

The Mediating Effect of Factors Affecting Servant Leadership and Workplace Deviant Behaviour in Banking Sector of Pakistan

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ABSTRACT

Purpose: Based on forcible illustrations theory of social identity and theory of the psychological contract, this research study properly investigates the potential effect of mediating factors like affective organization commitment and organization trust on servant leadership besides workplace divergent behaviour in the banking sector to mitigate the employee deviance incidents.

Research Design/Methodology/Approach: Responses from 400 respondents from different banks were collected through a survey questionnaire to test the link among the variables by applying SEM using Amos.

Findings: The firsthand result of this inclusive study showed that SL typically retains no direct relationship with WDB in the finance sector, however affecting organizational commitment and organizational trust merely explained the link between SL and WDB more effectively. Commercial Banking sector can eloquently improve the deviant behaviour of bankers by properly applying this pragmatic study, likewise existing policies can also be improved in fierce light of the extracted findings reported by this study.

Originality: This study is in common a valuable addition to the existent literature proceeding leadership style and deviant behaviour based upon social identity, psychological contract theory and social exchange theory in the banking sector and mediating factors certainly affecting deviant behaviour and servant leadership. This needed research pointed exultantly out the causative factors that bridged the theoretical gaps between SL and WDB in the banking sector.

Keywords: Servant Leadership, Affective Organizational Commitment, Organizational Trust, Workplace Deviant Behavior.

Introduction

The banking industry in common is the part of services industry of Pakistan and reasonably assumes considerable importance due to its contribution towards economic growth and development total of 56.18

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% contribution to the GDP growth of Pakistan¹. 32 commercial banks are currently operating in Pakistan out of which five banks represent the public sector, twenty-four epitomize private sector and three belongs to foreign (Zeeshan et al., 2021). In recent research, it has been sufficiently established that ratio of employee fraud, larceny, and aggravated theft has increased due to possible breach of standard contract between employer and employee due to which employees deviate in the inclusive workplace in all peculiar manners (Younus, 2021). Employee deviant behaviour regarding servant leadership in the banking sector is a relatively new area. Usually it has much potential to develop alternative policies. In recent years in underdeveloped countries, previous researches established that negative, violent, and unethical behaviours are bewilderingly common in organizations (Younus, 2021). One of the previous studies perfectly describes that a financial loss of approximately \$400 financial cost occurs due to the deviant employees behaviour at the workplace (Muhammad & Sarwar, 2021). Especially in the United State cost of bank employees deviant behaviour at workplace is 60 to 300 billion Us Dollars (Muhammad & Sarwar, 2021). While discussing interpersonal service encounters ineffective service employees are contributing intentionally to a negative perceived experience on the customer side, where the employees provide poor service deliberately to customers this poor service behaviour is called deviant behaviour of employees (Song et al., 2021). Workplace deviance behaviour has two types one is interpersonal deviance i.e. deviant employees include top managers, middle management employees, and supervisor and labour class in organizations. Moreover The other important behaviour in organizations is organizational deviance this refers to the situation when an employee of an organization experience manager abuse or lack of cooperation from the bosses (Pariyanti et al., 2021). The rising trend of employee deviance, and its harmful effects on the organization in the modern world, is the primary cause of increasing cost, revenue, and organizational losses that organizations bear due to confrontational behaviour of the organization, including theft in the organization, misrepresentation in organizational documents and deliberately disobedience of managers by employees (Biron, 2010). The increasing trend of bank employee embezzlement and deviant behaviour by employees in Pakistan banking industry is evident in prominent newspapers². Increasing trends of fraud in the commercial banking industry of Pakistan and deviant behaviour of bank employees at the workplace, stress on bank employees, and being the competitive industry maintenance of bank-employer and employee relationship intend us to prudently probe the factors which have effects on workplace deviant behaviour of employees in the finance sector. Currently, the banking industry has focused on profitability and ignored its employee's end³. Most Pakistani banks recruit fresh graduates with a charming career path but later on banks management deny to fulfil the commitment made to their employees to cut the cost, for example, the National Bank of Pakistan recruit 1500 MTO (Management Trainees officers) with career path of two promotions after passing institute of bankers of Pakistan exams and most of the MTOs passed the stipulated exams but promotions were not awarded to them even though career path was mentioned in the offer letter. Most of the bank employees filed cases against employers due to the non-fulfillment of agreed terms and conditions by the employer as evident by Constitutional Petition No. D – 2666 of 2020, civil appeal NO.681 of 2020 In Supreme Court of Pakistan⁴. To clarify the factors affecting organizational deviance, previous studies concluded that the primary factor is a lack of ethical ideology among the employees of the companies (Hastings & Finegan, 2011), lack of virtuous leadership in an association (Hastings & Finegan, 2011), and employee perception about unfairness from the organization (Zoghbi-Manrique-de-Lara, 2010). The researchers suggest studying the positive emotions of the employees towards the organization and work can mitigate the risk of employee deviance (Long & Christian, 2015). The legitimate concern of this extensive research in common is the Testing the indirect association concerning servant leadership and workplace deviant behaviour in the banking industry with mediating contributing factors genuinely affecting SL and WDB in the banking sector on logical basis of theory of social identity, Theory of social exchange and

¹ Director, M. H. S. j. (2020). Handbook of Statistics on Pakistan Economy 2020

² Five bankers arrested for funds embezzlement," 2016; Tribune, 2021

³ Civil Petition No. 109 of 2019 Supreme court of Pakistan, 2019

⁴ Civil Appeal by National Bank of Pakistan against His employee In the supreme court of Pakitsan, 2020

theory of psychological contract. Because studying all the leadership styles with context to workplace deviant behaviour required more time and resources. This study finds out the impact of mediating factors affecting workplace deviant behaviour and servant leadership in the banking sector of Pakistan.

Review of Literature

Servant Leadership

The core theme of the lead remains en route to assist the juniors in all respect whereas the servant leadership in particularizes the position of the retainer of employees, as a servant leader one should not be focused on self-interest but rather to pulled the motivation of others and fight for other interest within the organization (Russell & Stone, 2002). Servant leaders accord prominence to the feelings of their subordinates and motivate the followers to the achievement of goals by empowering the followers. Servant leaders fulfilled the commitments made to employees of the organizations, and employees are enthusiastic under the leadership of servant leaders (Sendjaya et al., 2008), many investigators have probed the connection of servant leadership with other factors like turnover intention, employee engagement, organizational performance, employee innovative behaviour and employee performance (Choudhary et al., 2013; Mujeeb et al., 2021; Prakasch & Ghayas, 2019; Rasheed et al., 2016; Zeeshan et al., 2021). In the banking industry of Pakistan, no study has remained eminent which have discussed the servant leadership relationship with workplace deviant behaviour with the mediation of affective organizational commitment and organizational trust.

Workplace Deviant Behaviour

Deviant behaviour reflects the situation when employees of an organization violate the given norms of the organization and do not follow the rules of the company during working hours (Appelbaum et al., 2005) employees deviate in many ways i.e. employee theft, use of organizational assets for personal use, late coming to office, premature leaving the office, abusive behaviour with colleagues (Appelbaum et al., 2005). Recent studies have discussed employee deviant behaviour with many other factors i.e. responsible leadership, emotional intelligence, ethical leadership, and workplace spirituality (Chawla, 2014; Makkar & Basu, 2019; Mohammed Sayed Mostafa & Shen, 2020; Tarcan, 2020). Studies regarding the banking sector with context to servant leadership and employee deviance are very few where the direct relationship has been explored (Mekpor & Dartey-Baah, 2017; Paesen et al., 2019) but no study has found where interceding effect of AOC and OT has been investigated with context to SL and WDB.

Affective Organizational Commitment

Based on social exchange theory when an organization fulfilled its commitment developed to employees, the employee commitment to the organization increases automatically and employees feel connected with the organization. Affective commitment means an employee's state of mind where he/she perceives that all the promises made with the organization will be completed (Kim et al., 2016). Organizational commitment creates and bond between employees and the organization and becomes beneficial for the organization in a transition period and when the organization adapted to change (Chordiya et al., 2017). In investigate studies; AOC is used as the independent variable and in some studies as a dependent factor (Gill et al., 2011; Guan & Hsu, 2020; Guay et al., 2016; Lapointe & Vandenberghe, 2018a). In very few studies AOC was used as an interceding element amid inclusive headship and work engagement, organizational culture, organizational performance, ethical leadership, and turnover intentions (Dhar, 2015; Fu & Deshpande, 2014; Nikpour, 2017), moreover AOC have also been studied with context to COVID-19 and researchers concluded that in pandemic . But no study has been determined in recent literature where AOC mediates the relationship between SL and WDB.

Organizational Trust

OT defines, an expectation of people which they made in good faith regarding the commitments made by the employer, OT urges the employees to be loyal and honest whatever the state of affairs endure not take

advantage of themselves even though there are a lot of opportunities. OT indicates the level of trust of an employee in the organization in which the employee perceives a adequate return from the employer due to his/her loyalty and faith in the organization (Top et al., 2015). In current studies, OT has been discussed with context to leadership style i.e. transformational leadership, ethical leadership, and responsible leadership as a dependent variable (K. Demir, 2015; Miska & Mendenhall, 2018; Yue et al., 2019). In a few studies, OT has been investigated as a mediator with context to servant leadership and turnover intention, SL and employee outcomes, and SL and employee creativity (Jaiswal & Dhar, 2017; Karatepe et al., 2019; Krog & Govender, 2015). But to our knowledge, no study has been found where OT mediates the relationship between SL and WDB. Based on the above facts research frameworks indicate that AOC and OT mediate the relationship between SL and WDB.

Research Framework

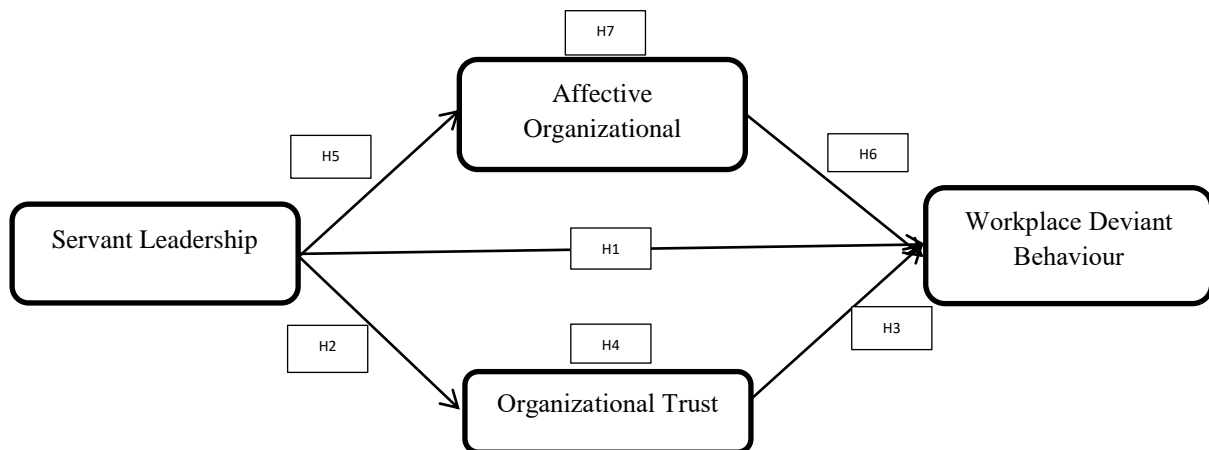


Figure1: Theoretical frame work is develop on the basis of theory of social identity (Tajfel & Turner, 2004) and Social Exchange(Cook et al., 2013)

Hypothesis Development

Servant Leadership and Workplace Deviant Behaviour

Servant leaders typically serve the prospective employees as a servant, servant leader's act selflessly for the well-being of each individual in the organization. The servant leader in common is servant first. It instantly begins with the ordinary feeling that one cherishes to serve, to serve first. At that time conscious choice bears one to aspire to invariably lead (Paesen et al., 2019). In contemporary eons much extensive research has been carried out on SL and work/employee commitment (Carter & Baghurst, 2014; Kaya & Karatepe, 2020; Ozturk et al., 2021). In some needed research, it has been established that servant leadership directly unassociated with workplace deviant behaviour (Brière et al., 2021; Iqbal et al., 2021). In contemporary years researchers have also concluded that servant leadership has been negatively associated with workplace deviant behaviour by mediating the effect of normative commitment and organizational commitment (Lapointe & Vandenberghe, 2018b; Paesen et al., 2019). To our necessary knowledge, our research stands the main to inspect the SL direct connection with workplace deviant behaviours. In previous research connection between SL and numerous practices of OCB has been examined (Chen et al., 2015; Hu & Liden, 2011; Ja'afaru Bambale, 2014). Consequently, we hypothesized that.

H1: SL has a direct relationship with Workplace deviant behaviour in the banking sector.

Servant Leadership and Organizational Trust

The SL concept is not novel, it perused for numerous decades in several dimensions (Joseph & Winston, 2005). The rapport between the follower besides the leader grounded on trust and service of the leader is influenced by the SL style, trust is an essential measure of servant leadership whether it is trusted by the leader or organization since the servant leadership concept is legitimate (Koshal & Patterson, 2008). Thus, it is assumed that.

H2: Servant leadership has a connection with OT in the banking sector.

Organizational Trust and Workplace Deviant Behaviour

Organizations trust is negatively associated with interpersonal deviance. It means level of trust increase among the employee than level of interpersonal deviance decreased (Çelik et al., 2011).organizational trust has effect on organizational deviance in hospitals is tested is previous research(Gatling et al., 2017). Thus, it is assumed that.

H3: OT has indirect linkage with workplace deviant behaviour in the banking sector.

Servant Leadership, Organizational Trust and Workplace Deviant Behaviour

Perceived SL style has a straight association with trust in the leader and organizational trust (Chan & Mak, 2014). In recent research it is established that OT mediates the relationship between SL and OC (Ghayas et al., 2023). In previous research, researchers have empirically analysed the interceding role of trust in leaders in connection to SL and workplace deviant behaviour (Sendjaya et al., 2019). Based on theory of social exchange theory and theory of psychological contract, in current study organizational trust is being investigated as mediating variable between SL and WDB. Thus, it is assumed that.

H4: OT intermediates the indirect connection concerning SL and workplace deviant behaviour in the banking sector.

Servant Leadership and Affective Organizational Commitment

Organizational commitment has three apparatuses i.e. affective commitment, normative commitment and continuance commitment, AOC creates a bond that connects the employee with the organization (Jaros, 2007). In recent study it has been established SL has direct relationship with AOC in financial sector (Ng, 2022). This study is anxious with the affective commitment of the worker to the organization due to which employees are emotionally attached to organizations, whereas servant leadership behaviour incentivizes the employees to be attached to the organization and work for well beings of the organization and it strengthens the affective commitment (Beck, 2014). Thus, it is hypothesized that.

H5: Servant Leadership has an affiliation through affective organizational commitment in the banking sector.

Affective Organizational Commitment and Workplace Deviant Behaviour

Affective commitment has indirect association with WDB in different organizations(Gill et al., 2011) another study tested that continuous commitment and normative commitment negatively associate with workplace deviant behaviour (M. Demir, 2011). Thus, it is assumed that.

H6: Affective organizational commitment has a indirect connection with workplace deviant behaviour in the banking sector.

Servant Leadership, Affective Organizational Commitment and Workplace Deviant Behaviour

Servant leadership provides support for emotional healing and learning of alternative skills, moreover, the decision-making of the employee also improve due to servant leadership due to which the affective commitment of employee increase, and it has a direct effect on employee behaviour (Liden et al., 2008).

Servant leadership has strong ethical values which have a positive effect on the pro-social behaviour of the employee and reduce employee deviance (Heinz, 2017). Thus, it is hypothesized that.

H7: Affective organizational commitment mediates the relationship between servant leadership and workplace deviant behaviour in the banking sector.

Methods

Sample and Procedure for Data Collection

The possible reason for conducting this study is to ascertain the association with mediating the role of OT and AOC, Unit of acute analysis in this research is banking employees working on middle-level management i.e. manager and operation manager. Empirical records were carefully composed applying cluster sampling which remains a specific type of probability sampling; probability sampling is typically used because the target population of total bankers working in Pakistan is available i.e. around 203,540 (KPMG, 2022) responses from 400 participants were considered enough, based on sampling criteria proposed where the population is definite (Israel, 1992).

Measurement Scales

The already established scales have been adopted and adapted for all constructs in this study, to measure workplace deviant behaviour 19 item scale of Bennet and Robinson (Bennett & Robinson, 2000), has been adopted, and a seven-point Likert scale has been used from strongly disagree (1) to strongly agree (7) to address the intensity of behaviour. To measure servant leadership short scale of seven items validated by Robert et al (Liden et al., 2015), has been adopted and each item has been investigated on a seven-point Likert scale from 1 (strongly disagree) to 7 (strongly agree). Organizational trust has been measured by a seven-item scale developed by Robinson (Robinson, 1996). Each item has been investigated on a seven-point Likert scale from 1 (strongly disagree) to 7 (strongly agree). The affective organizational commitment scale developed by Allen, N. J., & Meyer in 1996 (Allen & Meyer, 1996), has been used to measure affective commitment in this study, this scale has 06 items have been investigated on a seven-point Likert scale from 1 (strongly disagree) to 7 (strongly agree).

The Procedure of Analysis

Structural equation modelling has been used for data analysis using AMOS which comprises two methods i.e. Exploratory factor analysis and Confirmatory factory analysis, where already developed theories have to be investigated CFA is being used (Marsh et al., 2020). In this study, CFA has been used to investigate the hypothesis and compatibility of the factors.

Measurement Model

To properly investigate the established reliability and eternal validity of the constructs value of CR and AVE has been carefully extracted, as the table showed that the value of composite reliability correctly is > 0.70 for convergent validity value of Average variance extracted (AVE) > 0.5 to carefully check the discriminant validity MSV value should be less than the value of AVE (Bear et al., 2011). As per Table 1, the values of MSV are less than the value of AVE in a given table, this means values of CR, AVE, and MSV are favourable which endorsed that the reliability and validity of constructs have been established. Using CFA compatibility of factor has been determined as each the factor having factor loading > 0.5 has been taken as all the factor loading is > 0.5 in CFA except OT1 and OT2 due gain better model fit as both factor loadings were deleted, all the values mentioned in model fit are favourable as the value of RMSEA is 0.055, TLI-0.950, NFI-0.919, RFI-0.913 and CFI-0.954 values indicates the good model fit.

Table1: *Factor landing of each item, composite reliability and discriminant validity of the constructs extracted from Amos Output*

Constructs	Items	Factor loadings	CR	AVE	MSV
Servant Leadership	SL07	.842	0.902	0.574	0.475
	SL06	.801			
	SL05	.848			
	SL04	.833			
	SL03	.850			
	SL02	.873			
	SL01	.834			
Affective Organizational Commitment	AFC06	.845	0.944	0.706	0.584
	AFC05	.811			
	AFC04	.807			
	AFC03	.830			
	AFC02	.824			
	AFC01	.812			
Organizational Trust	ORGT07	.891	0.977	0.729	0.589
	ORGT06	.746			
	ORGT05	.854			
	ORGT04	.744			
	ORGT03	.822			
Workplace deviant behavior	WDB7	.898	0.926	0.675	0.575
	WDB6	.888			
	WDB5	.874			
	WDB4	.875			
	WDB3	.886			
	WDB2	.579			
	WDB1	.622			
	WDB8	.902			
	WDB9	.897			
	WDB10	.896			
	WDB11	.879			
	WDB12	.873			
	WDB13	.874			
	WDB14	.864			
	WDB15	.917			
	WDB16	.852			

Structural Analysis

Structural modelling has been used to investigate the relationship among the variable, outcomes shown that there is no direct association between SL and WDB in the banking sector as the regression weight of SL on WDB is 0.04 and P-Value is 0.504 which is greater than 0.05, However, P-value of the relationship

between SL and AOC, SL and OT, AOC and WDB, OT and WDB is significant i.e. less than 0.05. As revealed in table-2. Moreover, the SL inverse effect after mediation of AOC and OT on WDB is 0.849 as shown in table-3. Thus it is concluded based on indirect effect results, that AOC and OT fully arbitrates the connection between SL and WDB in the banking sector of Pakistan.

Table2: Direct effect of independent variables and mediating variable

			Estimate	S.E.	C.R.	P	Label
AOC	<---	SL	.774	.050	15.601	***	par_29
OT	<---	SL	.989	.055	18.138	***	par_30
WDB	<---	SL	.053	.080	.668	.504	par_31
WDB	<---	AOC	-.644	.066	-9.742	***	par_32
WDB	<---	OT	-.562	.057	-9.906	***	par_33

Mediation Results

While investigating the mediation in AMOS22 bootstrapping estimation 2000 result showed that SL has no direct relationship with WDB in the banking industry of Pakistan as a direct effect of SL explains only 0.04 of WDB whereas the indirect effect of SL on WDB is 0.849 that validates the full mediation of AOC and OT as shown in table3.

Table3: Mediation effect of the mediating variables on dependent variable.

	SL	AOC	OT	WDB
AOC	.000	.000	.000	.000
OT	.000	.000	.000	.000
WDB	-.849	.000	.000	.000

Structural Diagram

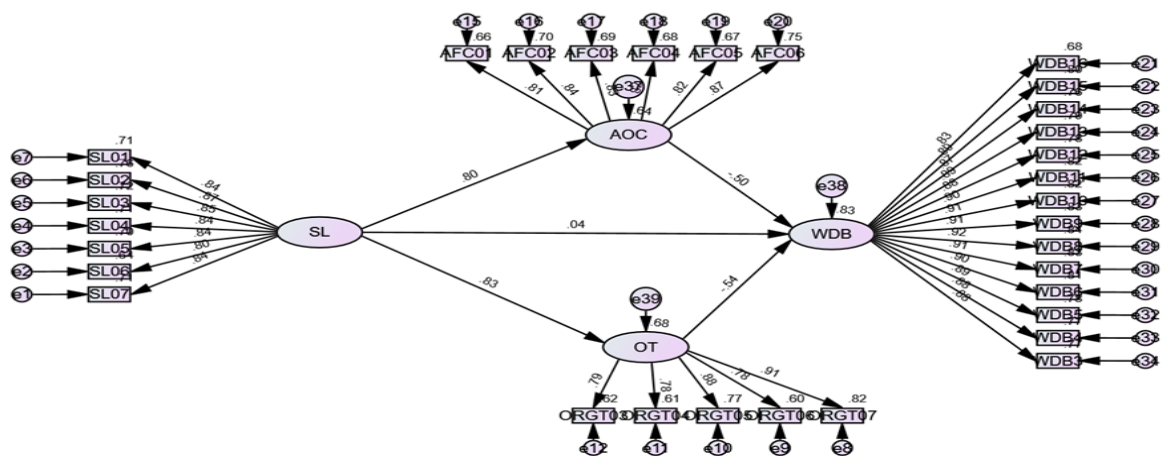


Figure2: Output taken from Amos showing all factor loadings and regression of independent and mediating variables on dependent variable

The diagram of the structural analysis showed that factor loadings of all constructs are >0.5 and the figure 2 elaborates the structural model and confirmed the path analysis coefficient as 6 out of 7 hypotheses were sustained. Results presented in Table 2 show that SL has a direct relationship with AOC and OT but SL has no significant impact on WDB. Thus, it is established that SL is negatively associated with WDB in the banking sector of Pakistan with perfect mediation of AOC and OT and the regression weights in structural diagrams are negative.

Conclusion

This research elucidates the negative association between servant leadership and workplace deviant behaviour in the banking sector by the impending mediation effect of affective organizational commitment and organizational trust, the outcomes of this research are obstinate with previous studies about this negative relationship between leadership style and workplace deviant behaviour and positive impact of leadership on organizational commitments and trust (Ahmad et al., 2020; Khan et al., 2015; Resick et al., 2013). The mediating effect of affective organizational commitment and organizational trust implicates the effectiveness of servant leadership on workplace deviant behaviour of banking sector employees, as SL style improves the commitment and trust of employees due to which a significant downfall took place in deviant behaviour of employees at the workplace.

Study Implications

As this study focused on factors affecting workplace deviant behaviour in the banking sector by linking servant leadership, the reputational and financial losses of the banks can be reduced by implementing a servant leadership style more effectively. Because the primary motive of employees found recognition and rewards as per committed agreements when an employer deviates from the agreed terms and conditions it reduces the employee's commitment to the organization and breached the trust, ultimately employee violates the organizational norms to take his/her revenge as deviant behaviour start from small and convert into a huge losses (Reisel et al., 2010). Resultantly by implementing this study banks will mitigate incidents of workplace deviant behaviour and alternative policies will be established to uplift the human resource of banks. This study stretched out the alternative factors in the relationship of SL with WDB based on social exchange theory affective commitment will support the organizations to mitigate the deviant behaviour of employees as the theory explains that the relationship is based on cost and benefit basis, in this concern effective reward system can be implemented to increase the employee affective commitment and minimize the deviance at the workplace. Moreover on the grounds of social identity theory and psychological contract theory, a alternative factor i.e. organizational trust can also be uplifted by giving leadership pieces of training to management to maintain employee's trust and morale high to reduce losses of the banks occur due to employee deviant behaviour as previous studies recognised that effective training polished the skills of leaders (Schwarz et al., 2016). Thus it is clinched that the SL style can be improved by providing different pieces of training, arranging seminars, workshops and demonstrations through professionals to gain the employee's trust and commitment and to curtail the workplace deviant behaviour in the banking sector of Pakistan.

Limitations and Future Recommendations

A few limitations are typically associated with this comprehensive study as the sample was collected from only bankers due to which results cannot be generalised to other sectors like textile, education and services etc. Data was collected through a cross-sectional approach in future longitudinal approach can be applied to take more definite results of behaviour change. In this comprehensive study, only middle-level and upper-level management is invariably included whereas lower staff is unenclosed i.e. cash staff, banking clerks and janitorial staff etc. In this study, data is collected from commercial banks whereas other financial institutions i.e. house building finance corporations, specialised banks like an agriculture development bank and Punjab cooperative banks not collected. More wide-ranging research is obligatory to point out reasons for workplace deviant behaviour in the banking sector by smearing other leadership styles i.e. transformational leadership and transactional leadership in other sectors.

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Conflict of Interest


Authors declared no conflict of interest.

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