

Impact of Job Insecurity and Work Family Conflict on Workplace Cheating Behavior and Intention to Leave

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Abstract

The research is conducted to examine the factors that influence workplace cheating behavior and employees' intention to leave in the banking sector of Pakistan. The paper attempts to analyze the relationship between job insecurity and work-family conflict with workplace cheating behavior and intention to leave; along with the mediating role of negative workplace relationships. Structured questionnaires have been used to collect data from bank employees for quantitative data analysis. The tools used for data analysis were SPSS and Smart PLS. The findings of the research suggest that job insecurity and work-family conflict has a positive association with intention to leave and workplace cheating behavior. On the other hand, the findings negate the mediating role of negative workplace relationships between job insecurity, work-family conflict and workplace cheating behavior and intention to leave. The findings of this study may be used to develop adequate strategies to build employee commitment by focusing on providing job security and work-life balance to employees to reduce deviant workplace behaviors and turnover in the organizations.

Keywords: *Intention to leave, job insecurity, work-family conflict, cheating behavior, turnover*

Introduction

Employee turnover is one of the major concerns for organizations because it disrupts effective achievement of organizational goals and incurs extra costs of hiring and training new employees (Morrell, Loan-Clarke, & Wilkinson, 2004). Intention to leave is regarded as a predictor of actual turnover (Griffeth, Hom, & Gaertner, 2000). It is conceptualized as an employee's likelihood with regards to leaving the organization permanently in the foreseen future. Employees' intention to leave is influenced by factors including job insecurity and work-family conflict.

Work-family conflict (WFC) is becoming a substantial concern in various countries and cultural contexts (Aycan, 2004). Employees experiencing work-family conflict are more likely to engage in workplace cheating behaviors and may withdraw from their jobs in order to diminish or reduce such conflict directly. Moreover, job insecurity affect personal perceptions and emotions of an employee causing him or her to search for alternative opportunities.

When employees experience job insecurity and work family conflicts, they may experience issues like loss of productivity, decreased performance and negative workplace relationships. Negative workplace relationships leads to actions like concealment, manipulation, conflict, disrespect, disagreement, incivility and animosity in an organization. Such relationships have been shown to affect individuals and organizations adversely and have also led to outcomes such as increased employee turnover, low productivity and deviant workplace behaviors (Mor Barak, Nissly, & Levin, 2001).

The proposed study analyzes the factors influencing employees' intention to leave, cheating behaviors and negative workplace relationships. The study is based on the view that personal and work conflicts along with job insecurity influence negative organizational outcomes such as voluntary withdrawal from organization and deviance (Bennett & Robinson, 2000). The proposed study inspects job insecurity and work-family stress as key antecedents of intention to leave decreased morale, job distress, cheating behaviors and turnover (Mor Barak, Nissly, & Levin, 2001). The research contributes to the literature by overcoming various gaps as in the context of banking sector of Pakistan. The role of job insecurity and work-family conflict have not been explored in the banking sector specifically in the Pakistani region. Moreover, the current study inspects intention to leave rather than actual turnover i.e. voluntary withdrawal from organization. Therefore, study identifies the factors that influence employees' intention to leave and workplace cheating behavior in Pakistani banking industry. The research study also aims to analyze the challenges faced by the organizations to counter job insecurity and workplace cheating behaviors to maintain employee commitment.

Literature Review

Job insecurity can be theorized as employees' concerns and anticipations related to permanence of employment (Hartley, Jacobson, Klandermans, & Van Vuuren, 1991). Job insecurity is also defined as likelihood of losing one's employment and concerns or

threats related to a given job (Hellgren, Sverke, & Isaksson, 1999). It is also referred to as a chronic stressor that impacts employee's welfare and well-being (Mauno, Leskinen, & Kinnunen, 2001). Employee job insecurity has an unfavorable influence on individual and organizational performance (Holm & Hovland, 1999). Employees who face threat to job security are less compassionate and diligent towards organizational objectives and responsibilities (Sverke, Hellgren, & Näswall, 2002).

Voluntary employee turnover is considered as betrayal and desecration of the psychological contracts made at the time of employment with the organization (Millward & Brewerton, 2000). Various studies claim that employee turnover is a consequence of job insecurity (Holm & Hovland, 1999). Intentions as proclamations concerning the particular behaviors of interest. Employees' intentions to leave are reliably related to turnover and describe further variance in turnover than any other construct or notion such as job satisfaction. In precision, intention to leave has been deliberated as a key antecedent as it apprehends employee's perceptions and assessments of job substitutes (Glambek, Matthiesen, Hetland, & Einarsen, 2014).

According to Cheng and Chan (2008), there exists positive association between job insecurity and intention to leave. Individuals face job security threats due to internal managerial issues or external factors such as labor market conditions. Job insecurity increases an employees' intention to resign and search for alternative opportunities in similar organizations. Individuals who intend to leave the organization may also experience stress and guilt for not fulfilling their commitments with the organization. The existing literature profoundly establishes that there exists a correlation between job insecurity and intention to leave (Glambek, Matthiesen, Hetland, & Einarsen, 2014).

H₁: Job insecurity has a positive impact on intention to leave.

Workplace cheating behavior comprises of immoral acts that are anticipated to generate an unfair benefit for an individual (Shu, Gino, & Bazerman, 2011). Cheating behavior comprises of activities that are ethically inappropriate and are considered unlawful by the larger society (Jones, 1991). In organizational context, cheating conduct relates to being deceitful to coworkers which can disrupt working relationships in an organization (Kasalak, 2019). Cheating behavior is a self-centered action. It aims to produce unfair gains by producing recompenses or advantageous consequences that the performer would not entitled to receive in other situations.

Shu, Gino and Bazerman (2011) defined workplace cheating behaviors (WCB) as unethical acts that are intended to create an unfair advantages or help attain benefits that an employee would not otherwise be entitled to receive. Behaviors may be classified as cheating behaviors in a number of ways. Activities that are unlawful and are considered ethically inappropriate by larger society (Jones, 1991). It disrupts worldwide views and concerns about ethicality of behavior, even if the behavior is consistent with the organizational norms (Kasalak, 2019). Deceitful activities comprise of deliberate immoral acts, such as dishonesty or fraudulence that are envisioned to increase the individual's self-benefit. Unprincipled cheating behavior is likely to occur if workplace

environment promotes employees need for self-preservation and self-interests. An enhanced state of self-interest can influence employees to engage in unethical behavior to gain benefits.

Job insecurity influences deviant workplace behaviors. Such behaviors are linked to coworkers' dissatisfaction and high turnover in organizations (McCarthy, Tyrrell, & Lehane, 2007). Employees experiencing high levels of job insecurity perceive organization as less supportive and consider deviating from ethically acceptable behaviors. With high levels of job insecurity, employees do not consider deviant behaviors as dishonest. In some instances, employees engage deceitful activities to regain job security (Crittenden, Hanna & Peterson, 2009). It has been explored in previous literature that job insecurity gives rise to workplace cheating behaviors, however, one study has found that job insecurity is negatively associated with deviant workplace (Reisel, Probst, Chia, Maloles, & König, 2010). This is because when employees fear job loss, they are more likely to adhere to company policies, norms and are also not expected to engage into ethical behaviors.

H₂: Job insecurity has a positive impact on workplace cheating behavior.

Work-family conflict is referred as an incompatible conflict between family and work roles (Gavin, Hillary & Barry, 2010). Contemporary research has recognized that there are two directional mechanisms of work–family conflict that can be theorized as distinct but interconnected concepts and have certain antecedents and consequences (Casper, Bordeaux, Lockwood, & Lambert, 2007). These are family-to-work conflict (FWC) and work-to-family conflict (WFC). Family to work conflict (FWC) describes family commitments negatively influencing employee responsibilities at work and work-to-family conflict (WFC) includes work commitments negatively influencing family responsibilities and commitments. High levels of work–family conflict in either or both directions are related with negative consequences for individual employees, their families, and the organization (Casper, Bordeaux, Lockwood, & Lambert, 2007).

Employees suffering work-family conflict are more likely to leave the organization to balance family roles (Cohen, 1997). Work-family conflict became matter of concern in 1980s when women started to participate in the workforce extensively (Tsai & Huang, 2002). Work family conflicts arise when work related accountabilities exceed family responsibilities (Wallace, 2005). The inability to balance work and family life often leads to stress, burnout and turnover intentions in employees. Employees experience work family conflict in circumstances in which there is an imbalance between demands and accountabilities of remunerated work and non-work roles and personal responsibilities (Byron, 2005). Conflicts arising from the inability to manage work and family life may lead to negative consequences such as decreased efficiency and work performance (Ahmad & Idris, 2011).

Netemeyer, Boles and McMurrian (1996) identified positive relation between work-family conflict and intentions to leave the organization. The sample of this study comprised of small business owners, faculty of primary and high schools and university

professors. On the other hand, an inverse association between work-family conflict and intention to leave has been established by conducting the analysis on a sample consisting of military personnel in Navy (Jones & Butler, 1980) However, in majority of literature suggests that high level of work-family conflict is associated with higher turnover intentions (Gavin, Hillary, & Barry, 2010).

H₃: Work-family conflict has a positive impact on intention to leave.

Work-family conflict also results in deviant workplace behaviors which can affect overall organizational productivity. Employees experiencing work-family conflict are more likely to face stress associated emotions, workplace deviance, low productivity and morale (Merecz, Drabek, & Moscicka, 2009). Deviant behaviors are a matter of concern not only for employees but for their employers as well. Consistent workplace misbehaviors can affect an organizations' environment and productivity in a detrimental manner (Bennett & Robinson, 2000).

H₄: Work-family conflict has a positive impact on workplace cheating behavior.

Contemporary research has proposed that relationships characterized by impolite and uncivil behaviors are becoming dominant in organizations characterized by competitiveness and high performance orientation (Pearson & Porath, 2003). Furthermore, various research has observed an even slighter but probably more predominant form of negative behavior centering on disrespect and discourtesy at workplace (Kasalak, 2019). Irrespective of the intensity of the attitudes or behavior, relationships characterized by violence, impoliteness, violence and incivility are very likely to develop negative relationships at workplace. Such relationships not only affect individuals but also reduces organizational productivity (Moerbeek & Need, 2003).

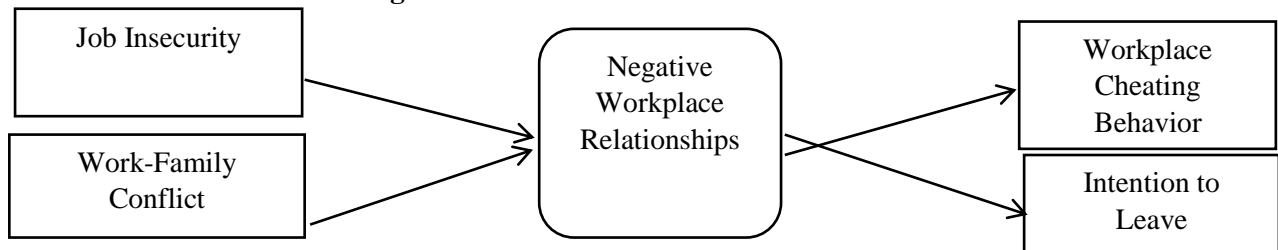
Therefore, work characterized by stress or work related stress can cause individuals to behave in ways that would results negative relationships at workplace (Cortina, Magley, Williams, & Langhout, 2001). It has been established that negative workplace relationships are positively related with intentions to leave (Lopes Morrison, 2005). When individuals experience a negative workplace environment or behavior, they tend to leave the organizations at a faster rate and are more likely to engage in deviant workplace cheating behaviors (Moerbeek & Need, 2003).

H₅: Negative workplace relationships have a positive impact on workplace cheating

H₆: Negative workplace relationships has a positive impact on intention to leave.

H₇: Job insecurity has a positive impact on workplace cheating behavior and intention to leave with the mediating impact of negative workplace relationships.

H₈: Work-family conflict has a positive impact on workplace cheating behavior and intention to leave with the mediating impact of negative workplace relationships.

Figure 1: Theoretical Model**Research Methodology**

A field survey approach was applied in order to test the research hypothesis. A sample of five banks and their respective branches was chosen and the officials of the banks were contacted for permission, prior to the administration of the survey. The banks chosen were Muslim Commercial Bank (MCB), National Bank of Pakistan (NBP), Bank Alfalah, Faysal Bank Limited and Habib Bank Limited (HBL) and. These banks represented a sample of banking activities in the city of Lahore, Pakistan. The State Bank of Pakistan (SBP) currently oversees and regulates the banking sector of Pakistan. The commercial bank sector of Pakistan comprises of 3 nationalized banks, 3 privatized banks, 2 provincial scheduled banks, 15 private sector banks, 14 foreign banks and 4 specialized banks. The banks chosen for this study were primarily those which were providing retail banking services. Micro finance banks, Islamic banks and other financial institutes were not included in the sample because of different business models.

Quantitative data were collected from the respective banks through pre designed structured questionnaire which was developed in English language. Initially, a pilot study based on 30 usable questionnaires was conducted to test the validity and reliability of questionnaire items to further refine measurements. Based on validity and reliability tests, insignificant indicators were removed and necessary changes were made to improve the clarity of the questionnaire for the respondents. Data were collected from two branches of each bank and a sample of 300 employees was selected from these branches for the purpose of data collection. The questionnaire included a cover letter that explained the purpose of research study. It also explained that the participation of the respondents was voluntary and the confidentiality of responses will be maintained by the researchers.

Respondents rated the following measures, Workplace cheating behavior, Negative workplace relations, Intention to leave, work-family conflict and Job insecurity on Likert Scale. Workplace cheating behavior was measured with 7 item scale established by (Mitchell M. S., Baer, Ambrose, Folger, & Palmer., 2018), Work family Conflict comprises of 5 items developed by (Haslam, Filus, Morawska, Sanders, & Fletcher., 2014), Intention to leave comprises of 4 item scale developed by (Abrams, Ando, & Hinkle, 1998), Negative workplace relationships were measured using 5 item scale and Job Insecurity was measured using 9 items established by (Greg, Carol, Lee, & Maureen, 1986). All items are measured on 5 point Likert Scale. The demographic background of the respondents is shown in Table 1.

Table 1: Demographics of respondents

Variables	Sample (n)	Sample percentage
Total sample (N)	300	
Age		
18-25	73	24.33%
26-35	198	66%
36-45	19	6.33%
46 Above	10	3.33%
Gender		
Male	156	52%
Female	144	48%
Organization		
HBL	33	11%
Meezan Bank	29	9.67%
Allied Bank	68	22.67%
Bank of Punjab	112	37.33%
MCB	47	15.67%
UBL	11	3.67%

Data Analysis

The quantitative data was analyzed using SPSS and Smart PLS 2.0. Out of 300 responses, 20 responses were discarded in the process of data screening. Partial least squares-structural equation modeling (PLS-SEM) was used for evaluation of research model and hypothesis testing. PLS-SEM can be applied to small sample sizes and does not require the condition of data normality (Hair, 2011). PLS algorithm and bootstrapping were used on the model.

Cronbach alpha is commonly used for the measurement of internal consistency. Moreover, composite reliability (CR) indicator measures reliability based on interrelationships or inter-correlations between the observed items (Hair, Hult, & Ringle, 2014). The value ranges from 0 to 1 and a higher value indicates higher reliability level of items. In exploratory research, values of composite reliability/Cronbach alpha between 0.60 and 0.70 are acceptable. Very high values for example value of more than 0.90 or 0.95 are also not desirable reliability indicators (Hair, Hult, & Ringle, 2014).

The value of composite reliability for WFC, WCB, NWR, JIS and ITL are 0.9457, 0.8226, 0.7949, 0.7783 and 0.8504 respectively. The values for the respective constructs are higher than 0.7 hence it indicates that they have high reliability level and a valid measure for constructs. Indicator reliability (IL) is the proportion of indicator variance which is explained by the latent variable. The values of IL range from 0 to 1. The outer loadings value should be higher than 0.70. On the other hand, indicators with outer loading below 0.40 should be removed (Hair, Ringle, & Sarstedt, 2011). The outer loadings for Work-Family Conflict are 0.873, 0.910, 0.865, 0.920 and 0.838. As the values of item loadings are greater than 0.7, hence they are acceptable. The Item loadings

for Workplace Cheating Behavior are 0.960, 0.855, 0.687, and 0.679. As the values are greater than 0.7 or approximately equal to 0.7 hence they are acceptable. The value of outer loading for 4th, 6th and 7th item are 0.082, 0.306 and 0.181 which is less than the minimum acceptable criteria of 0.4, hence they are removed. The Item loadings for Negative Workplace Relationships are 0.765, 0.763 and 0.724. As values are greater than 0.7 hence they are acceptable. The value of outer loading for 1st and 3rd item are 0.063 and 0.058 respectively, as these items are not meeting the criteria hence they are removed. The Item loadings for Intention to leave are 0.665, 0.812, 0.805 and 0.777. As the values of item loadings are greater than 0.7 hence they are acceptable.

Convergent validity measures the correlation between multiple indicators of the same construct. The factor loading of the indicator, composite reliability (CR) and the average variance extracted (AVE) have to be considered to establish convergent validity (Hair, Hult, & Ringle, 2014). The value of convergent validity ranges from 0 to 1. It is recommended that Average Variance Explained (AVE) value should exceed 0.50 so that it is adequate for convergent validity (Henseler, Ringle, & Sinkovics, 2009). The AVE values for WFC, WCB, NWR, and ITL are 0.7772, 0.5397, 0.5638 and 0.5884 respectively. As the values of AVE is greater than 0.5, hence it indicates that convergent validity is achieved in these respective constructs. The AVE values for Job Insecurity is 0.4716 which is approximately equal to 0.5, hence it is established that convergent validity is also attained in this respective construct.

The results are summarized in the following tables:

Table 2: AVE, composite reliability, item loadings

Construct	Items	IL	AVE	CR
Factor 1	Work-Family Conflict			
WFC1	My work prevents me spending sufficient quality time with my family.	0.873		
WFC2	There is no time left at the end of the day to do the things I had like at home.	0.910		
WFC3	My work has a negative impact on my family life	0.865		
WFC4	Working often makes me irritable or short tempered at home	0.920		
WFC5	My family misses out because of my work Commitments.	0.838		
			0.7772	
				0.9457
Factor 2	Workplace Cheating Behavior			
WCB1	I misrepresented work activity to make it look as though I have been productive.	0.690		
WCB2	I made it look like I was working when I was not.	0.855		
WCB3	I made up work activity to look better.	0.687		
WCB5	I made up an excuse to avoid being in trouble for not completing work.	0.679		
AVE			0.5397	
CR				0.8226
Factor 3	Negative Workplace Relationships			

NWR2	Sometimes people at work make us feel uncomfortable or uneasy and I try to avoid interacting with this person.	0.765	
NWR4	Negative relationships with coworkers might experience negative moods, emotions and other adverse outcomes.	0.763	
NWR5	There is lack of interpersonal closeness at my workplace.	0.724	
AVE			0.5638
CR			0.7949
Factor 4	Job Insecurity		
JIS2	I am secure in my job.	0.531	
JIS3	Regardless of economic conditions, I will have a job in this organization.	0.708	
JIS8	I am confident that I will be able to work for this organization as long as I wish.	0.737	
JIS9	If my job were eliminated, I would be offered another job in the organization.	0.748	
AVE			0.4716
CR			0.7783
Factor 5	Intention To Leave		
ITL1	My job will be there as long as I want it.	0.665	
ITL2	In few months I intend to leave this organization.	0.812	
ITL3	I occasionally think about leaving this organization.	0.805	
ITL4	I would like to work in this organization until I reach retirement age.	0.777	
AVE			0.5884
CR			0.8504

Table 3: Inter Construct Co-relations

	ITL	JIS	NWR	WCB	WFC
ITL	1				
JIS	0.5329	1			
NWR	-0.0942	-0.1066	1		
WCB	0.0407	-0.0720	0.3985	1	
WFC	0.4695	0.2314	-0.0850	0.1923	1

Table 4: Hypothesis Results

Hypothesis	Independent	Mediating	Dependent	Beta	T-value	Accept/Reject
H1	JIS		ITL	0.447	7.258	Accepted
H2	JIS		WCB	-0.085	1.794	Not Accepted
H3	WFC		ITL	0.365	6.368	Accepted
H4	WFC		WCB	0.247	4.637	Accepted
H5	NWR		WCB	0.410	7.863	Accepted
H6	NWR		ITL	-0.016	0.386	Not Accepted
H7	JIS	NWR	WCB	-0.092	1.461	Not Accepted

			ITL			
H8	WFC	NWR	WCB	-0.064	1.148	Not Accepted
			ITL			

Inter construct Co-relations matrix represents that the constructs have high correlation with each other e.g. 1 in the diagonal sections. The acceptable criteria for path coefficients (beta value) is 0.1 and the T value should be greater than 1.96 in order to accept the hypothesis. As the beta value for JIS with ITL is greater than 0.1 and the T value is also greater than 1.96, hence it is significant and the hypothesis is accepted hence, JIS is positively associated with intention to leave and has a high moderate correlation with intention to leave as established in literature that there exists a correlation between job insecurity and intention to leave. (Burke, 1998), proposed that high intensities of job insecurity escalates employees' intention to leave. The beta value for JIS with WCB is -0.085, as the beta value is less than 1 hence it indicates that it is not significant and the negative sign indicates that it has an inverse relationship. As the T value is less than 1.96 hence the hypothesis is rejected and it claims that JIS has a negative relationship with WCB as established in literature by (Probst, Stewart, Gruys, & Tierney, 2007) that job insecurity is negatively associated with deviant workplace behaviors.

The beta value for WFC with WCB and ITL are greater than 0.1 and the T values are also greater than 1.96 hence both the hypothesis are significant and claims that WFC has a positive association with WCB and ITL. The correlations are 0.1923 and 0.4695 with WCB and ITL respectively that states that, WFC has a weak correlation with WCB and has a moderate correlation with ITL.

The beta value for JIS with WCB and ITL with the mediating impact NWR is less than 0.1 and the T value is also less than 1.96 hence it is not significant and the hypothesis is rejected that claims that NWR do not mediate the relationship between JIS with WCB and ITL. Furthermore, the beta value for WFC with WCB and ITL with the mediating impact NWR is less than 0.1 and the T value is also less than 1.96 hence it is not significant and the hypothesis is also rejected that propose that NWR has no affect as a mediator between the relationship of WFC with WCB and ITL.

The beta value and T value for NWR with WCB is greater 0.1 and 1.96 respectively, hence the hypothesis is accepted and the relationship is significant. As the correlation value is 0.3985 which indicates that there exists a moderate correlation between these constructs. The beta value and T value for NWR with ITL is less than 0.1 and 1.96 hence the hypothesis is rejected and is states that the relationship is not significant.

Practical Implications

The present research extends prior research by integrating negative workplace relationships into the analysis of work-family conflict and intentions to leave in the banking sector of Pakistan. The outcomes of this research suggests that it is vital to enrich the understanding of the relationship between work-family conflict and intention to quit

to develop adequate strategies to maintain employee commitment. Even though, previous research had found positive associations between these two constructs, this particular study analyzes the mediating effect of negative workplace relationships with work-family conflict to describe employee's intentions to leave. This is an important area for future research. We have also extended the conceptualization of theoretical framework by including job insecurity and workplace deviant behavior such as workplace cheating behavior.

The results of the study support that employers should become progressively more aware of costly consequences associated with work-family conflict and job insecurity. These are the few factors associated with stressed and deviant behaviors. Managers should provide supportive workplace culture in order to decrease stress and deviance behavior at workplace. Considering the results of this study, managers can develop family-friendly procedures or policies such as flexible working hours in order to reduce work family conflict.

Limitations

The utmost primary limitation of this research is that it is limited to banking sector only. Most of the employees were not familiar with the exact meaning of workplace cheating behavior. Moreover, due to the prevalence of COVID-19 pandemic, most of the surveys were conducted through online medium which presented greater chances of individual biasness. Personal prejudice may lead to inaccurate results. The research was also limited to number of resources and time constraints.

Conclusion

The purpose of the study is to discover the influence of job insecurity and work-family conflict on workplace cheating behavior and intention to leave. The research demonstrates that deceitful conduct take place as a resource to attain anticipated results. Workplace encourages workforces to involve in unethical acts when they employ burden on their personnel in the organization that results in work-family conflict and job insecurity. In the findings, it is demonstrated that job insecurity and work-family conflict has a positive relationship with intention to leave as it creates stress among employees and they opt for other employment opportunities. On the other hand, the findings has established an inverse relationship of job insecurity with workplace deviant behavior as the relationship between these constructs are also in conflict in accordance with the prior research literature. Finally, the study proposed that negative workplace relationships have no mediating influence between the relationships of job insecurity and work-family conflict with workplace cheating behavior and intention to leave.

Recommendations

As work and family roles are interdependent, hence organizations should provide flexible work arrangements for employees that can help employees in order to reduce work-family conflict and its consequences such as workplace deviant behavior and intention to leave. Management support plays a critical role, as managers have the potential to exert pressure on the employees, on the other side they also have the potential to help

employees to lessen stress related emotions, and hence employees who are supported are less exposed to the negative effect of job insecurity. Management should conduct counseling sessions and meetings for employees in order to overcome negative emotions such as job insecurity and job stress. An organization culture has a significant influence, hence the management should create a positive work environment, encourage and engage employees in work related decision making in order to promote a healthy work environment to overcome negative workplace relationships and intentions to leave. Management should promote organizational justice and should avoid favoritism in order to reduce workplace cheating behaviors.

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