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# Workplace Incivility and Employee Performance of Deposit Money Banks in Anambra State, Nigeria

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## ABSTRACT

This study examined the effect of workplace incivility on employee performance in deposit money banks in Anambra State, Nigeria. Specifically, the study investigated the effect of workplace hostility on employee adaptive performance and workplace verbal abuse on employee task performance. The study was anchored on Social Exchange Theory and adopted a correlational research design. The population comprised 3,122 employees of 17 deposit money banks operating in Awka, Onitsha, and Nnewi, from which a sample size of 355 respondents was determined using Taro Yamane's formula. Data were collected through a structured questionnaire, while 332 valid responses, representing a 93.5% response rate, were used for the analysis. The instrument was subjected to face and content validity, while Cronbach's Alpha yielded a reliability coefficient of 0.712. Regression analysis was employed to test the formulated hypotheses at a 5% level of significance. Findings revealed that workplace hostility had a negative and statistically significant effect on employee adaptive performance ($\beta = -0.3763$, $p < 0.05$), explaining approximately 11.7% of its variation. Similarly, workplace verbal abuse had a negative and statistically significant effect on employee task performance ($\beta = -0.2541$, $p < 0.05$), accounting for approximately 5.0% of its variation. The study concluded that workplace incivility undermines employee performance in deposit money banks. It therefore recommended that bank management strengthen respectful workplace practices through emotional intelligence and conflict-management training, while enforcing clear disciplinary measures and reporting mechanisms against verbal abuse.

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***KEYWORDS:*** *Workplace incivility, workplace hostility, verbal abuse, adaptive performance, task performance, deposit money banks.*

## INTRODUCTION

Business organization is presumed by many and supposedly to be an environment where civility is upheld. However, the usage of part-time workers, workforce diversity, reengineering, downsizing, budget cuts, increasing productivity pressures, and authoritarian work settings are some of the factors contributing to the rise in hostile and violent workplace behaviours (Porath & Pearson, 2020). There are fewer overt indications of what constitutes "appropriate" corporate behaviour as organizations have become flatter and more informal (Oboreh, Emmanuel & Opatayo, 2022). Everyone wants to be treated with respect; thus it goes without saying that some fundamental decency and respect should be anticipated in any form of relationship, be it romantic, friendly, or physical. People desire to operate in an environment where they are respected, particularly in the workplace. Rude and disrespectful behaviour can lead to disgruntled workers, damaged relationships, and a bad work atmosphere. Unfortunately, there are many instances of incivility on the job, including unpleasant remarks, being ignored, being impolite, and sarcasm. (Tarraf, 2021).

According to Tepper, Simon and Park (2018), workplace incivility can also be described as employees' perception of persistent, long-term exposure to hostile verbal and nonverbal behaviors from supervisors, excluding physical contact. These uncivil behaviors manifest in various forms, including verbal hostility (e.g., insults, belittling remarks, or patronizing language), nonverbal hostility (e.g.,

deliberate ignoring, eye-rolling, or aggressive gestures), passive-aggressive actions (e.g., intentional delays, covert sabotage, or betrayal), exclusionary practices (e.g., being left out of key meetings, decisions, or social gatherings), and disrespectful conduct (e.g., interruptions, dismissing contributions, or disregarding others' feelings and perspectives).

The banking industry, particularly deposit money banks, is not immune to the effects of workplace incivility. Banking professionals often work in high-stress environments, managing large sums of money, meeting sales targets, and dealing with demanding customers. This can create an environment conducive to incivility, where employees may feel overwhelmed, undervalued, and unsupported (Ng & Feldman, 2020). Moreover, the banking industry is characterized by a high level of competition, which can lead to a culture of aggression and incivility (Harris, 2020). Arshad and Ismail (2018) argue that this phenomenon negatively impacts an organization's effectiveness. The presence of managers' workplace interference diminishes employees' performance (Aruoren & Oisamoje, 2023).

Research has shown that workplace incivility can have devastating effects on employee performance, well-being, and job satisfaction. Employees who experience incivility are more likely to report decreased productivity, increased absenteeism, and higher turnover intentions (Lim, Cortina, & Magley, 2019). Moreover, incivility can lead to a decline in organizational citizenship behaviours, such as volunteering for extra work or helping colleagues, which are essential for maintaining a positive and productive work environment (Aryee, Chen, & Sun, 2020).

The banking industry in Nigeria is a critical sector that plays a vital role in economic development. However, the industry is not immune to the challenges of workplace incivility. Nigerian banks face numerous challenges, including intense competition, regulatory pressures, and high customer expectations. These pressures can create an environment conducive to breed incivility, where employees may feel overwhelmed, undervalued, and unsupported. The Nigerian banking industry is also characterized by a unique cultural and social context that may influence the incidence and impact of workplace incivility. For instance, the industry is dominated by large, hierarchical structure with strong power dynamics, which can create an environment conducive to incivility. Additionally, the industry is also characterized by a high level of stress and pressure to perform, which can exacerbate the effects of incivility on employee performance. It is against this background this study seeks to explore the effects of workplace incivility on employee performance in deposit money banks in Nigerian.

The broad objective of the study is to determine the effect of workplace incivility on employee performance in deposit money banks in Anambra State, while specifically the study seek to;

A. examine the effect of workplace hostility on employee adaptive performance in deposit money banks in Anambra State,

B. examine the effect of workplace verbal abuse on employee task performance in deposit money banks in Anambra State.

**Hypotheses**

To guide data collection and analysis, the following hypotheses were formulated:

A. Workplace hostility has no significant effect on employee adoptive performance in deposit money banks in Anambra State,

B. Workplace verbal abuse has no significant effect on employee task performance in deposit money banks in Anambra State,

## REVIEW OF RELATED LITERATURE

### Conceptual Review

#### Workplace Incivility

Han, Harold, Oh, Kim, and Agolli (2022) considered incivility as an abnormal behaviour, and the violation of workplace norms with insufficient evidence to harm an individual. Hassan (2021) showed that incivility at workplace is associated with chaos bedlam, pandemonium and disarray and it is partially due to the breaching of workplace culture and norm. Fundamentally, there are three partakers in workplace incivility – instigator, target and observer (Adil, Hamid, & Waqas, 2020); Therefore, in order for uncivil behaviour to manifest within the workplace, these three factors are involved in the overall process. Workplace incivilities are of different kinds including those that are started by co-workers, customers, other customers' customers, supervisors and management, online incivilities, etc. (Al-Hawari, Shaker, & Samina, 2020). Pu, Ji, and Sang (2021) and Ribut, Dian, and Tantri (2020) affirmed that incivility in the workplace significantly influence the satisfaction of employees.

According to Tepper, Simon and Park (2018), another definition of this concept is subordinates' perceptions of the large extent to long-term use of hostile verbal and a nonverbal behaviour pattern by bosses is common, excluding physical contact. These rude and insulting behaviours are typically rude and discourteous, they show a lack of regard for others,

and they frequently include demeaning remarks and activities like "not listening to others" (Andersson & Pearson, 2019; Pearson & Porath, 2020). A unique feature of workplace incivility is that the intent to harm as perceived through the eyes of the instigator, the target, and/or the observers is ambiguous. We can all agree that workplace incivility is behaviour that undermines respect for one another at work, even while what is deemed uncouth in one organization may not be uncouth everywhere.

In today's work environment, such negative workplace behaviours are common Rosen et al (2019), and studies have shown that the occurrence of workplace incivility is rising (Liu, Huang, & Xie, 2019). Prior studies by Cortina et al (2017), indicate that workplace incivility have a greater negative psychological and physical impact on employees, including increased turnover intention, work withdrawal, workplace deviance, stress, and decreased task performance, psychological well-being, organizational commitment, and contextual performance. Thus, experiencing incivility at work can have a detrimental impact on an employee's performance and attitude toward their organization (Mao, Chang, Johnson, & Sun, 2019).

**Workplace Hostility**

A hostile work environment is one where people behave badly or say offensive things because of their gender, nationality, colour, religion, or disability. This has an impact on how well employees perform at their jobs. This conduct may lower a worker's output and self-esteem (Robert, 2021). Concerns regarding the growing animosity at work have been raised by numerous studies. The workplace becomes hostile as a result of these behaviours, which can also have a detrimental effect on organizational performance. Examples of these behaviours include physical violence, harsh criticism, and lack of cooperation among coworkers (Huchinson & Jackson 2013).

The terms 'hostility' is used and studied in the psychological (Ermakov, Skirtach & Kovsh, 2015), political (Fedotova, 2013), Sociological (Abakumova, Ermakov & Kolesina, 2016), ideological (Fedotova & Chigisheva, 2015), cultural (Abakumova, Boguslavskaya & Grishina, 2016), psychogenetic (Kovsh, Skirtach & Bunyaeva, 2015), and pedagogical contexts. Hostility is an irregular, emotionally charged shape of behaviour (Bunyaeva, 2015). In the world of scientific literature, the term hostility has not received a generally accepted definition. So far, it has been treated by various authors differently. In most works the term hostility is used as a rule, along with other words closely related in meaning such as dislike, aggression and anger.

**Verbal Abuse**

Verbal abuse is a form of interpersonal violence that is used as a means to exert power or control over victims. Verbal abuse triggers anguish, pain, and distress through intimidating or bullying (Oghojafor, Muo, & Olufayo, 2019). Verbal assaults meant to embarrass, harass, humiliate, insult, or threaten vulnerable people. Verbal abuse is manipulative and unpredictable. It can be obvious and demonstrated with angry out bursts or insidious and expressed with feigned concern that sends mixed meanings to victims. Verbal abuse is always meant to hurt and unnerve the victim. Over time, verbal abuse tactics become more intense, varied, frequent, and often they become physical violence. Eventually, victims of verbal abuse begin to blame themselves and believe that relationship problems are their own fault. Tactics used by verbal abusers are varied, multifaceted, and can be used alone or in combination to inflict the hardest blows to victims' self-esteem (Mete & Sokman, 2020).

**Employee Performance**

Employee job performance one of the dependent variables that interest educators, businesses, the government, and society has now gained the interest of academics and industry coming to an agreement on standard definitions and conceptualizations of individual level job performance. A conventional definition places more emphasis on the acts or behaviours of specific people than on the results or effects of those actions or behaviours (Cook, 2008). The micro and macro definitions of job performance are of two distinct theories and methodologies, according to Rotundo & Sackett (2002). The micro definitions focus on specific individual behaviours whereas macro definitions focus on productivity or effectiveness.

Employee performance is essential to the growth of any organization. Despite the importance of employee performance in organizations, there isn't much agreement on what exactly constitutes employee performance. Borman and Motowidlo (2019) suggest that employee performance describes the proficiency with which employee perform activities that are formally recognized as part of their jobs; activities that contribute to the organization's objectives either directly by implementing a part of its technical process, or indirectly by providing it with needed materials or services. According to Janssen and Van Yperen (2004), an employee performance is the culmination of the precise tasks listed in their job description, which their employer then evaluates and rewards. Employee performance is defined as scalable actions, behaviour, and outcomes that

employees engage in or bring about that are linked with and can contribute to organizational goals (Viswesvaran & One, 2016).

**Employee Adaptive Performance**

The concept of adaptive performance is defined in general terms as an individual's ability to adapt to dynamic work situations (Hesketh & Neal, 2009). Employees demonstrate adaptive performance by adjusting their behaviours to the requirements of work situations and new events (Pulakos et al., 2000). Though others have highlighted the importance of a variety of adaptive behaviours (Hesketh & Neal, 2009), Pulakos et al. (2000) were the first to propose a global model of adaptive performance. In a first step, they reviewed research on individual performance and adaptability to changes. Then they analyzed 1,000 critical incidents (reflective of new work situations requiring a behavioural adjustment on the part of participants) involving 24 jobs in the army. Ultimately, they proposed eight dimensions of adaptive performance, including: dealing with uncertain or unpredictable work situations; handling emergencies or crisis situations; solving problems creatively; handling work stress; learning new tasks, technologies and procedures; demonstrating interpersonal adaptability; demonstrating cultural adapt ability; and demonstrating physically oriented adaptability.

**Employees' Task Performance**

Task performance can be defined as the effectiveness with which an employee performs activities that contribute to the organization's technical core, either directly by implementing a part of its technological process, or indirectly by providing it with needed materials or services (Borman and Motowidlo, 2013). For a bank teller, taking deposit, processing customer payment, and ensuring a balance transaction at the end of each day's work. For a banks' customer relationship officer, opening new account for new customers, resolving customers complaint and ensuring compliance with the bank's work procedure are examples some of such task behaviours, often corresponding to formal job descriptions.

Task performance is an understanding under contractual terms between an employer and an employee or a manager and a subordinate to perform an assigned task (Pradhan & Jena, 2016). Task performance can be defined as an employee's fulfillment of the duties and responsibilities of the relevant role in the job description (Van Dyne et al., 2020) and depends on the employee's efficiency to fulfill the duties and responsibilities. In other words, it is about how effectively and efficiently the employees fulfill their responsibilities. Hence, employees' task performance contributes directly or indirectly to all organizational activities, including production and the efficiency and productivity of the organization (Van Scotter, 2020). From the employee's perspective, task performance refers to actions that are "expected, evaluated and rewarded" (Leung, 2017).

**Theoretical Framework**

**Social Exchange Theory**

Homans (1961) defined social exchange as the exchange of activity between at least two parties, whether it is concrete or intangible, more or less rewarding or expensive. The cost was largely understood in terms of the opportunities or alternative activities that the concerned actors passed up.The key ideas of Homans framed the investigation of social behaviour in terms of rewards and penalties. Behaviour that is generally rewarded persists (up to the limit of diminishing marginal utility). His first thesis, the success proposition, asserts that actions that result in favourable outcomes are likely to be repeated. The second hypothesis, known as the stimulus hypothesis, asserts that behaviour that has previously resulted in rewards will be repeated in comparable circumstances. The third proposition, the value proposition, states that an action is more likely to be performed the more valuable the result of the action is to the actor. Because workplace disrespect is an interactive event or exchange involving two or more parties, the social exchange theory is applicable to this study. The costs components of the theory, which are things that a person could view as bad in a relationship according to the theory, are what the indications of workplace incivility such as ostracism behaviour, gossiping, and hostility.

**Workplace Incivility and Employee Performance**

Workplace incivility refers to low-intensity deviant behaviour with ambiguous intent to harm, such as disrespect, rudeness, or ignoring others, which violates norms of mutual respect (Andersson & Pearson, 2019). Though subtle, such behaviours can accumulate over time and negatively affect employees' psychological well-being and job performance. Employee performance, a key indicator of organizational effectiveness, can be significantly diminished when individuals experience an uncivil work environment. As organizations strive for high productivity, understanding the impact of incivility on employee performance becomes crucial.

Incivility in the workplace undermines employees' ability to focus, collaborate, and remain motivated. Employees exposed to rude or dismissive behaviour often report increased stress, reduced job satisfaction, and emotional exhaustion, which impair their ability

to perform effectively (Cortina et al., 2001). Such behaviours distract from task execution, disrupt cognitive functioning, and diminish an employee's willingness to go above and beyond in their roles (Porath & Erez, 2007). Over time, the mental fatigue caused by repeated incivility can lead to burnout and disengagement from work responsibilities.

Additionally, workplace incivility can damage interpersonal relationships and teamwork, which are essential to high performance. When employees perceive their environment as disrespectful or hostile, trust and communication break down, reducing collaboration and overall team efficiency (Lim & Cortina, 2005). Incivility not only affects the targets but also bystanders who witness these behaviours, creating a toxic culture that discourages cooperation and mutual support. This kind of climate undermines collective performance and weakens organizational cohesion.

Research has also shown that incivility can trigger counterproductive work behaviours (CWB), where employees intentionally reduce their work effort or retaliate against perceived injustice (Taylor & Kluemper, 2012). These behaviours include withholding information, passive resistance, or even subtle sabotage, all of which negatively affect performance metrics. Furthermore, when incivility is left unchecked by management, it signals a lack of accountability and fairness, further demoralizing employees and reducing their commitment to high performance (Schilpzand et al., 2016).

Workplace incivility has a detrimental effect on employee performance through increased stress, reduced motivation, poor collaboration, and the emergence of counterproductive behaviours. Even though the behaviours may seem minor or indirect, their cumulative impact can erode workplace morale and hinder individual and team productivity. Organizations must address incivility through clear policies, training programs, and leadership interventions to create a respectful and supportive work environment. Doing so not only enhances employee well-being but also boosts performance and long-term organizational performance.

**Empirical Review**

Snapps, Tarurhor and Titilayo, (2022) studied workplace incivility and staff job performance in Federal Universities, a study of South-South and South-East of Nigeria. The general objective of the study was to investigate the impact of workplace incivility on staff job performance in Universities in South-South and South-East Nigeria. The study adopted the cross-sectional research design. Data was obtained from academic and non-academic staff in the Faculty of Management Sciences of the thirteen (13) Federal Universities in South-South and South-East of Nigeria. The population for the study was 2,691 and 348 respondents were sampled from the selected thirteen (13) Federal Universities across eleven (11) states in South-South and South East Nigeria. The technique of probability random sampling was employed for the selection of 300 respondents. The Statistical tool used for the analysis of data includes descriptive statistics, the jacquebera normality test and correlation tests. The ordinary least square multiple regression tests was conducted to test the hypothesis formulated using Stata version 13 software. The results showed that: exclusionary behaviour has a significant negative relationship with job performance of staff, there is significant negative relationship between workplace gossiping and job performance of staff. Workplace hostility has a significant negative relationship with the job performance of staff in Universities in South-South and South-East in Nigeria.

Ejiroghene, and Ugbeghene, (2023) examined the relationship between workplace incivility and employee performance. It examined the relationship between workplace incivility and four dimensions of employee performance (task performance, adaptive performance, counterproductive work behaviour, and contextual performance). Data was collected using a self-administered questionnaire, and participants were 227 employees selected from Local Government Councils in Delta State, Nigeria. Hypotheses were tested using simple linear regression. Findings revealed that workplace incivility was negatively related to both task and adaptive performance, but only significantly related to task performance. Furthermore, workplace incivility was found to be positively related to counterproductive work behaviour and contextual performance, however, this relationship was only significant for counterproductive work behaviour.

Agbarha (2023) conducted a study on how workplace incivility affect the satisfaction of employees, evidence from small and medium enterprises (SMEs) in Nigeria. The study employed a survey design, utilising a questionnaire as the primary tool for data collection. The questionnaire was circulated among six hundred (600) respondents. Out of the six hundred questionnaires distributed, five hundred and eighty (580) were successfully completed and returned. Data obtained in the survey was analyzed using descriptive statistics (simple percentages, frequency counts, mean, standard deviation, skewness, kurtosis, and Pearson correlation), post-estimation statistics (variance inflation factor), and inferential statistics

(multiple regression). Findings revealed that supervisors' incivility and co-workers' incivility negatively and significantly affect employees' satisfaction.

**Summary of Review of Related Literature**

The literature that was reviewed in this section of this study include both the independent and dependent variables alongside their proxy variables. The proxy variables of the independent variables that was reviewed conceptually include workplace hostility and workplace verbal abuse while the proxy of the dependent variables are employee task performance and employee adoptive performance. Workplace incivility was seen by extant literature as the low-intensity deviant behaviour with ambiguous intent to harm, such as disrespect, rudeness, or ignoring others, which violates norms of mutual respect. While employee performance the dependent variable reviewed was seen by researchers, authors and experts as the work quality and quantity achieved by an employee in carrying out his function in accordance with the responsibilities given to him.

**Gap in Knowledge**

Over the years, a lot of studies have been done in the area of examining the effect of workplace incivility on employee performance in various organizations and industries both within and across the country using various variables to measure workplace incivility and employee performance. However, the new perspective which measures the effect of workplace incivility with workplace hostility and workplace verbal abuse on the employee performance in deposit money banks in Anambra State is yet to be fully examined in order to know how they affect employee task performance and employee adoptive performance. This is an academic gap that this research intends to fill because the effect of workplace incivility on employee performance in deposit money banks has not yet been adequately examined in recent times, to the best of our knowledge.

## METHODOLOGY

This study adopted a correlational research design. Correlational study seeks to establish what relationship exists between two or more variables. The population of the study comprised of employees of seventeen (17) banks currently operating in most commercial cities in Anambra State as at the time of this study. The cities are Awka, Onitsha and Nnewi. The unit population is three thousand, one hundred and twenty-two (3,122) employees of these banks in Awka, Onitsha and Nnewi. These locations were chosen because the are the major business hub in each of the three senatorial zones in the State and to ensure that the three senatorial zones in the State are included in the study. A sample size of 355 was determined using Taro Yamane's Statistical formula. The researchers made use of simple random sampling technique through the use of Table of Random numbers to determine copies of the questionnaire to be given to each of the banks. This helped determined who got questionnaire and who did not, to avoid bias. The source of data collection employed for this study was the primary source. This was done with the aid of a structured questionnaire designed to elicit data relevant to the variables of the study. Face and content validity was employed in testing whether the instrument measured what it was supposed to measure. Crombach Alpha reliability technique was used in testing the consistency capacity of the instrument. This was done using 30 copies of the questionnaire for the pilot study, after which they were collected, sorted, coded and analysed. The result obtained was .712 which is higher than the benchmark of .7. Regression Analysis was deployed in testing the hypotheses of the study. This method was chosen because the technique is one of the most commonly used parametric method of determining relationship and effect of the dependent variable on the independent variable.

## DATA PRESENTATION AND DATA ANALYSIS

### Data Presentation

**Table 1: Analyses of Returned and Unreturned Questionnaires**

| Analyses of Returned and Unreturned copies of the Questionnaire | | |
|---|---|---|
| **Returned (Valid)** | 332 | 93.5% |
| **Unreturned** | 23 | 6.5% |
| **Total questionnaires administered** | 355 | 100% |

**Source: Field Survey, 2026**

Table 1 shows that out of 355 copies of the questionnaire administered to studied deposit money banks in Anambra State, 332 copies were returned valid, while 23 copies were not returned. This gives the justification behind the usage of 332 copies of the questionnaire out of the 355 copies administered.

**Test of Hypothesis**

**Hypothesis One**

**H01:** Workplace hostility has no significant effect on employee adaptive performance in deposit money banks in Anambra State.

**Regression table for workplace hostility and employee adaptive performance**

Dependent Variable: EMPLOYEE_ADAPTIVE_PERFORMANCE
Method: Least Squares
Sample: 1 332
Included observations: 332

| Variable | Coefficient | Std. Error | t-Statistic | Prob. |
|---|---|---|---|---|
| C | 2.385761 | 0.224511 | 10.62650 | 0.0000 |
| WORKPLACE_HOSTILITY | -0.376321 | 0.056871 | 6.617067 | 0.0000 |

| | | | |
|---|---|---|---|
| R-squared | 0.117141 | Mean dependent var | 3.825301 |
| Adjusted R-squared | 0.114466 | S.D. dependent var | 1.074094 |
| S.E. of regression | 1.010753 | Akaike info criterion | 2.865274 |
| Sum squared resid | 337.1352 | Schwarz criterion | 2.888197 |
| Log likelihood | -473.6355 | Hannan-Quinn criter. | 2.874416 |
| F-statistic | 43.78557 | Durbin-Watson stat | 1.701459 |
| Prob(F-statistic) | 0.000000 | | |

**Source: Field Survey, 2026**

The regression results from the test of hypothesis three reveals that workplace hostility has a negative and statistically significant effect on employee adaptive performance. Specifically, the coefficient of workplace hostility is $\beta = -0.376321$, indicating that a one-unit increase in workplace hostility leads to an average decrease of approximately -0.376 units in employee adaptive performance, holding other factors constant. This suggests that increased hostility reduces employees' capacity to adjust to new technologies, procedures, and changing job demands.

The t-statistic (6.617067) is above the critical value of 1.96, while the associated probability value ($p = 0.0000$) is less than the 0.05 significance level. This confirms that the effect is statistically significant. The R-squared value of 0.117141 indicates that approximately 11.7% of the variation in employee adaptive performance is explained by workplace hostility. This represents a strong explanatory power for a behavioral study within organizational settings. The Adjusted R-squared (0.114466) further confirms the robustness of the model after adjusting for degrees of freedom.

The F-statistic (43.78557) with a probability value of 0.000000 indicates that the regression model is statistically significant and reliable. This implies that workplace hostility jointly explains variations in employee adaptive performance beyond what would occur by chance.

On the diagnostic Statistics, the Durbin–Watson statistic (1.701459) is close to 2, suggesting the absence of serious autocorrelation in the residuals. The standard error of regression (1.010753) is relatively close to, but slightly lower than, the standard deviation of the dependent variable (1.074094), indicating that the model provides a reasonable level of predictive accuracy by reducing unexplained variation compared to a mean only prediction. Given that the probability value associated with workplace hostility ($p < 0.05$), the null hypothesis is rejected. Hence, the study concludes that workplace hostility has significant effect on employee adaptive performance in deposit money banks in Anambra State.

**Hypothesis Two**

**H02:** Workplace verbal abuse has no significant effect on employee task performance in deposit money banks in Anambra State.

**Regression table for workplace verbal abuse and employee task performance**

Dependent Variable: EMPLOYEE_TASK_PERFORMANCE
Method: Least Squares
Sample: 1 332
Included observations: 332

| Variable | Coefficient | Std. Error | t-Statistic | Prob. |
|---|---|---|---|---|
| C | 2.730151 | 0.246080 | 11.09455 | 0.0000 |
| WORKPLACE_VERBAL_ABUSE | -0.254130 | 0.061204 | 4.152171 | 0.0000 |

| | | | |
|---|---|---|---|
| R-squared | 0.049650 | Mean dependent var | 3.719880 |
| Adjusted R-squared | 0.046770 | S.D. dependent var | 1.141035 |
| S.E. of regression | 1.114032 | Akaike info criterion | 3.059855 |
| Sum squared resid | 409.5521 | Schwarz criterion | 3.082777 |
| Log likelihood | -505.9359 | Hannan-Quinn criter. | 3.068996 |
| F-statistic | 17.24053 | Durbin-Watson stat | 1.684955 |
| Prob(F-statistic) | 0.000042 | | |

**Source: Field Survey, 2026**

The regression results from the test of hypothesis four reveals that workplace verbal abuse has a negative and statistically significant effect on employee task performance. Specifically, the coefficient of workplace verbal abuse is $\beta = -0.254130$, indicating that a one-unit increase in workplace verbal abuse leads to an average decrease of approximately -0.25 units in employee task performance, holding other factors constant. This suggests that increased workplace verbal abuse reduces employees' task performance

The t-statistic (4.152171) is above the critical value of 1.96, while the associated probability value ($p = 0.0000$) is less than the 0.05 significance level. This confirms that the effect is statistically significant. The R-squared value of 0.049650 indicates that approximately 5% of the variation in employee task performance is explained by workplace verbal abuse. This represents a strong explanatory power for a behavioral study within organizational settings. The Adjusted R-squared (0.046770) further confirms the robustness of the model after adjusting for degrees of freedom.

The F-statistic (17.24053) with a probability value of 0.000000 indicates that the regression model is statistically significant and reliable. This implies that workplace verbal abuse jointly explains variations in employee task performance beyond what would occur by chance.

On the diagnostic Statistics, the Durbin–Watson statistic (1.684955) is close to 2, suggesting the absence of serious autocorrelation in the residuals. The standard error of regression (1.114032) is relatively close to, but slightly lower than, the standard deviation of the dependent variable (1.141035), indicating that the model provides a reasonable level of predictive accuracy by reducing unexplained variation compared to a mean only prediction. Given that the probability value associated with workplace verbal abuse ($p < 0.05$), the null hypothesis is rejected. Hence, the study concludes that workplace verbal abuse has significant effect on employee task performance in deposit money banks in Anambra State.

**Discussion of Findings**

The test of hypothesis one showed that workplace hostility had a negative statistically significant effect on employee adoptive performance in deposit money banks in Anambra State. This implies that increased hostility reduces employees' capacity to adjust to new technologies, procedures, and changing job demands. This means that individuals under threat or stress seek to conserve limited emotional and cognitive resources. Hostile work environments drain these resources, leaving employees less capable of adapting to change. This finding is in line with the findings of Ejiroghene, and Ugbeghene, (2023), examined the relationship between Workplace Incivility and Employee Performance. The study examines the relationship between workplace incivility and four dimensions of employee performance (task performance, adaptive performance, counterproductive work behaviour, and contextual performance). Findings revealed that workplace incivility was negatively related to both task and adaptive performance, but only significantly related to task performance. Furthermore, workplace incivility was found to be positively related to counterproductive work behaviour and contextual performance, however, this relationship was only significant for counterproductive work behaviour.

The test of hypothesis two showed that workplace verbal abuse had a negative statistically significant effect on employee task performance in deposit money banks in Anambra State. This implies that increased workplace verbal abuse reduces employees' task performance. This finding is in line with the findings of Musyoka (2020), who examined the influences workplace uncivility on employee work performance in hotels in Thika town (CBD), Kenya. The study's overarching goal was to examine the impact of workplace incivility on employees' job performance in hotels in Thika. The results showed that there is a high degree of workplace rudeness in hotels in the centre of Thika town, and that this has a significant impact on hotel performance since it lowers employee morale. Additional research revealed a link, although a harmful one, between workplace rudeness and job performance. And also, the study of Guo and Kumar (2020) who evaluated how workplace uncivility affected organizational performance. A quantitative research method was used to collect relevant data from a sample of 250 teachers employed by the Ministry of Education, Fiji. According to the findings, workplace incivility has a negative impact on organizational commitment, job involvement, and job satisfaction. Second, there was a bad correlation between psychological capital and workplace incivility. Thirdly, psychological capital significantly and positively correlated with organizational commitment, job involvement, and job satisfaction, as was anticipated. Fourth, psychological capital was found to play a major mediation role in the relationship between workplace disrespect and organizational success. Finally, a useful suggestion was made for the Ministry of Education staff in Fiji.

## Conclusion

The empirical findings of this study provide strong evidence that workplace incivility significantly influences multiple dimensions of employee performance, although the direction and magnitude of these effects vary across forms of incivility. The results revealed that workplace ostracism exerts a negative and statistically significant effect on employee contextual performance, indicating that exclusionary practices undermine employees' willingness to engage in extra-role behaviours such as cooperation, helping colleagues, and organizational citizenship. This suggests that when employees feel socially excluded, their sense of belonging and reciprocity toward the organization diminishes, resulting in reduced discretionary effort.

In conclusion, the findings confirmed that while some forms of workplace incivility consistently erode employee performance, others particularly workplace gossiping may exhibit context-specific functional outcomes. The study therefore conclude that workplace incivility is a multifaceted phenomenon whose consequences for employee performance depend on its form, intensity, and social context within the organization.

## Recommendations

Based on the findings of the study, the following recommendations are proposed for management of deposit money banks, policymakers, and organizational stakeholders:

1. Managers and supervisors of deposit money banks in Anambra State should receive training in emotional intelligence, conflict management, and respectful communication. This will reduce hostile work climates and enhance employees' capacity for adaptability, particularly in environments characterized by frequent regulatory and technological changes.
2. Management of deposit money banks in Anambra State should enforce strict disciplinary measures against verbal abuse at all organizational levels. Clear reporting mechanisms, whistle-blower protection, and employee counselling services should be instituted to safeguard task performance and psychological well-being.

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