

Research article

# The Incidence of Workplace Bullying among Bank Employees

J. Antonio Ariza-Montes

Faculty of Business Administration. Universidad Loyola Andalucía, Spain.

E-mail: [ariza@etea.com](mailto:ariza@etea.com)

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## SUMMARY

The aim of this paper is to study determinant factors for workplace bullying of bank employees, adopting the individual perspective of the subject, regardless of frequency or duration of the action. First of all, we define the phenomenon. After, we make a review of literature with the object to set related variables in a global model of workplace bullying. A sample population of 274 bank employees was obtained from the microdata file of the 5<sup>th</sup> European Working Conditions Survey-2010 (*European Foundation for the Improvement of Living and Working Conditions*). The methodology used to achieve our research objectives is based on the binary logistic regression model. With this statistical technique we determine the probability of the occurrence of an event –workplace bullying in this case– compared to the probability of the occurrence of the opposite event. The global model is integrated by organizational factors and predicts the likelihood of workplace bullying in 70.3% (71.9% between bullied bank employees and 68.5% between non bullied bank employees). **Copyright © IJEBF, all rights reserved.**

**Keywords:** Workplace Bullying, Working Conditions, Workplace Safety, Labor Discrimination, Job Satisfaction.

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## 1. Background

Organizational structure and organizational culture are not neutral, as they become the means to crystallize specific interests. From this political perspective, the organization is likely to use its power to achieve the objectives and, in certain cases and through the implementation of different measures, it may “abuse” in its practices when someone offers resistance to its claims or questions the predominant interests. In the context of profit maximization, workplace bullying would be, from a Marxist perspective, normal in day-to-day management, which forces us to pay special attention to the sources, meanings and dynamics originated by power inequality in the workplace (Ironsides and Seifert, 2003). Bullying has a detrimental effect on both individuals and organizations. Costs to the organization are high when lost productivity, turnover, distraction of witnesses and emotional and physical health costs of targets are measured. This number increases exponentially when a potential lawsuit for unjust dismissal or workers’ compensation and disability are added. Costs that are harder to calculate but are negatively impacted include reduced work quality, errors, absenteeism, or poor reputation and customer relationships that result from the loss in work focus and commitment (Gumbus and

Lyons, 2011). This statement is even more important for those organizations composed mainly of employees like bank professionals who perform complex tasks in close contact with customers.

This research is in accordance with other studies that have highlighted that workplace bullying against financial workers is fairly widespread. In this sense, Rogers and Kelloway (1997) found that more severe experiences of workplace harassment predicted fear of future violence, which in turn increased the likelihood of somatic symptoms in a sample of bank employees.

But the concept of work place bullying that, in principle, may seem diaphanous and transparent has, in practice, many nuances that should be analyzed. Any study on the phenomenon of workplace bullying should start from a basic premise about the difficulty and risk involved in providing any overall figure on the prevalence of this phenomenon, since the revision done by Zapf et al. (2003) showed that the range fluctuates between 5% and 30%. The prevalence of bullying varies significantly from one country to another and even within the same country. In Europe, prevalence studies have reported workplace bullying rates of approximately 4-10% (Zapf et al., 2003), although estimations may vary depending on method of measurement and estimation (Nielsen et al., 2009; Notelaers et al., 2006). Without doubt, the concept and the estimation method used for what is considered bullying explains, in part, this disparity in figures. In the scientific literature, different concepts related to bullying have been explored (Aquino and Lamertz, 2004). Based on prevailing academic paradigms, this concept entails a type of interpersonal aggression at work characterized by features of intensity, duration, frequency and power disparity (Einarsen et al., 2003). Therefore, although definitions tend to focus on persistence and duration as the key criteria of the phenomenon, the present paper disagrees with this perspective as workplace bullying has a strong psychological component. In fact, an essential condition for bullying is that the act must be perceived as hostile by the target (Einarsen and Skogstad, 1996). From this point of view, noxious effects of workplace bullying (anxiety, depression, absenteeism, lack of organizational commitment...) will only be shown at the very moment that the target has this perception, independently of the persistence or duration of the act.

The statistics paint a bleak picture of bank employees and their exposure to violence, especially because workplace bullying in the context of financial services also includes interactions between co-workers, supervisors, customers, and others. The main objective of this research is to attempt to explain the determinants of workplace bullying among these professionals as the result of the interaction of personal variables, working conditions and contextual factors. The perspective of individual antecedents to workplace bullying has been a controversial issue as “blaming the victim” may result (Finne, Knardahl and Lau, 2011). Yet, research on a personality inclined to bullying is far from being conclusive (Bowling and Beehr, 2006). Most researchers conclude that a personality predisposed to play the role of victim or bully may not exist (Zapf and Einarsen, 2003; Rayner et al., 2002). However, some studies have attempted to identify some individual factors –gender, age, marital status...– that could increase the risk of becoming victim or bully (Zapf and Einarsen, 2003; Coyne et al., 2000).

Although first studies focused mainly on psychological characteristics of bullies and their victims, since the 90s researchers have considered with higher emphasis the influence of working conditions. These studies have analyzed the relation among workplace bullying and job stability (Hoel and Salin, 2003; Baron and Neumann, 1996), workload (Salin, 2003; Einarsen et al., 1994), control (Omari, 2003; Vartia and Hyyti, 2002; Rayner et al., 1999; Vartia, 1996; Zapf et al., 1996), role ambiguity (Jennifer et al., 2003; Einarsen et al., 1994), role conflict (Topa, Depolo and Morales, 2007; Einarsen et al., 1994), leadership behavior (Vartia, 1996; Einarsen et al., 1994), social support from co-workers and supervisors (Hansen et al., 2006; Zapf et al., 1996), social climate (Agervold and Mikkelsen, 2004; Vartia and Hyyti, 2002; Zapf et al., 1996; Vartia, 1996; Einarsen et al., 1994) and organizational change (O’Moore et al., 1998; Sheehan, 1998; McCarthy, 1996). In addition to factors related to internal dynamics of organizations, bullying can also be affected by the context in which the organization operates. A context that could be characterized by the sector of activity, nature or size of the organization. Research on this aspect reveals that bullying is more frequent in the service sector, especially in health, public service, education and financial services (Omari, 2003; Björkqvist et al., 1994). For the purpose of this research, it establishes a global model of workplace bullying. Then, the most relevant results of the empirical study, obtained through a logistic regression analysis, are presented, and finally, the main conclusions and limitations of the study are presented.

## 2. Experiment and sample

The data have been obtained from the 5<sup>th</sup> European Working Conditions Survey-2010, carried out in 2010 by the *European Foundation for the Improvement of Living and Working Conditions*. The survey provides insight into

the working environment and employment situation throughout the 27 EU Member States as well as in Turkey, Croatia, Norway, Macedonia, Montenegro, Albania and Kosovo. The target population under study were those aged 15 years and over (16 and over in Spain, the UK and Norway) who are employed and reside in the country being surveyed. The sample is a multi-stage, stratified, random sample. The total number of interviews in 2010 was over 43,000. Using the International Standard Classification of Occupations (ISCO-08), it has been obtained a sub-sample of 274 bank employees: a half reported experiencing workplace bullying while the other half indicated they did not feel they were bullied on the job. The prevalence of workplace bullying between bank employees in European Union is 12.6% (137 financial workers of a total of 1,084). This phenomenon is more acute among bank employees who are women (54.0% compared to 44.2%), young (71.4% between 15-24 years old) and who do not have university studies (56.2% compared to 46.2%).

The dependent variable of this study is bullying at work. Respondents were asked only one question on their individual perception regarding this topic: *Over the past 12 months, during the course of your work have you been subjected to bullying/harassment?* Bullied professionals were codified as 1, while those who had not felt bullied were codified as 0. Two different approaches have mainly been used in bullying research when questionnaires have been used: the self-labeling approach and the operational approach. The limitations and benefits of these methods are discussed in Nielsen et al. (2011). This research considers workplace bullying as a complex phenomenon which results from the interaction of work environment variables and individual factors. Having into account prior studies on workplace bullying, it used three sets of independent variables grouped into three categories: factors at the personal and familiar level, working conditions and, finally, organizational contextual factors. The codes and classification of explanatory variables are presented below:

**Individual characteristics:** *Gender* (0: Male; 1: Female), *Age* (0: 15-24; 1: 25-39; 2: 40-54; 3: 55 or over), *Level of education* (0: University education, 1: Secondary studies), *Marital status* (0: Partnered; 1: Single) and *Children at home* (0: Yes; 1: No).

**Working conditions:** *Length of service* (0: more than 10 years; 1: more than 5 up to 10; 2: more than 1 up to 5; 3: up to one year), *Type of contract* (0: An indefinite contract; 1: A temporary contract), *Working hours* (0: Less than 10 working hours a day; 1: More than 10 working hours a day), *Work at night* (0: No; 1: Yes), *Work on Sundays* (0: No; 1: Yes), *Working day* (0: Full time; 1: Part time), *Shift work* (0: No; 1: Yes), *Monotonous tasks* (0: No; 1: Yes), *Complex tasks* (0: Yes; 1: No), *Rotating tasks* (0: No; 1: Yes), *Team work* (0: No; 1: Yes), *Capacity to decide timetable* (0: Flexibility; 1: No flexibility), *Autonomy on the content of the work* (0: Yes; 1: No), *Work stress* (0: No; 1: Yes), *Working condition satisfaction* (0: Yes; 1: No), *Payment satisfaction* (0: Yes; 1: No), *Likely to be dismissed* (0: No; 1: Yes), *Expectation of career growth* (0: Yes; 1: No), *Job involvement* (0: Yes; 1: No) and *Motivation* (0: Yes; 1: No).

**Organizational context:** *Type of sector* (0: Private; 1: Public) and *Size* (0: Micro enterprise (1-9 employees); 1: Small enterprise (10-49 employees); 2: Medium-large enterprise (50+ employees)).

### 3. Results

The methodology used to achieve our research purposes is based on the binary logistic regression model, a specific type of dichotomous response regression model. The most common way of presenting this model is:

$$\frac{p}{1-p} = e^{\beta_0 + \sum_{i=1}^k \beta_i X_i}$$

The first component of this equation is called the odds ratio (OR) and represents the relative probability of the researched event –to feel bullied– as opposed to non-occurrence.

Table 1 presents the results of the estimation carried out through a logistic regression using those factors that determine the level of workplace bullying of bank employees in their respective jobs. The contrast statistic applied to assess the validity of the model (Hosmer-Lemeshow analysis; the Chi-square test: 50.53; Sig. 0.000), on the whole, points out that there are enough reasons to accept its validity, that is to say, to affirm that the set of job related variables taken into account in the general model of this research can satisfactorily explain whether a bank professional is feeling bullying at work. It should also be highlighted that the variables used give the model

a significant ability for generalization, which indicates its efficiency for the purpose of prediction. The logistic regression model correctly classifies 70.3% of the individuals under consideration: 71.9% in bullied bank workers and 68.5% in non-bullied bank professionals.

In Table 1, the “*estimates*” are the ordered log-odds regression coefficients, of which the standard interpretation is that for a one unit increase in the predictor, the response variable levels are expected to change in the ordered log-odds, while the other variables are held constant. For instance, the estimate for the type of contract means that if it is changed from a fixed contract to a temporal one, its ordered log-odds of being a bullied worker would increase by 1.568 while the other variables held constant. The Wald statistic is the square of the ratio of the coefficient to its standard error. The odds ratios of the predictors are calculated by exponentiating the estimates (i.e., odds ratio= $e^{\beta}$ ), thus they indicate probabilities of the response variable level to change to a higher score due to one unit increase of the predictor. Meanwhile, the lower and upper bounds of odds ratio for each predictor are listed as Confidence Interval (CI) under the confident level of 0.95.

According to the coefficients obtained in the model, certain labor conditions increase the odds for a bank employee to suffer bullying at work. As seen in Table 1, compared to non-bullied workers, the likelihood for a professional from the financial sector to be bullied is higher among those employees with a temporary contract (the impact of this variable on the probability of feeling intimidated is the largest of all, multiplying by nearly five the chance of encountering a bullied professional: OR = 4.797), who work more than 10 working hours a day without any flexibility to decide the timetable. The job positions of the bullied bank employees are characterized by high complexity, poor job rotation, and the absence of autonomy on the content of the work. Finally, this is translated into a higher sense of job involvement and low levels of motivation and satisfaction with the salary.

Consequently, organizational variables are those that predetermine the development of attitudes such as workplace bullying, and become the critical variables for understanding the phenomenon under study. Therefore, the results indicate no significant relationship with any demographic attribute of respondents. Finally, any organizational context variables do not influence in the workplace bullying. This fact suggests that workplace bullying is manifested with the same degree of intensity in public and private organizations, regardless of size of these.

**Table 1:** Logistic regression: factors that determine workplace bullying (confidence intervals for the odds ratio)

Variables in the model	Odds ratios 95% confidence interval						
	Estimate	Std. error	Wald	Sig.	Odds ratio	Lower bound	Upper bound
Type of contract (0: fixed; 1: temporal)	1.568	0.719	4.753	0.002	4.797	1.172	19.640
More than 10 working hours a day (0: No; 1: Yes)	0.579	0.352	2.707	0.029	1.783	0.895	3.553
Capacity to decide timetable (0: Flexibility; 1: No flexibility)	0.794	0.328	5.873	0.000	2.212	1.164	4.205
Complex tasks (0: yes; 1: no)	-0.909	0.391	5.390	0.020	0.403	0.187	0.868
Rotating tasks (0: no, 1: yes)	-0.572	0.321	3.176	0.007	0.565	0.301	1.059
Autonomy on the content of the work (0: Yes; 1: No)	0.981	0.405	5.861	0.015	2.667	1.205	5.903
Job involvement (0: yes; 1: no)	-0.559	0.326	2.936	0.008	0.572	0.302	1.084
Payment satisfaction (0: yes; 1: no)	0.729	0.315	5.370	0.000	2.073	1.119	3.841
Motivation (0: yes; 1: no)	0.865	0.346	6.244	0.000	2.374	1.205	4.677
Constant	-0.759	0.391	3.763	0.003	0.468		

Overall estimate = 70.3% (bullied bank employees = 71.9%; non-bullied bank employees = 68.5%)

Source: Own experimental data.

#### 4. Conclusions

The transformations that occurred in the international financial system require renewal of human resource practices to achieve sustainable results over time through the development of people. Moreover at a time when the credibility of financial institutions has collapsed, precipitated by the economic crisis of recent years. In this

new context, the commercial network is an essential pillar to rebuild the lost confidence and to forge new and strong relationships with consumers. Certainly, the emotional state of the employee determines the quality and assurance of the message that is transmitted during the interaction with clients.

In this sense, the object of the present investigation is to analyze the causes of workplace bullying among bank employees, since the progress in terms of understanding the antecedents of workplace bullying is of great importance for the development of more effective lines of prevention and intervention (Saam, 2010). The workforce in the financial sector has specific features that cannot be ignored. Utilizing a European wide empirical study, the multidimensional model obtained in this research identifies the profile of bank employees who are bullied at work. This study provides a theoretical and empirical basis for further study of financial sector issues in Europe. In order to successfully compete in the financial environment and attract and retain the most qualified and experienced professionals, it is important for organizations to implement strategies that reduce workplace bullying. Specifically, the results suggest that, in general, workplace bullying may be reduced by limiting job demands and increasing job resources. Particular attention may be paid to bank employees with a temporary contract, as they are at increased risk to become targets of workplace bullying.

### Limitations of the study

Despite the scientific interest in the mentioned findings, some methodological limitations should be considered. Firstly, bullying has been measured through self-awareness which might increase the risk of common method variance, and therefore, the corresponding bias in the key variable must be assumed. Secondly, a related methodological problem could be social desirability. Social desirability generally results in an underestimation of effects due to a lack of variance. This implies that relationships may become even stronger when accounting for social desirability. Using measures of different sources could have been an effective way to reduce further common method variance and social desirability. Thirdly, the casual relation between bullying and the variables taken into account in our study must be relativized as the data under study are cross-sectional and not experimental. However, we relied on theoretical as well as empirical reasons to present individual, organizational and contextual factors as antecedents of workplace bullying. Finally, the research assumes a partial perspective of the phenomenon: the point of view of the victim but not of the bully.

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**Corresponding author**

J. Antonio Ariza-Montes  
Córdoba University,  
Faculty of Business Administration,  
Department of Sociology  
Spain,  
E-mail: ariza@etea.com