loss (Nimmi et al., 2023; Abdullah et al., 2021; Fatema et al., 2021; Nauman et al., 2021). The COR theory suggests that victims are less likely to engage in deviant activities if they are emotionally intelligent. Emotionally intelligent individuals can better regulate their emotions. Consequently, when confronted with bullying incidents, this ability helps them preserve their valuable resources and mitigate the adverse effects of bullying on their mental and physical wellbeing (Islam et al., 2023).

Islam et al. (2023) conducted a study examining the impact of despotic leadership on employee wellbeing through workplace bullying, focusing on the moderating role of emotional intelligence. The research involved surveying 257 nurses and their supervisors in Pakistan's healthcare sector. The findings indicated that despotic leadership hurts employee wellbeing. Additionally, the study revealed that despotic leadership contributes to bullying among employees, which in turn affects their wellbeing. The study concluded that individuals with high emotional intelligence can mitigate the negative impact of bullying on employee wellbeing.

In 2024, Hameed et al. studied workplace bullying and work engagement in Pakistan's education sector. The research involved 366 teachers based in Islamabad, Pakistan. The study aimed to examine the mediation effect of emotional exhaustion and psychological distress while also evaluating the role of emotional intelligence as a moderator in these relationships. The survey by Kundi et al. (2022) explores the connection between interpersonal conflict and task performance by considering workplace deviant behavior and the moderating influence of emotional intelligence. The authors noted that personal traits such as emotional intelligence can play a crucial role in how individuals respond to positive or negative interactions in the workplace. The study analyzed data from 342 full-time employees in Pakistan. The findings indicate that interpersonal conflict negatively and indirectly impacts task performance through the mediating factor of workplace deviant behavior. However, the mediating effect of workplace deviant behavior is less pronounced in individuals with high emotional intelligence.

Srivastava and Dey (2020) investigated the relationship between workplace bullying, job burnout, and hardiness and examined the moderating effect of emotional intelligence in these relationships. Their findings suggested that emotional intelligence has a moderating impact on job burnout and hardiness. However, their study could not find any impact of emotional intelligence in the relationship between workplace bullying and job burnout.

Other empirical researches were conducted by Islam et al. (2023), Hameed et al. (2024), Kundi et al. (2022), and Srivastava and Dey (2020). All these studies found that individuals with high levels of emotional intelligence can control and manage their negative emotions, which are often instigated by negative stressors at the workplace. This ability to control emotions aids in dampening the harsh impact of negative stressors at personal and professional levels. According to Kundi et al. (2022), individuals with high emotional intelligence manage and control their emotions and exhibit a positive attitude and behavior in their organizations, even when faced with interpersonal conflicts at work. This leads to the author's curiosity to investigate the moderating role of emotional intelligence between workplace bullying and workplace deviant behavior. Therefore, based on the above discussions, it can be hypothesized that:

H5: Emotional intelligence moderates the relationship between workplace bullying and workplace deviant behavior.



The above discussion has highlighted that the debate on psychological contract theory has become a prevalent ground for understanding the complex relationships between individuals and organizations, affecting factors such as job performance and employee loyalty (Kuatala et al., 2019). Much psychological contract research has focused on employee interactions in Western cultures (Katou & Budhwar, 2012; Lee et al., 2018). Despite Asia's increasing significance as a vital economic region, accounting for around two-thirds of global growth, there is still a necessity for further empirical research on psychological contract theories within the Asian context.

Previous studies have shown that psychological contract violation (PCV) typically causes workplace deviant behavior. Numerous studies have concentrated on macro contextual factors affecting psychological contracts, especially within Asian contexts, primarily investigating the influence of sociocultural values such as traditionalism (Chen et al., 2008; Liu et al., 2012; Bashir & Nasir, 2013; Thomas et al., 2016), collectivism (Bashir & Nasir, 2013), and power distance (Arain et al., 2018; Chao et al., 2011; Arshad, 2016). Literature indicates that operating in a hostile environment frequently elicits emotional reactions instead of rational assessments, perhaps resulting in impulsive acts (Kutuala et al., 2019). Breaking the psychological contract often results from adverse feelings, which may incite corresponding undesirable behaviors on the job. This explanation seems contradictory to the evidence suggesting that emotionally savvy employees excel at controlling and managing their emotions, thus mitigating the adverse effects of workplace stressors (Hassan & Ayub, 2019). It implies that people with high emotional intelligence may be better able to predict the degree of suffering brought on by abusive supervision, which is viewed as bad behavior and a violation of the psychological contract, which may increase their desire to quit the company. Abraham et al. (2020) emphasized that emotional intelligence is a moderator, alleviating the adverse effects of psychological contract breaches on workplace deviant behavior (Balogun et al., 2018). Nonetheless, a significant vacuum exists in the literature about the function of emotional intelligence as a moderator in the association between psychological contract violation and deviant behavior. Considering that prior research, including Balogun et al. (2018), has shown emotional intelligence as a mediator between PCB and workplace deviant behavior, it would be compelling to investigate its moderating influence in the context of psychological contract breach and deviant behavior. Consequently, the subsequent hypothesis is put out for additional examination.

H6: Emotional intelligence moderates the relationship between psychological contract bullying and workplace deviant behavior.

## Conceptual Framework

This research asserts that elements like workplace bullying and breaches of the psychological contract can markedly affect employee deviant behavior. In this study, workplace bullying and psychological contract violations are classified as independent factors, whilst workplace deviant behavior is recognized as the dependent variable. Moral disengagement and emotional intelligence are crucial in this concept, mediating and moderating variables. Therefore, based on the literature review and discussion of the hypothesis, a framework is conceptualized in the figure below:

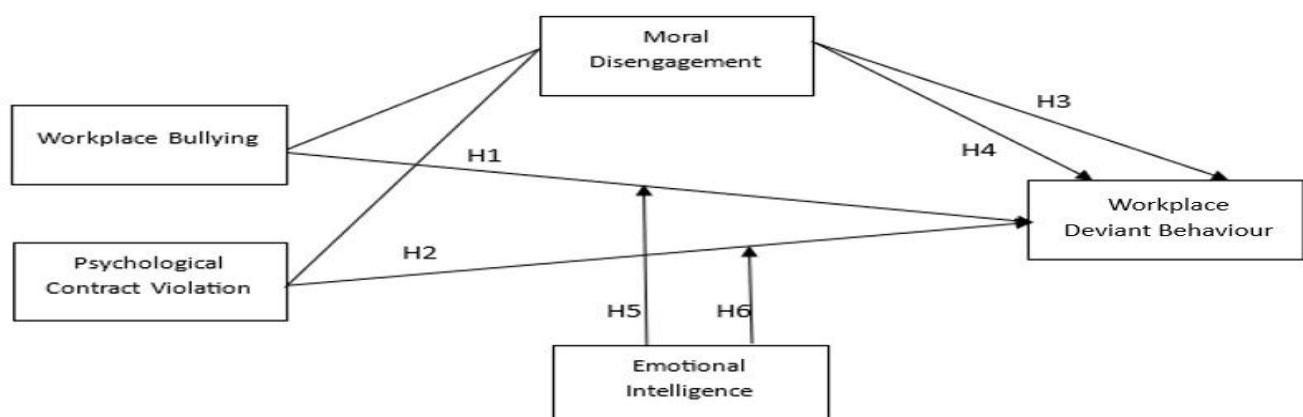


Figure 1: Conceptual Framework

## Prepositions

The following prepositions are established from the above model:

H1: Workplace bullying significantly affects destructive deviant behavior among employees of banks in Bangladesh.

H2: Psychological Contract Violation significantly affects deviant behavior among employees of banks in Bangladesh

H3: Moral disengagement mediates the relationship between workplace bullying and deviant behavior.

H4: Moral disengagement mediates the relationship between psychological contract violation and destructive deviant behavior.

H5: Emotional intelligence moderates the relationship between workplace bullying and workplace deviant behavior.

H6: Emotional intelligence moderates the relationship between psychological contract bullying and workplace deviant behavior.

## CONCLUSIONS

The banking industry is vital for the economy of a nation. It is an institution that lets the borrower lend money and the savers to save deposits. The financial stability of a country largely depends on the sound operation of the country's bank. Every country needs a systematic and well-structured banking sector. Especially with modern transaction systems, it has more responsibility to provide security to its clients. Recent fraudulent activities in the banking sector all across the globe have made it imperative to give attention to the factors that lead banking employees to engage in harmful activities.

Past research has shown that workplace deviant behavior has severe negative consequences in every organization, and banks are no exception. Employees feel frustrated and angry when faced with negative stressors at work, influencing them to act negatively. Addressing these issues will help bank managers to understand the causes of deviant activities at their institutions. Thus, this study proposes to examine the direct relationships between workplace bullying, psychological contract violation, and workplace deviant behavior. The study also suggests empirically investigating the mediating role of moral disengagement and the moderating effect of emotional intelligence in these relationships. If tested empirically, the study propositions will have substantial significance for the banking sector, particularly for leading banks that establish benchmarks for others and for policymakers in formulating, determining, and executing optimal strategies to enhance the work environment in Bangladesh.

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