

**MACHIAVELLIAN IDEATION, WORK OVERLOAD AND ENTREPRENEURIAL
INTENTION AS PREDICTORS OF WORKPLACE INCIVILITY AMONG
BANKERS IN ANAMBRA STATE**

BY

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CERTIFICATION PAGE

This is to certify that this Ph.D dissertation on Machiavellian Ideation, Work Overload and Entrepreneurial Intention as Predictors of Workplace Incivility of Bankers in Anambra State was carried out by Oguegbe Tochukwu Matthew with registration No. 2012147002P, Department of Psychology, Faculty of Social Sciences, Nnamdi Azikiwe University Awka, Anambra State.

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APPROVAL PAGE

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DEDIC ATION

This PhD dissertation is dedicated to the Almighty God for being with me, the Blessed Virgin Mary for her unending intercession and to the memory of my late dad Sir Frank Oguegbe.

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ABSTRACT

The study investigated Machiavellian ideation, work overload and entrepreneurial intention as predictors of workplace incivility among bankers in Anambra State. The participants were 826 bankers who were drawn using systematic and convenience sampling techniques. The participants were made up of 365 men and 461 women with the age range of 24 to 58 years, mean age of 33.9 and standard deviation of 5.4. The study made use of four questionnaires namely- Workplace incivility scale, Mach IV test, Job overload scale and entrepreneurial intention scale. The study adopted a predictive design. Consequently, moderated multiple regression was used as the statistical tool for data analysis. The first hypothesis was confirmed. It showed that Machiavellian ideation significantly predicted workplace incivility among bankers at $B = .34$ $P < .05$. The second hypothesis was disconfirmed showing that work overload did not predict banker's workplace incivility at $B = .03$ $P > .05$. Findings indicated that entrepreneurial intention significantly predicted workplace incivility of bankers at $B = .10$ $P < .05$, thus confirming the third hypothesis. Furthermore, testing the fourth hypothesis showed that Machiavellian ideation and work overload did not jointly predict workplace incivility of bankers and was subsequently disconfirmed at $B = -.01$, $P > .05$. However, the fifth hypothesis was accepted, showing that Machiavellian ideation and entrepreneurial intention jointly predicted workplace incivility of bankers at $B = .09$, $P < .05$. Finding indicated that the sixth hypothesis which showed that work overload and entrepreneurial intention did not jointly predict workplace incivility of bankers was rejected at $B = -.06$, $P > .05$. Hence Machiavellian ideation and entrepreneurial intention are seen as predictors of workplace incivility among bankers. It is therefore recommended that government and management of banks should ensure that bankers are carried along in decision making for collective rather than selfish interest. They should also ensure job security for bankers as this has the potency of gearing bankers towards thinking of establishing their own businesses which promotes incivility in the workplace.

CHAPTER ONE

INTRODUCTION

Background to the Study

The effectiveness of workforce in every business enterprise or organization is central to the growth and sustenance of any nation's economy. Nigeria is experiencing heavy economic downturn which is perceived to be a function of very low productivity, hence the urgency to focus research on factors that relate to the disposition of the workforce towards sustainable nations building. Muogbo (2013) hinted that with the present global economic trend, most employers of labour have realized the fact that for their organizations to compete favourably, the performance of their employees is of paramount importance. Most private organizations in Nigeria (like banks and manufacturing companies) have over the years disciplined their workers for alleged disservice that ranged from flouting rules to poor productivity; that is not contributing positively towards achievement of organizational goals. Unfortunately, workers so affected (punished) might have been suffering from psychological ill-treatment due to unholy and uncivil behaviours perpetrated by colleagues and supervisors.

There are reported cases in Nigerian organizations where supervisors have publicly rebuked colleagues before junior ones and addressed them in humiliating ways before customers (Fagbohunbe, Akinbode and Ayodeji, 2012). In many other cases, professional and competent pieces of advice by employees are neglected, even when they are supposed to take responsibility for their production lines. Likewise, unhealthy competition among sales and marketing personnel lead to derogatory remarks targeted at undermining fellow employees, in the name of hunting for customers. These are believed to have the tendency of affecting the self-esteem and the morales of employees, possibly leading to uncivil workplace behaviours that will have a negative impact

on the goals of the organization. Baron and Neuman (1998) captured these behaviours that intentionally inflict psychological injury as workplace incivility.

Workplace incivility is a distinct form of interpersonal mistreatment conceptualized by Anderson and Pearson (1999) as a subset of counter productive work behavior. It is defined as low-intensity deviant behaviour with ambiguous intent to harm the target in violation of workplace norms for mutual respect (Anderson & Pearson, 1999). Incivility is typically described as treatment that is discourteous, rude, impatient or otherwise showing a lack of respect or consideration for another's dignity (Kane & Montgomery 1998). The problem with these uncivil behaviours is that they are so salient and subtle in nature that most organizations don't view them as anti productive behaviour and as contended by Olorunshola (2012), no organization can survive unless its workers are highly effective.

Blau and Anderson (2005) opined that people want to be treated with respect. A basic level of civility is expected in any relationship, be it romantic, friendly or working relationship. In the workplace especially, people want to work in an environment where they are treated with respect. Rude remarks, being ignored, disrespect, sarcasm and discourteous treatment can result in unhappy employees, strained relationships and unpleasant work environment. Fagbohunge, Akinbode and Ayodeji (2012) submitted that the study of workplace incivility in all its applied forms has attracted interest in recent times because it is common among employees and it poses very serious problem for organizations. Fagbohunge et al, (2012) reported that between thirty-three and seventy-five percent of all workers have engaged in one form of deviant behavior or the other. Akikibofori and Akikibofori (2014) maintained that workplace incivility is a phenomenon which every organization in Nigeria faces and it has significant direct economic consequences to the organizations. Similarly, Nazir and Ungku (2016) reported that incivility in

the workplace has a strong positive correlation towards the progression of cynical attitudes among professionals.

The basis for civility is demonstration of respect while incivility by contrast, implies rudeness and disregard for others in a manner that violates norms for respect (Tedeschi & Feison, 1994). In their view, Azizan and Razlina (2015) pointed out that workplace incivility has a negative impact on job attitude of bankers. Workplace incivility is thus differentiated from other forms of mistreatment in organizations such as aggression, violence and sexual harassment, as incivility is characterized by an ambiguous intent to harm, is of a lower intensity and encompasses generalized behaviours that are nonsexual in nature (Lim & Lee, 2011). The most common uncivil behaviours include demeaning, derogatory and condescending comments, indifference to worker's opinion, ignoring a coworker and brow beating (Cortina, Magley, Williams & Langhout, 2001). Although incivility is at the low end of the workplace mistreatment continuum, it may not be ignored or overlooked because of the devastating results that it brings to the organization (Vickers, 2006).

Researchers have found workplace incivility to be negatively related to productivity and job satisfaction, and positively associated with absenteeism, tardiness and turnover intention. (Lim & Cortina, 2005, Penney & Spector, 2005). Many researchers have maintained that workplace incivility leads to violent and aggressive behaviours (Anderson & Pearson, 1999). They argued that incivility can draw a similar reaction from other party or lead to more serious non normative behaviours. It may lead to an escalating spiral where one act of incivility can provoke more serious acts on the part of the other party. Such situations would lead to extreme forms of uncivil behaviours which may result in aggression or violence (Bibi, Karim & Din, 2013).

Conceptualizing incivility as an inherently social phenomenon, Anderson and Pearson (1999) described it as an escalating exchange of behaviours between colleagues. Such a social interactionist perspective implies that knowledge about individuals involved could advance research on the incivility process.

Barling (1996) noted that a thorough understanding of workplace violence must take into account victims and targets; this may be true for workplace incivility. Social power theory, as well as research on the related phenomenon of sexual harassment, suggests that some manifestations of workplace incivility may function as a means of asserting power (Carli, 1999). In general, it maintains that society confers greater power on particular individuals through social expectations and norms as well as access to cultural and tangible resources. Conversely, individuals lacking resources are at greater risk of having power exerted against them. Applied to the organizational context, employees with lower social power may be more vulnerable to such abuse. Several potential power bases exist among employees, the most apparent being position within the organizational hierarchy and gender (Pryor & Whalen, 1997). Other low-status characteristics theorized to affect harassment vulnerability have been ethnic minority group membership, youth, unmarried status (i.e. lack of protection from a powerful spouse) and the under-representation of one's gender within the workgroup (Murrell, 1996, Cortina, Magley, Williams & Langhout, 2001).

Approaching the incivility process from the other perspectives, almost nothing is known about demographic characteristics of its instigators. However, social power theory is again relevant. For example, Johnson (2001) argued that men tend to exert greater coercive and reward power than women, typically having more resources and perceived social authority. Within an organizational context, individuals who enjoy social and organizational resources should be more

likely to abuse power and engage in uncivil workplace behaviours (Pryor & Whalen, 1997, Cortina, Magley, Williams & Langhout 2001).

The recent interest in workplace incivility was prompted by its link to psychological strain experienced by targets of incivility. Workplace incivility have remained the focus of researchers' attention for many years. These behaviours have been studied from different perspectives both as outcome variable and predictor variable (Bruursema 2004; Mount, Ilies & Johnson, 2006). Workplace incivility on one hand, spoil the organizational environment and on the other hand, lowers the morale of the employees (Keashly & Jagatic, 2003). Initially, research regarding uncivil workplace behaviors has been limited to different types of mistreatment such as harassment, bullying, aggression and injustice alone (Chen & Spector, 1992). However, incivility has gained the attention of management researchers (Penney & Spector, 2005). Although there is growing body of research on workplace incivility, it has concentrated more on organizational and environmental antecedents as well as individual outcomes such as turnover intention and job satisfaction. None of these studies, to the best of the researcher's knowledge, have tried to holistically unearth the predicting roles of psychological determinants of workplace incivility. There is a dearth of empirical research especially within Nigerian on relatedness of employee's Machiavellian ideation, work overload, entrepreneurial intention and workplace incivility. Hence the present study is an attempt to unearth the contributory roles of Machiavellian ideation, work overload and entrepreneurial intention as predictors of workplace incivility of bankers.

Machiavellian ideation has the tendency to be associated with both interpersonal and organizational uncivil behaviour (Rogojan, 2009). Gkorezis, Petridou and Krouklidou (2015) extrapolated based on their findings that Machiavellian leadership is negatively related to both

emotional exhaustion and organizational cynicism (where organizational cynicism is when an employee develops negative feelings such as anger, disappointment and hopelessness as a result of distrust, deceit and lack of honesty in the workplace). Consequently, Wageh and Belal (2013) opine that organizational cynicism impacts negatively on employees with a direct consequence to their organizational commitment. These behaviors have the tendency of predisposing employees to incivility in the workplace. In Nigeria, Agbude, Ogunwede, Wogu and Godwyns-Agbude (2014), implicated the existence of Machiavellian principles in business enterprises with an emphasis that business organizations in Nigeria have witnessed the adoption of Machiavellian propositions which have encouraged all forms of evil practices within the confine of the corporate world. Agbude et al (2014) maintained that cruel and dangerous competitions, inhumane and sharp practices, blackmailing, deceptions, commercial propaganda etc are seen as integral part of the corporate world. Hence the researcher intends to examine Machiavellian ideation as a likely indicator of workplace incivility of bankers empirically within the south eastern part of Nigeria.

According to Tang and Chen (2008) Machiavellian ideation refers to the individual's inclination to manipulate others in order to achieve personal goals. It is an individual difference that speaks to having a cynical world view, a willingness to behave unethically and a repertoire of manipulative tactics that can be used to secure power and gain for oneself (Christie & Geis, 1970). Machiavellianism can also be seen as a process by which the manipulator gets more of some kind of reward than he would have gotten without manipulation and someone else gets less, at least within the immediate (Christie & Gies, 1970). It is a personality trait that recognizes who engages in some form of immoral or unethical behaviours and is likely to be rewarded through personal gain (Siu, 1998). As such, Macrosson and Hemphill (2001) maintained that

high Machs are more likely to engage in behaviour where they are likely to benefit even at the expense of others. On the other hand, those who are considered low Machs are more reluctant to be placed in vulnerable situations which may require them to behave unethically or engage in some form of deceptive conduct.

As the proceeding quote from Niccolo Machiavellis' "The Prince" illustrates, a Machiavellian employee can be a considerable threat to the well being of the people around him or her and the problems created by Machiavellian employees can have far-ranging consequences in the workplace As Christie and Geis (1970) explained, people high in Machiavellian ideation tend to have three key characteristics inferred from Machiavelli's writing. First, they adopt a cynical view of the world and other people, expecting that each person is invested solely in his or her own self-interests. Second, they are willing to utilize manipulative tactics to influence others and secure desired outcomes. Third, they are quite willing to depart from ethical standards when unethical behaviour provides a necessary advantage over others (Dahling, Whtaker & Levy, 2009).

Geis and Moon (1981), submitted that people who hold a Machiavellian ideology are expected to be smooth liars. Machiavelli may not have promoted appearing "virtuous" in public while carrying out whatever is required in order to achieve a certain goal or end, no matter how immoral the means are. If a lie would happen to serve one's purpose instead of telling the truth, the lie would be preferred in order to meet that goal or purpose.

Machiavellianism is best considered a stable motivational orientation which is distinct from other personality traits for the following reasons. First, Machiavellianism implies only a desire to manipulate, not necessarily a particular ability to exercise manipulative tactics effectively. It is

distinct from traits like emotional intelligence, cognitive ability and social skills (Jones & Paulhus, 2009), that facilitate effective manipulation. Secondly, Machiavellianism is related to, but distinct from psychological disorders such as clinical psychopathy and narcissism (Paulhus & Williams, 2002).

Machiavellian persons are likely to exploit others as devices for their own purpose. They are considered to be goal oriented rather than person-oriented as they see people as manipulable in interpersonal situations (Hawley, 2006). Their behavioural attitudes are rationalistic and egoistic, as opposed to the mere typically emotional and ethical orientation of non-Machiavellians (Ali, Amorim & Chamorro – Premuzic, 2009). People found to be high Machiavellians tend to frequently out flow low- Machiavellians, whether in bargaining and alliance forming or assuming leadership in group situations. Studies based on experimental games indicated that Machiavellians gained higher profits at the end of the game and successfully avoided punishment (Czibor & Bereczker, 2012). They often violated norms and used the tool of misleading cooperation (Gunhorsdottir, McCabe & Smith, 2002) of which has the tendency of far reaching consequences for the organizational well being, effectiveness and productivity.

Machiavellians are very adaptive in the sense that although they often violate norms, they follow norms when it serves their interest or the situation requires manipulation. They often use the tool of misleading cooperation, especially when cheating is too costly (e.g. the cheater is easy to identify) and cooperation yields a large benefit. In a recent real life study, more than twice as many Machiavellians applied for voluntary charity work when their offers were made in the presence of their group members than when offers were made anonymous (Bereczkei, Birkas & Kerekes, 2010). Other studies found that Machiavellians successfully deceived others to be able

to acquire money, recognition and status (Williams, Nathanson & Paulhus, 2010). The effectiveness of the fraud they committed is shown by the fact that it is relatively difficult to expose them. They are good at lying and concealing their true intentions (Wilson, Near & Miller, 1996). McIlwain (2003) submitted that Machiavellian people characteristically attribute negative intentions to others and do not expect cooperation from them; they start from the assumption that others will exploit them, if they themselves fail to do so (Repacholi, Slaughter, Pritchard & Gibbs, 2003). They are capable of distracting themselves from the emotional effects of situations. They remain “cool blooded even in emotionally high charged situations and do not take on the excitement of others involved (Wilson et al, 1996). Certain studies argue that not only are Machiavellian people able to detach themselves from others’ emotion, some even lack the capacity to recognize these emotions. People with high Machiavellian principles apply aggressive practices to achieve goals regardless of the feelings, rights and needs of others. Christie and Gies, (1970) maintained that Machiavellianism can stimulate people to use aggression, manipulative and disingenuous strategies and policies to achieve specific goals. High Machiavellianism is related to antisocial behaviour and is primarily concerned about power, financial success and other extrinsic goals. Tang and Chen (2005) attributed negative relationship between Machiavellianism and ethical decision-making. Thus, people characterized by Machiavellianism are more likely to engage in deviant and uncivil behaviours.

Studies have found that among the stress factors that contribute to the prevalence of incivility in the workplace are work load and job stress. Jonge and Peters (2009) found that the prevalence of uncivil workplace behavior among health care workers was due to excessive overload that the workers have to accomplish. Adetayo, Ajani and Olabisi (2014) confirmed the existence of work overload in Nigerian organizations with an empirical study that found work overload to have a

disruptive effect on the performance of workers. Hence the study is an attempt to examine work overload as a likely predictor of workplace incivility within the south eastern part of Nigeria.

Marks and Macdermid (1996) viewed work overload as any difficulty that one experiences in fulfilling role obligations. It is an interaction between actual work demands and psychological strain that comes from meeting work demands. These psychological strain comes when the actual demands are perceived to exceed the capacity of the employees (Bliese & Castro, 2000). Jex (1998) contributed that work overload can be seen as that employees insight of having to work extra than the work should be completed within given time period. In their view, Jones, Chenko, Rangarajan and Roberts (2007) pointed out that work overload is the degree to which people are overburdened cognitively as a result of being under time pressure and having too many commitments and responsibilities.

Unlike other forms of work conflict, such as role interference which arise because of mutually incompatible role demands from two or more role senders, work overload is related to the total time demands placed on an individual by his or her multiple roles. Thus, while the demands of the individual's various roles may be mutually compatible when considered in isolation, they are brought into conflict due to the perceived limits of one's time (Khan, Wolfe, Quinn, Snoek & Rosenthal, 1964). In simple terms, work overload means feeling that you have too much to do and not enough time to do it.

Shaufeli and Bakker (2004) argued that work overload is one of the main forecasters of being exhausted. Nirel, Goldwag, Feigenberg, Abadi and Halpern (2008) viewed that high level work overload cause emotional problems and lower level of satisfaction. Previous studies showed that overload is a main predictor of exhaustion (Shaufeli & Enzmann, 1998). Bechr and Bhagat

(1995) stated that high level of workload may cause some level of ambiguity for employees. Such ambiguity will likely bring about thought of nervousness and worry. This could be why Kawakami, Kobayashi, Takao and Tsutsumi (2003) argued that continued working hours and job overload is the reason of distress among employees. It is viewed that in most of the studies, the stress in employee's working environment leads to some negative consequences in the sense of physical, behavioural and physiological changes (Beehr & Bhagat 1985).

Murphy and Sauter (2003) maintained that work overload is found to be one of the most serious and rapidly growing phenomenon in organizations that causes problems which definitely translates to low productivity in organizations. The importance of work overload to researchers and policy makers interested in employees' physical and mental well-being is evidenced by its numerous detrimental outcomes for individuals, organizations and society at large. For example, Duxbury and Higgins (2005) submitted that work overload has been linked to increased levels of anxiety, fatigue burnout, depression, emotional and physiological stress and to decreased satisfaction with work. Work overload has also been linked to higher rates of absenteeism on the job, lower levels of organizational commitment increased thoughts of quitting, poorer physical and mental health, above all, found to be significantly and negatively related to work performance and organizational well-being (Higgins, Duxbury & Johnson, 2004).

In a related study, Salam (2014) investigated the impact of work overload, work-family conflict and family-work conflict on job embeddedness and found a substantial influence of work overload and family-work conflict towards job embeddedness.

Another likely predictor of workplace incivility is entrepreneurial intention. Gbadamosi and Nwosu (2011) found entrepreneurial intention to have a negative relationship with workers

commitment in their organizations. Demir (2011) associated organizational commitment to have a significant and negative influence on uncivil behaviours in the organisation. Akinbode and Fagbohunge (2012) confirmed the existence of workers lack of commitment in Nigeria with a study that explored its antecedents. Hence the present study attempts to investigate entrepreneurial intention as a predictor of workplace incivility in south eastern part of Nigeria.

Gartner, Bird and Starr (1992) defined entrepreneurship as the process of organizational emergence. Entrepreneurial intentions are crucial to this process, forming the first in a series of actions of organizational founding. Davidson (1995) saw entrepreneurial intention as dealing with the inclination of a person to start an entrepreneurial activity in the future. Remeikiene and Startiene (2013) opined that entrepreneurship intention is the growing conscious state of mind that a person desires to start a new enterprise or create new core value in existing organization. Nowadays, higher education plays an important role on producing increasing number of graduates in many countries that seems to promote self or small business employment as a realistic career option (Nabi & Holden, 2008). But for want of immediate opportunity to exert their entrepreneurship intention, these graduates find themselves employed in government or private owned industries or organizations where their commitment is not totally guaranteed. Hence, ensuring platforms for incivility in the workplace.

Bagozzi, Baumgastner and Yi (1989) pointed out that psychological research claims that intentions are critical predictors of consequent planned behaviour and Fayolle and Gaily (2009) stated that intention is the cognitive demonstration of the will of a person to exercise behaviour and considered as a good proxy of strategic and controllable human behaviour. In 2002, Hirrich and Peters submitted that entrepreneurship intention is the process of creating something new

with value by devoting the necessary time and effort, assuming the accompanying financial, psychic and social risks and receiving the resulting rewards of monetary and personal satisfaction and independence. It is the process of creating new venture and new organization. Through this process, valuable things will be created from nothing by contributing time, work effort, money and risk to get intrinsic rewards and extrinsic rewards (Shane & Venkataraman, 2000). This dedication required by this process has the unintended consequence of putting up salient tendency to undermine organizational efficiency by having employees who will be uncivil in their workplace because of their intention to venture into new organization or start up their own business venture.

Ogundipe, Kosile, Olaleye and Ogundipe (2012) pointed out that the driving force to become an entrepreneur may be plausibly considered as voluntary and conscious. There are several reasons why individuals choose to be self-employed. Some of which includes.

- Desire to have economic freedom: Some choose to be self-employed on the basis of economic opportunity, to receive compensation based on merit.
- Desire to be autonomy: The desire to be free from being subservient to others, to be independent, to be one's boss could be the reason for developing entrepreneurial intention.
- Desire to exert authority, to have power and to make decisions may have gingered some people to embark on entrepreneurship exploits.
- Self-actualization: The desire to be self-actualized, to realize one's dream, to create something, to take advantage of creative needs could also be the reason for developing entrepreneurial intention (Ogundipe et al, 2012).

In addition to these innate drives for entrepreneurship intention in employees, Garba, Kabir and Nalado (2014) noted that entrepreneurship has been recognized as one of the necessary condition for economic development. Entrepreneurial activities create further business opportunities for exploitation in the economy. In other words, entrepreneurship breed more entrepreneurial activities which compels an individual to focus entirely towards it's actualization while neglecting every other thing in his environment that poses obstacle towards such realization. As Garba et al (2014) contended that it is a necessary condition for economic development, entrepreneurship intention has also seen a plus in our Nigerian education sector where it has become an essential component of many curriculums in private and public higher learning institutions where they see entrepreneurship education as one of the most effective ways of promoting the transition of graduates into the world of entrepreneurship. Little wonder, Uwameiye and Uwameiye (2006) argued that education influences young people's aspirations towards entrepreneurship and advocate the need to understand the predictors of entrepreneurial intention in order to better nurture potential entrepreneurs during their university days. Likewise, the Global Entrepreneurship Monitor in Turkey suggests that people who have attained higher levels of education tend to be opportunity-driven entrepreneurs and to have wider choices for employment. Garba et al (2014) contended that there is a high propensity that entrepreneurship intended employees will fall short of organizational expectations by presenting subtle workplace deviant behaviours which amounts to incivility inhibiting organizational optimum performance.

Having exhausted the above need to look into the organizational antecedents of workplace incivility, the present study will be an attempt to bridge the gap of the paucity of psychological determinants to workplace incivility especially within Nigerian context by unearthing, the

contributory roles of Machiavellian Ideation, Work Overload and Entrepreneurial intention as predictors of workplace incivility.

Statement of the Problem

There are limited studies investigating Machiavellian ideation, work overload and entrepreneurial intention as predictors of workplace incivility of bankers within the south eastern part of Nigeria to the best of the researcher's knowledge. This is occasioned as a result of previous studies which have focused principally on workplace deviance and counterproductive work behaviors with much neglect on the prevailing subtle anti organizational behaviours like workplace incivility which is eating deep in our organization.

Many employees in Nigerian organizations like banks have experienced incessant shouting and yelling by their colleagues on many occasions, especially before visitors and customers to the organization. This is often perpetrated by both senior and parallel colleagues. This behavior devalues an employee to the point of losing his or her self-worth which is translated to a number of incivility behaviours in the workplace.

Most banks in Nigeria have workers who have become paranoid about their work environment and their colleagues. This feeling emerged because their supervisors and colleagues paid little or no attention to them as members of the same organization and have also shown little interest in their opinions. These to a large extent have created a perception of class existence where affected employees begin to see the affairs of the organization as being dominated by a few. This attitude has caused antagonism, rancor and ill feelings among colleagues over simple, negligible and trivial issues, an attitude that undermines organizational effectiveness and efficiency.

The judgement of many workers in private organizations like banks has also been doubted by their supervisors or co-workers in matters over which they have full responsibility. This is evidenced in the number of recalls made to their work related decisions without their consent. These actions have unintendedly disposed affected workers to misunderstand the motive behind the actions, an attitude that will prevent the affected workers from seeing anything good in the alleged perpetrator.

Some private organizations like banks in Nigeria have also reported employees who have resorted to tactful insubordination to supervisors and colleagues. This is evidenced in many occasions where bankers have avoided meetings or engagements summoned by the supervisors on the alleged grounds of sickness or one flimsy excuse or the other. This employee insubordination is believed to be borne out of the perceived deceitful manipulative tactics of supervisors and colleagues for selfish reasons as against the employee's intent for common interest and zeal for accomplishment of organizational goals and objective.

The economic situation of the country has caused the banking sector to engage its workers unduly. There are reported cases where bankers do not meet up the target of their organization on the grounds of having too many projects, tasks and assignments to accomplish just about the same time. This leaves the bankers with little time to think and contemplate on the job in order to get the job done effectively. Hence, many have their appointments terminated for not meeting up set organizational goals and this likely goes with the unintended consequence of disposing other workers with uncivil practices to accomplish targets.

Some banks have lost man power to private businesses after investing heavily on their human personnel through trainings and workshops which has translated to low productivity in the organization. This is as a result of high intention of bankers to be self employed and start their

own businesses because of unfriendly policies of the banking sector to beat global competitiveness and economic meltdown. This unconsciously has the tendency of predisposing bankers to uncivil behaviours because of lack of affective commitment to duties.

Therefore, in order to compliment the observed research gap and fill in for the established problems, the study empirically explored the roles of Machiavellian Ideation, work overload and entrepreneurial intention as predictors of workplace incivility within the banking sector.

Research Questions

Based on the above factors, the study intends to answers the following questions

- (i) Will Machiavellian Ideation predict workplace incivility among bankers?
- (ii) Will work overload predict workplace incivility among bankers?
- (iii) Will entrepreneurial intention predict workplace incivility among bankers?
- (iv) Will Machiavellian Ideation and work overload jointly predict workplace incivility among bankers?
- (v) Will Machiavellian ideation and entrepreneurial intention jointly predict workplace incivility among bankers?
- (vi) Will work overload and entrepreneurial intention jointly predict workplace incivility among bankers?

Purpose of the Study

In general, the purpose of the study is to examine whether Machiavellian ideation, work overload and entrepreneurial intention can predict workplace incivility among bankers.

Specifically, the study will achieve the following objectives:

- (i) To determine if Machiavellian Ideation will predict workplace incivility among bankers.

- (ii) To determine if work overload will predict workplace incivility among bankers.
- (iii) To determine if entrepreneurial intention will predict workplace incivility among bankers.
- (iv) To determine if Machiavellian ideation and work overload will jointly predict workplace incivility among bankers.
- (v) To determine if Machiavellian ideation and entrepreneurial intention will jointly predict workplace incivility among bankers.
- (vi) To determine if work overload and entrepreneurial intention will jointly predict workplace incivility among bankers.

Relevance of the Study

A study of this nature is bound to be theoretically and empirically relevant. Theoretically, the study will contribute to already existing body of literature on the determinants of workplace incivility within the Nigerian context. This will go a long way to enable researchers who will be interested in studying antecedents of workplace incivility to have enough literature in the course of their research.

The study is relevant in providing empirical evidence in Nigeria on the effect of Machiavellianism on organizational members. It will also avail scholars the knowledge of the existence of Machiavelli's principles within Nigerian organization and as a psychological construct measurable in psychology with standardized instrument. This is because most persons view Machiavellianism as a construct limited to the political class.

Practically, the study will be highly beneficial to employers, management and ombudsmen in Nigerian organizations to fully understand the negative impacts of workplace incivility to

organizational well being. It will also avail them the knowledge of its predictors in order to fashion out measures or policies to curb the practices within organizations.

The study will avail employees the opportunity to understand that their relationship to colleagues especially the junior ones has serious effect on their psyche or mentality. The study will help organizational members know that workers are readily disposed to view actions in ways that will suit their conscience and hence inform their subsequent behaviour towards the person or situation involved. This action when negatively perceived affects the optimum performance of the organization.

The study will avail the human resource personnel in organizations with the knowledge of the contributory roles of entrepreneurial intention and try to fashion out policies that will diminish such intentions within the workplace in order to increase workers commitment and productivity to their organization.

The study will provide employees the background information that will equip them with the need to relate to fellow employees as colleagues. They should realize that they are bound by the terms of employment to be members of one family and as such, should be conscious of publicly talking colleagues down unnecessarily and disrespectfully.

The study will encourage supervisors to run all inclusive administration and be true democrats by allowing members ventilate their ideas or opinions, delegate responsibilities to them even when it is obvious that they (supervisors) have the final say.

The study shall help government as a tripartite member of industrial relation, not to spend unnecessary resources in mediating or intervening between the union and management in the case of industrial action as there will likely not be need for unnecessary industrial actions

emanating from a stable work environment when the findings from the study are adequately noted and applied by organizations.

Operational Definition of Key Study Variables

Workplace Incivility: Workplace incivility is seen as a mild form of interpersonal mistreatment that is discourteous, rude, impatient or otherwise showing a lack of respect and consideration for another's dignity as measured by Workplace Incivility Scale developed by Cortina, Magley, Williams and Langhout (2001).

Machiavellian ideation: Machiavellian ideation is seen as an individual difference in the workplace that portrays a cynical worldview, a willingness to behave unethically and a repertoire of manipulative tactics that can be used to secure power and gain for oneself as measured by Mach IV test developed by Christie & Geis (1970).

Work Overload: Work overload is seen as the degree to which people are over burdened cognitively as a result of being under time pressure and having too many commitments and responsibilities as measured by Job Overload Scale developed by Caplan, Cobb, French, Van Harrison and Pinneau (1980).

Entrepreneurial Intention: Entrepreneurial intention is the growing conscious state of mind that a person desires to start a new enterprise or create new venture or new organization as measured by Entrepreneurial Intention Scale developed by Kickul and Zaper (2000).

CHAPTER TWO

REVIEW OF RELATED LITERATURE

This section is sub-divided into theoretical and empirical framework. Under theoretical review, different theoretical postulations that are related to the variables of interest in the study were reviewed while relevant studies both in contrast and correlation to the empirical findings were also reviewed with the aim of drawing conclusion from findings. The review was done in the following order:

- I. Workplace incivility and theoretical review
- II. Machiavellian ideation, theoretical and empirical review
- III. Work overload, theoretical and empirical review
- IV. Entrepreneurial intention, theoretical and empirical review
- V. Theoretical adoption for the study
- VI. Summary of literature review
- VII. Conceptual framework for the study
- VIII. Hypotheses

Workplace Incivility

Anderson and Pearson (1999) defined incivility as “low intensity deviant behavior with ambiguous intent to harm the target, in violation of workplace norms for mutual respect. Uncivil behaviors are characteristically regarded as rude and discourteous, displaying a lack of regard for others. Incivility is somehow less intense than aggression but it is more prevalent in the organizations (Pearson, Anderson, & Porath, 2000). The most common uncivil behaviors include demeaning, derogatory, and condescending comments, indifference to worker’s opinion, ignoring a coworker, and browbeating (Cortina, Magley, Williams, & Langhout, 2001).

Although incivility is at the low end of the workplace mistreatment continuum, it may not be ignored or overlooked because of the devastating results that it brings along to the organization (Vickers, 2006).

Incivility is a social interaction that can be interpreted differently by the parties involved because the intent of the harm-doer is ambiguous in the eyes of the target, observers, or the instigator (Pearson et al., 2000). For example, an individual may perceive that his supervisor constantly cuts him off when he speaks at departmental meetings. However, the instigator may claim that any harm experienced was due to oversight or ignorance on his part and the instigator can also deny harmful intent by claiming that the target has misinterpreted the behavior or that the target is hypersensitive. This is due to the fact that a person's behavior can be differently viewed in different context by the perceiver (Johnson & Indvik, 2001).

Incivility can take non-escalating, spiraling, or cascading forms (Pearson et al., 2000). It can be a tit-for-tat exchange of behaviors of equal intensities (non-escalating, uncivil exchange) or it can escalate into a spiral of more aggressive behaviors (escalating spiral of incivility). Alternately, incivility may be redirected towards a coworker or subordinate (direct displacement of cascading pattern of incivility) when the victim does not dare to retaliate directly against the instigator. This often happens when the instigator is of higher status (i.e., one's supervisor) than the victim. Although the instigator of incivility can be at the same higher or lower level than the target, instigators of incivility are three times more likely to be of higher status than the target (Pearson et al., 2000). Cortina et al. (2001) examined the incidence of workplace incivility in public-sector employees, and found that 71% of participants reported experiencing some form of incivility within the previous 5 years. Specifically, 39% reported experiencing incivility once or twice,

25% responded sometimes, and 6% stated that they were often or many time the target of incivility.

Furthermore, 10% of participants in a nationwide survey conducted by Pearson and Porath (2002) reported witnessing incivility on a daily basis, whereas 20% reported being the target of incivility at least once a week. Reactions to incivility include psychological strains such as feelings of psychological distress and decrements in psychological well-being and life satisfaction (Lim & Cortina, 2005).

Workplace incivility is a low-intensity disrespectful behaviour that does not regard the dignity and self-esteem of other individuals which are contrary to expectations of the individual and workplace norms for mutual respect (Pearson, Andersson, & Porath, 2005). Since workplace violence usually attracts severe punishment, employees may be motivated to under-report such behaviours that put them at risk of job loss or legal prosecution (Penny & Spector, 2005) than workplace incivility, which is usually less noticed or punished compared with workplace violence.

Cortina (2001) submitted that workplace incivility deserves a serious research attention due to its theoretically identified adverse effects on organizations and individuals. Incivility though mild has the potential of snow-balling into negative organizational events (Andersson & Pearson, 1999). This implies that aggregation of a series of relatively mild forms of escalating interpersonal mistreatment experienced at work can accumulate beyond the employees' point of objective control and coping strategies (Lazarus & Folkman, 1984). At this point, the last minor injustice may trigger violent behavior from the victim. Therefore, if the workplace incivility is not effectively managed it could provide an enabling environment for employees to ruminate

about and devote more cognitive resources to negative emotions, which fire violent revenge thoughts that culminate in workplace violence (Fox, & Domagalski, 2006) and damage individual psychosomatic functioning (Cortina, 2008).

Antecedents of Incivility

There are disagreements over whether the quantity of research on the antecedents, or causes, of incivility has been greater (Christian & Ellis, 2011) than research on other aspects of incivility, but there appears to be agreement that there are individual, group, and organizational-level factors that are contributors to incivility (Cortina, 2008). Each of these levels is addressed below.

Instigator Antecedents of Incivility

There are a variety of instigator attributes associated with incivility, which can be aggregated into three categories: attitudes, cognition, and personality (Vardi & Weitz, 2005). An attitude of cynicism, defined as an attitude of scornful or jaded negativity, especially a general distrust of the integrity or professed motives of others, is an attitude that is prevalent among instigators of incivility. It is speculated that cynicism is an antecedent for all deviant behavior in organizations. People who are cynical, experience frustration and disillusionment and come to view work as oppressive or unrewarding, which results in incivility when they transfer their frustrations onto others, often by belittling them (Vardi & Weitz, 2005). Cynicism is typically accompanied by job dissatisfaction, another attitude characteristic of instigators of incivility (Vardi & Weitz, 2005).

A cognitive stance associated with incivility is rationalization, wherein the instigator thinks that his or her misbehavior is justified (Denton, Campbel & Johnson 2009). This is consistent with Baron and Neuman's (1998) finding that all participants in their study rated their own

aggressions as significantly more justified than those of other persons. Part of instigators' rationalization for their misbehavior is that they view themselves as victims of incivility, rather than as an instigator. Therefore, they view their uncivil behavior as being justified by their mistreatment (Baron & Neuman, 1998). This may explain the disconnect between percentages of workers who view workplace incivility as a serious, growing problem (89%) and those who view their own behavior as civil (99%) (Johnson, 2001). Indeed, workers who believe that they have been treated unfairly are more prone to incivility and organizational misbehavior (Olson-Buchanan & Boswell, 2008).

One way in which instigators may see themselves as being treated unfairly is in their perceptions of injustice in their workplace. Once again, this perception is associated with a higher incidence of incivility (Henle, 2005). Denton et al (2009) speculated that high-performing instigators of incivility actually have a distorted, negatively-biased perception of justice in their organizations.

Attitudes and perceptions are interrelated with personality, another instigator antecedent of incivility. There is, however, no single personality profile of those who are likely to engage in deviant behavior in organizations (Robinson & Greenberg, 1998). Nonetheless, there are several personality characteristics that have been shown to individuals who have a relationship with incivility, including negative affectivity and neuroticism (Jex, 1998).

Negative affectivity is a dispositional trait related to negative emotionality and self-concept, such that individuals high in negative affectivity tend to focus more often on negativity and suffer from low self-esteem (Siomkos, Rao, & Narayanan, 2001). Negative affectivity is a personality characteristic that may be associated with incivility (Jex, Geiner, Clark, Guidroz & Yugo, 2010). Looking at the relationships among negative affectivity, perceptions of organizational justice,

and vindictiveness, Skarlicki, Folger and Tosluk (1999) found a positive relationship between negative affectivity and organizational vindictiveness and a negative relationship between vindictiveness and perceptions of organizational justice. These results support the idea that negative affectivity is an antecedent of incivility. Similarly neuroticism, one of the personality dimensions measured on the Big Five assessment, has been associated with incivility. Neuroticism is defined as the tendency to experience negative emotions, such as anger, anxiety, or depression (Costa & McCrae, 1992).

Although employees high in neuroticism tend to have lower performance, which is counter to our definition of high-performing instigators. Tett, Jackson, and Rothstein (1991) believe that neuroticism is still a characteristic of High Performing Instigators (HPIs), who are presumed to be more likely dissatisfied with their work demands, their co-workers, and their salary (Denton, et al., 2009). Additionally, higher levels of neuroticism are conjectured to be associated with higher levels of vindictiveness (Vardi & Weitz, 2005). In fact, Denton and colleagues (2009), in their description of Dementors, expect HPIs' personalities to include a high need for achievement, low self-esteem, low self-monitoring, high narcissism, hostile attribution style, and high passive aggression.

Target-Level Antecedents of Incivility

As of now, there has not been a great deal of attention given to the characteristics of target(s) that serve as antecedents to incivility. In one of the few articles to address target characteristics as antecedents of incivility, Cortina (2008) speculates that demographic characteristics of the target, such as race and gender, may elicit incivility from some individuals, perhaps even subconsciously. Jex, Geiner, Clark, Guidroz and Yugo (2010) reported that targets who are lower

in status than the instigator are more likely to be victims of incivility, than targets that have similar or higher status.

Organization-Level Antecedents of Incivility

Stress that originates from organizational-level factors may contribute to incivility. For example, organizational settings in which workers experience high levels of stress, perhaps due to downsizing that leads to overwork for the remaining employees, or due to financial difficulties that leads to pay freezes, are the types of settings in which incivility might occur (Denton et al 2009). Similarly, stress that is caused by high levels of organizational change is likely to be related to an increase in incivility (Vardi & Weitz, 2005). High levels of uncertainty, perhaps caused by vague organizational goals or a lack of systems that control deviant behavior, can also create conditions that are ripe for incivility (Vardi & Weitz, 2005). When employees perceive injustice in their organization, they are more likely to engage in uncivil behaviours (Jex, et al., 2010). If the reward system is truly unjust, there is likely to be increased incivility (Denton, et al 2009).

Consequences of Incivility

Effect of Incivility on Targets' Attitudes

If the organizational response to incivility is to ignore it (which may be more likely for high-performers than for low-performers), targets observe instigators engaging in incivility and experiencing no repercussions. In this situation, targets are likely to become frustrated and form their own perceptions of injustice occurring in their organization (Pearson & Porath, 2005). Concomitantly, job satisfaction decreases, and targets become less engaged in their organization (Penney & Spector, 2005). Targets may experience increased cynicism due to their exposure to

HPIs (Penney & Spector, 2005). Not only is job satisfaction lowered by being a target of incivility, but so is commitment to the organization, as targets may contemplate leaving the organization (Pearson, Anderson, & Wegner, 2001). Johnson (2001) noted that incivility can cause the target to experience lowered self-esteem, particularly if belittled or demeaned by the instigator. These negative experiences of the target(s) and their beliefs that it is permitted by the organizations may in turn lead them to become instigators of incivility.

Effect of Incivility on Targets' Emotions

Experiences with workplace incivility have a strong negative impact on emotions, in that some type of negative affect is a consequence of incivility 100% of the time (Pearson, Andersson, & Wegner, 2001). For example, targets frequently report that incivility increases their levels of stress, in the form of worrying about, or avoiding future encounters with the instigator (Pearson & Porath, 2005). Continued exposure to incivility may actually result in stress that increases to the level where physical illness can occur (Johnson, 2001). Stress may occur as a by-product of other negative emotional experiences, such as anger, fear and sadness, all of which are also associated with incivility (Pearson, 2010). Anger is a common emotional reaction to incivility, particularly when incivility affects the target's self-esteem or threatens the target's professional identity (Pearson, 2010). Sadness and fear also seem to accompany experiences of incivility, perhaps because incivility leads to feelings of loss - loss of a relationship or of professional standing (Porath & Pearson, 2005).

Effect of Incivility on Targets' Cognition

Just as high-performing instigators of incivility may justify their actions by casting the targets as "bad guys," deserving of mistreatment; targets of incivility may engage in their own cognitive reappraisals, recasting the situation as an unimportant one (Cortina & Magley, 2009).

Effect of Incivility on Targets' Behaviors

The outcomes of experiences with incivility are also displayed in targets' behaviors. One of the most commonly-used strategies for dealing with incivility is avoiding the instigator (Cortina & Magley, 2009). If targets respond actively to incivility, one option is that they respond to incivility in like-kind with their own incivility, thereby creating a cycle of incivility. For example, targets may strike back at the instigator, using tactics such as spreading rumors about them (Pearson & Porath, 2005). If they perceive that there are no repercussions to instigators of incivility (which may be the likely case for high-performers), targets may strike out at the organization in the form of counterproductive work behaviors, such as deliberately decreasing their productivity, stealing from the organization, or damaging equipment (Pearson & Porath, 2005). Each of these active responses to incivility results in lost work time (Johnson, 2001). Targets who experience fear as a result of incivility may respond indirectly (Pearson, 2010). For example, they may reduce their level of work efforts or withdraw from the organization (Pearson, 2010). Sadness on the part of targets may also lead to withdrawal from the organization, perhaps even exit from the organization (Pearson, 2010). However, one behavior that is unlikely to occur as a result of incivility is for a target to report incivility to his/her supervisor, as this rarely happens (Cortina & Magley, 2009).

Organizational Consequences of Incivility

As targets of incivility experience lowered job satisfaction and organizational commitment, levels of productivity and attention to quality are both lowered, resulting in poorer outputs for the organization (Laschinger, 2009). When targets begin to perceive the workplace as an unpleasant place (Pearson, Anderson & Wagner, 2001), they may respond by exiting the organization and thus, increasing the level of organizational turnover (Johnson, 2001; Pearson & Porath, 2005).

The reputation of the organization suffers, as targets express their mistreatment to people both within and outside of their organization (Pearson & Porath, 2005).

In view of this conceptual background, a number of theoretical models have been put forward to help understand behavioural trends associated with the initiation, persistence and sustenance of different forms of incivility.

Theories of Workplace Incivility

Spiral Theory of Incivility

This theory was propounded by Andersson and Pearson (1999). The theory states that the spiral begins at the starting point where an uncivil act is acknowledged and perceived as uncivil by an individual due to violated norms or unacceptable conduct (Anderson & Pearson, 1999). The victim's reaction is either desire for revenge triggered by negative affect or a decision to depart from the organization, which could take place at any point throughout the spiral. The desire for revenge is likely to result in an act of incivility in response to the incivility experienced. As the spiral continues, one or both parties are likely to reach a tipping point due to anger, loss of face, or insult, which could trigger intentional intense behaviors such as violence or aggression. The spiral of incivility is an epidemic that could continue until justice is restored, forgiveness is given or asked, or one of the parties resigns. Further, the primary spiral could trigger a secondary spiral. A secondary spiral is triggered by observers of incivility (Andersson & Pearson, 1999). For example, members who observe incivility spirals are likely to engage in uncivil acts; thus, increasing organization wide incivility.

Additionally, observing negative responses to incivility also give rise to secondary incivility spirals. Based on the spiral theory of incivility it can be concluded that incivility is a vicious

cycle which can be triggered from a minor issue and escalate to severe coarseness. Essentially, it can spread like a virus that is difficult to stop or control. In order to discontinue incivility spirals, it is imperative to establish a civil culture and climate in the organization, especially a culture of zero-tolerance towards incivility (Pearson & Porath, 2005).

The spiral theory over the years has gained much attention by the reason of its focus. The existence of interpersonal conflict spirals has been well documented over the years. A number of researchers have demonstrated the relation between perceived wrongdoing and subsequent aggressive actions that escalate into a spiral of conflict. One person mocks another; the first shoves; the second hits and the conflict escalate until one person is seriously wounded. The use of coercion as contended by Baron and Newman (1998) leads to counter-coercion resulting in an escalating spiral. As the escalation of coercion progresses, the stakes of the dispute seem to rise for both sides and inhibitions about hurting the other sides are reduced. Despite strong evidence of the existence of these spirals, however, scholars have devoted relatively little theoretical and empirical attention to the mechanisms that underlie the escalation of coercive behaviours especially within Nigerian context.

Although, spiral theory by Anderson and Pearson (1999) made attempt to explain the causative factors of incivility which is embedded in retaliation to wrongdoing as regards the relationship between perceived wrongdoing and subsequent aggressive actions that escalate into a spiral of conflict. However, several criticisms have followed. One, the theory have failed to establish the prime cause of incivility before the retaliation and secondly has failed to consider uncivil acts in terms of deviance and conformity to expected norms. Based on these assertions, the theory has fallen short of the main crux which is causative factor although it is accepted as it explains the

behavioural chain in an organization. The findings from the study by Pearson & Porath, (2005) have expanded the claim of this theory and have widened its acceptance in organizational setting.

General Strain Theory

General Strain Theory (GST) by Agnew (1992) seeks to identify the stresses or strains that could cause incivility. The theory states that the prevalence of workplace incivility is in part due to strains which foster negative emotions such as anger, frustration, and depression (Radzali & Ahmad, 2013). Consequently, the negative emotions create pressure for corrective action and uncivil behavior is one of the ways some individuals respond. GST focuses on factors of strain such as the negative treatment by others, inability to achieve goals, and the loss of valued possessions. GST has also been applied to studies on incivility such as corporate crime, police deviance, suicide, bullying, and terrorism. The theory claimed that the presence of strains increases the likelihood to engage in workplace incivility.

The general strain theory though was brought forward by Agnew (1992), researchers have consolidated in its approach believing that the experiences of strain increases the likelihood of criminal behavior. The theory emphasizes three categories of strain: experiencing aversive events, losing something positively valued (like workers losing trust and respect by being undermined by a senior colleague) and being prevented from achieving one's goal. The link between strain and criminal behavior operates partly through negative emotions (Agnew, 1992). Experiencing strain has been linked to a variety of negative emotions including anger, resentment, anxiety and depression (Brezina, 1996). This therefore confirms that different types of strain may lead to different emotional reactions in the same way that certain emotions may be more related to particular criminal outcomes.

Though not without criticisms, Agnew's (1992) General Strain Theory is generally accepted as the leading model that explains the causative factors of organizational incivility, deviant behaviour and other subtle counterproductive workplace behaviour which are uncivil. There is evidence of strong correlation between negative treatment by others, inability to achieve goals and the loss of valued possessions of which incivility answers this causative inquiry. For example, research by Piquero & Sealock (2004) shows anger to be more strongly linked to interpersonal aggression than property crime. Thus Agnew (1992) concluded that incivility and even crime may now be an illegitimate means of coping with experiences of strain and negative emotions, allowing the individual to escape or reduce the amount of strain and negative emotions or take revenge against the individual or situation that caused the strain. Based on this empirical evidence, the theory is accepted in the model of the current study as logical in explaining the behaviour under study.

Social Learning Theory

The theory by Bandura (1977) suggests that individual behavior is influenced by role models for behavior. This means that workplace incivility can be determined by role models for incivility. New members of organization become part of the organization by learning the values and assumptions of the organization through observing other members. Since incivility is a subset of antisocial behavior (Andersson & Pearson, 1999), social learning theory can be employed to explain the spread of workplace incivility. If an individual observes others' uncivil behaviors and their consequences, the individual acquires a repertoire of uncivil behaviors. Thus, social learning theory can explain how incivility begets incivility among members of a work group.

Social Learning Theory of Bandura (1977) is only accepted on the principle of organization anti-social behaviour which can be copied down the new entrants. Its wide acceptance lies in the fact

that crime and all forms of deviant acts are learned behaviour including incivility since they are not inert in man. By learning values, assumptions and norms of the organization through observing other members, anti-social behaviour such as incivility is also learned. Therefore, learning is the primary causative factor under this theory. This assertion is also echoed by the works of Anderson & Pearson, (1999) which found that learning organizational habit is not immune of its anti-social or deviant behaviour as there is no red line on what can be learned.

Social Exchange Theory by Blau (1964)

According to Blau (1964), social exchange theory is a social and psychological perspective that explains social change as a process of exchanges between parties. When two parties yield reciprocal activities from each party through series of mutual exchange, social exchange relationships are developed. When one party expresses incivility to another party, social exchange process allows the two parties in the process to exchange mutual incivility. Exchanged incivility is also very instinctual because incivility is naturally responded to by assaulting or threatening another (Bandura, 1973). Thus, the reciprocal incivility causes the target of incivility to elicit a like or a more serious response. Based on social exchange theory and reciprocal incivility, Andersson and Pearson (1999) suggested theoretical evidence of an escalating and reciprocal nature of uncivil behavior using a tit-for-tat pattern. In summary, social exchange theory offer keys to an understanding of how incivility is exchanged among employees. Social learning theory explains how incivility becomes prevailing in the organization. Thus, Social learning theory, reciprocity, and social exchange theory provide the theoretical framework for how witnessing or experiencing incivility leads organizational members to use uncivil words and actions in workplaces.

Contemporary social exchange theory as conceptualized by Cropanzano and Rupp (2008) view social exchange as a type of interpersonal relationship based on normative rules that are established within unique exchange relationships. For example, the norm of reciprocity has been studied in relation to social exchange in organizational behavior research. Reciprocity is generally seen as a universal norm which involves repaying the actions of others with corresponding actions of our own (Cropanzano & Rupp, 2008). Whenever employees feel they have been treated fairly by their supervisor, social exchange mechanisms are activated. This norm of reciprocity can also be applied to perceptions of mistreatment in the workplace. In describing the norm of reciprocity, Gouldner (1960) explained that the expectation is for individuals to help (rather than harm) those who have helped them.

Blau (1964) subsumes both social learning theory and spiral theory in campaigning that social interaction and exchange is the primary causative factor of most learned behaviour in the organization without which learning will not be possible. Blau posits that social exchange makes it possible for people to be caught in the spiral chain of incivility either as a means of asserting oneself or as a means of retaliation. Blau (1964) social exchange theory though not a perfect explanation of incivility in the organization is accepted in the theoretical model of this study in consideration of its contribution that incivility occurs as a result of human interaction process. This was equally applauded in the theoretical study by Cropanzano & Rupp (2008).

Affective Events Theory (AET)

Affective Events Theory is a model developed by organizational psychologists Weiss and Cropanzano (1996) to identify how emotions and moods influence employees at their work place. AET proposes that organizational events are proximal causes of effective reactions. By

implication, things happen to people in work setting and people often react emotionally to these events (Weiss & Cropanzano, 1996). The model increases the understanding of links between employees and their emotional reactions to things that happen to them at work which includes work hassles, autonomy, job demands, and emotional labour as well as uplifting actions of their reactions. This emotional response intensity therefore affects employees. The theory suggests that affect or mood on the job is an important component of job attitudes and an important predictor of some job behaviours such as incivility (Brief & Weiss, 2002).

This approach has been affirmed by researchers amidst criticism with studies which have shown that affective dispositions are currently enjoying some popularity (Judge, 1992) and the effects of mood on various aspects of work behavior which has received much attention lately (Judge, 1992) basically because of its traceable harm to organizational effectiveness.

Weiss & Cropanzano (1996) Affect Events Theory (AET) has been welcomed in a number of studies in organizational behaviour especially those that involve human interaction. Though the theory has been criticized for using only emotional model to explain causative behaviour, it is accepted because there is strong evidence that how people feel emotionally determine to a large extent their response towards organizational citizenship behaviour and deviance or counterproductive workplace behaviour. The works of Brief & Weiss (2002) has amply supported this claim.

Machiavellian Ideation

In the dedicatory letters to his most important works 'The Prince', Nichole Machiavelli advices that one must know how to colour one's actions and to be a great liar and deceiver. Men are so simple and so much creatures of circumstance, that the deceiver will always find someone ready

to be deceived. A prince according to Machiavelli need not necessarily have all the good qualities but he should certainly appear to have them (Machiavelli 1956, cited in Agbude, 2010). Machiavellianism is a trait that involves strategically manipulating others for personal gain, often against the other's self-interest (Wilson, Near, & Miller, 1996). As conceptualized by Christie and Geis (1970), in their book *Studies in Machiavellianism*, high machs manipulate people to their advantage and tend to have little emotional involvement in their interpersonal relationships. High machs are less altruistic, more likely to cheat, more flexible in tactic usage, and less moral and empathetic (Grams & Rogers, 1990).

Research suggests that employees possessing a Machiavellian personality have both advantages and disadvantages for them in the workplace. With respect to deception, high machs are much less likely to be caught. Geis and Moon (1981) discovered that high Machs were more convincing liars than low Machs. High Machs were harder to judge and were believed to be telling the truth more when lying than low Machs. The flexibility of the high Mach is another advantageous characteristic. For example, high Machs with an external locus of control have been suggested to be better managers (Gable & Dangelo, 1994).

The fact that high Machs use deception to get what they desire is problematic. From a supervisor's organizational standpoint, the high Mach may appear less appealing than the low Mach. As stated before, the high Mach will be less altruistic, empathetic, and more likely to cheat. If the high Mach is perceived as this by superiors, he/she may suffer consequences. Machiavellian is amoral, and has a covertly aggressive willingness and ability to manipulate others (Geis, Christie, & Nelson, 1970). Machiavellians are cynical, possessing a negative view of the world and the nature of man (Christie & Lehmann, 1970). Individuals high on

Machiavellianism tend to demonstrate more aggressive behaviors (Repacholi, Slaughter, Pritchard, & Gibbs, 2003). Similarly, McHoskey (1999) found that Machiavellianism was associated with self-reported antisocial behavior in a sample of undergraduate students.

Furthermore, high Machiavellians are more likely to retaliate in response to aggressive behavior than low ones (Lake, 1967). Due to their cynical nature, Machiavellians may be more likely to perceive malevolent intent in the actions of others. For example, Repacholi et al. (2003) found that children high on Machiavellianism attributed more negative intent to the actions of another in ambiguous situations. Furthermore, high Machiavellians were more than those low on Machiavellianism.

Although the influence of Machiavellianism on the occupational stress processes has not been examined, it is likely that the characteristics and distrustfulness of these individuals will affect their appraisals of and reactions to job stressors (Geis, Christie, & Nelson, 1970). Individuals high on Machiavellianism, trait anxiety, and trait anger appear disparate initially; however, they share with individuals high on hostile attribution style the core tendency to appraise the job environment in a negative fashion (Watson & Slack, 1993). Moreover, hostile attribution style, Machiavellianism, trait anxiety, and trait anger have all been associated with the tendency to commit work place incivility (O'Brien & Vandello, 2005).

Considering this conceptual background, it is pertinent to review a few theoretical models to help understand behavioural relationship that are associated with rising Machiavellian ideation in the workplace as root of incivility.

Theories of Machiavellianism

Attribution Theory (Heider, 1958)

The theory of attribution has its origin in the works of Heider (1958). Attribution theory is a theory about how people explain things. When we offer explanations about why things happen, we can give one of the two types of explanations. One, we can give an external attribution. Two, we can make internal attribution. An external attribution assigns casualty to an outside agent or force. By contrast, an internal attribution assigns casualty to factors within the person. Heider emphasized in his theory that people's behaviors are influenced by external things. In essence, people will expect some external agents to cause their actions. Hence high Machs tend to externalize their failures and as such, focus mainly on how deception and manipulative tactics as external agents can bring about their desired goal. To high Machs, deception and manipulation are mere attempts to exert control over adverse conditions and meta-analytic methodologies have suggested that high Machs have an external locus of control (Mudrack, 1990). This information denotes that having Machiavellian trait does not necessarily entail successful encounters concerning deception, manipulation, or betrayal, but focuses on the fact that high Machs employ these betrayal, deception and manipulation in an anti organizational approach which can be termed uncivil practice in an organization.

Heider's (1958) attribution theory has not received fewer criticisms. The model's reliance of how people see and interpret stimuli was not entirely accepted by researchers as an explanation for Machiavellian ideation. Although it explains that the way people see things affect their judgments and consequent behaviour it did not foreclose the problems associated with goal motivation and the need to circumvent certain hindrances to one's goals. These may also lead to the formation of Machiavellian ideation. The theory is consequently seen as a weak

interpretation of Machiavellian behaviour. Equally, various studies have attempted to support this theoretical background; for example Tang and Chen (2008) reported a negative relationship between Machiavellianism and ethical decision – making. This implies that people with a high Machiavellian character are less ethical than those with a low Machiavellianism character. Thus, people characterized by Machiavellianism are more likely to engage in deviant behavior. Similarly, Rogojan (2009) hinted that people with high Machiavellianism, apply aggressive practices to achieve goals regardless of other's feelings, rights and needs. Shahzad and Mahmood (2012) conducted a study which investigated the mediating-moderating model of organizational cynicism on individual's negative feelings about the staff, organization and workplace deviant behaviour using 380 bank employees including branch managers and operatives of domestic private banks in Rawalpindi/Islamaba, Pakistan. The result from the survey showed that there is a significant positive relationship between organizational cynicism and workplace deviant behaviour.

Theory of Reasoned Action

The theory of reasoned action was formulated by Ajzen and Fishbein (1979). The theory assumes that individuals consider behaviour's consequences before performing the particular behavior. The theory holds that behavior is rational and is dependent on the individual's analysis of available information. The theory of reasoned action is based on a person's attitude toward the behavior and their perception of social pressures from significant others to perform or not to perform the behavior in question (Lay and Burns, 1991; Ajzen & Fishbein, 1979).

Machiavellianism is a personality disposition. No study has investigated the moderating role of personality in the relationship between workplace aggression and the reaction of organizational

members, but Skarlicki, Folger and Tesluk (1999) found the moderating role of personality in the relationship between fairness and retaliation. Based on the results of previous research, Skarlicki et al (1999) found that employees' perception of unfair treatment predicts workplace retaliation. As theory of reasoned action proposed that behavior is dependent on individual's analysis of available information, it can be deducted that Machiavellians in organizations perceive unfairness which has predisposed them to Machiavellian approach as a means of retaliation.

One major criticism of this theory is its assumption that consequences of an action is considered by an employee before embarking on them rather what is considered is the perceived consequences by the employee. This dents the claim of this theory because there is evidence that the outcome of certain behaviour exhibited by Machs were not properly considered with some of them leading to loss of job or serious injury or even death. Studies by Kessler, Bandelli, Spector Borman, Nelson and Penny (2010) which investigated three-Dimensional model of Machiavellianism in the workplace employed 402 participants (130 males, 272 females) who worked at least 20 hours per week. All participants were taking classes at a large urban university where almost all students are employed, many in full time permanent positions. Results indicated that employees high on the "manipulativeness" factor are more likely to report committing counterproductive work behaviours and are less likely to be conscientious.

Theory of Planned Behaviour (Ajzen, 1991)

According to the theory, human behavior is guided by three kinds of considerations: beliefs about the likely outcomes of the behavior and the evaluations of these outcomes (behavioral beliefs), beliefs about the normative expectations of others and motivation to comply with these expectations (normative beliefs), and beliefs about the presence of factors that may facilitate or

impede performance of the behavior and the perceived power of these factors (control beliefs). In their respective aggregates, behavioral beliefs produce a favorable or unfavorable attitude toward the behavior; normative beliefs result in perceived social pressure or subjective norm; and control beliefs give rise to perceived behavioral control. In combination, attitude toward the behavior, subjective norm, and perception of behavioral control lead to the formation of a behavioral intention. As a general rule, the more favorable the attitude and subjective norm, and the greater the perceived control, the stronger should be the person's intention to perform the behavior in question. Finally, given a sufficient degree of actual control over the behavior, people are expected to carry out their intentions when the opportunity arises. Intention is thus assumed to be the immediate antecedent of behavior. However, because many behaviors pose difficulties of execution that may limit volitional control, it is useful to consider perceived behavioral control in addition to intention. To the extent that perceived behavioral control is veridical, it can serve as a proxy for actual control and contribute to the prediction of the behavior in question

Much like the theory of reasoned action, theory of planned behavior is embedded on control belief and evaluation of outcomes. The major criticism of the theory is that certain behaviours are product of chance and as such precludes the influence of this theory. Although the theory is applicable in the model of the study, its bane lie on the facts that human behavior is largely unpredictable especially in the influence of dynamic people in organizations. There is however support for the Theory of Planned Behavior as a predictive model of manipulative tactics from Whitley & Kieth-Spiegel (2002) who conducted a meta-analysis of studies of academic dishonesty. Among other findings, Whitley reported that: (1) students with favorable attitudes of cheating are more likely to cheat than students with unfavorable attitudes (attitude toward

behavior); (2) students who perceive that social norms permit cheating do so to a greater extent than other students (subjective norm); and (3) students who perceive themselves as more effective cheaters are more likely to cheat (perceived behavioral control). Further support for the theory as a predictive model for cheating comes from Beck and Ajzen (1991) who showed that the model successfully predicted most of the systematic variance in student decisions to cheat. In a related study in support of this theory, Ogunbamila (2013) investigated the extent to which perception of organizational politics and job-related negative emotions predicted workplace incivility. Participants were 248 employees (121 males; 127 females) of distressed commercial banks, whose ages averaged 27.43 years ($SD=9.58$). Results indicated that Employees who perceived organizational politics (belief) tended to engage in workplace incivility. Job-related negative emotions significantly predicted workplace incivility in such a way that employees who felt bad about their jobs tended to exhibit workplace incivility.

Theory of Mind (Premack & Woodruff, 1978)

As it is well known, the term theory of mind refers to the capacity to attribute certain independent mental states, contents and processes to others such as desires, concepts, intentions and emotions. The functioning of the theory of mind enables us to perceive others as distinct physical and mental entities, to acknowledge their inner world that guides their behavior (Astington, 2003). Several authors assumed that the manipulative behaviour characteristic of Machiavellians cannot work efficiently without the refined use of the theory of mind (McIlwain, 2003, Paal & Bereczkei, 2007). Good mind-readers-that is, people who can easily project themselves into the thought of others and understand their intentions, beliefs and knowledge can use this ability more efficiently for achieving their goals than people with weaker mind-reading

capacity. Hence, humans with outstanding metalizing skills are always one step ahead of others and can mislead them more easily than those with poor mind-reading ability.

As a follow up, Davies and Stone (2003) submitted that Machiavellians are excellent mind readers. As such, it is clearly comprehensible, as without advanced theory of mind it is hardly possible to manipulate others successfully, and to recognize in them weak points that they themselves might not be aware of. It seems almost certain that there are strong connections between mindreading and Machiavellianism. This presumption is supported by empirical results, which conclude that bullying children, who regularly mock, harass and intimidate their peers, achieve surprisingly high scores in theory of mind tasks, while they tend to ignore the suffering of their victims (Sutton, 2001; Paal & Bereczkei, 2007).

Like the attribution theory, a very weak argument is presented by the authors Premack & Woodruff, (1978) in theory of the mind. Their assertion that the capacity of the mind to attribute certain events and organizational behaviour to certain factors are the primary motivator for Machiavellian ideation is rejected. It is noted earlier in the conceptual definition that Machiavellian ideation is described as the need to gain organizational favors either through unsanctioned means or to obtain what is not due to a person through sanctioned mean; all for selfish interests. Here, attribution process fails to explain the cause and effect relation as suggested by the theory. This has been supported by Giacalone and Knouse (2010) who in trying to implicate the effects of Machiavellianism in organizations, examined employees' justification for organizational sabotage and found that individuals high on Machiavellianism and hostility showed greater justification for sabotage methods related to information manipulation, control and incivility. Research on workplace aggression has found that Machiavellianism was

associated with both interpersonal ($r = .39$) and organizational ($r = .26$) incivility (Bennett & Robinson, 2000).

Behavioural Theory

Behaviourists explain personality in terms of the effects external stimuli have on behaviour. This school of thought was developed by B.F. Skinner who put forth a model which emphasized the mutual interaction of the person or other organism with its environment. Skinner believed children do bad things because the behaviour obtained attention that serves as reinforcement. For example, a child cries because the child's crying in the past has led to attention. These are the response and consequences. The response is the child crying and the attention that the child gets is the reinforcing consequences. According to this theory, people's behaviour is formed by processes such as operant conditioning. Skinner put forward a "three term contingency model" which helped promote analysis of behaviour based on the "Stimuli - Response - Consequence Model" in which the critical question is "Under which circumstances or antecedent "stimuli" does the organism engage in a particular behaviour or "response", which in turn produces a particular "consequence".

Behavioural theory is accepted in the model of this study although not without criticisms. Certain organizational behaviour do not stem from the response in stimuli - environment response as propagated by Skinner. However, the reinforcement part of the theory explains the basic assumptions that sustain the behaviour. If the outcome of the actions is palatable to the organism, a positive reinforcement which encourages a repeat of the behaviour is established and vice-versa. This explains why Machs continue in the pattern of their behaviour because the outcome of their actions is met with positive reinforcement which encourages them to do it over and over

again. There are a number of empirical works that supports this claim such as, The study by Idiahheua & Obetoh (2012) which found out all forms of counter productive workplace behaviors including incivility among Nigerians as “make-up” emanating from unresolved injustice and unhealthy organizational Machiavellianism. The authors using both public and private workers as participants examined 509 workers among whom are 306 males and 203 females with age range of 24 – 63 years, average age of 38.1 years and standard deviation of 0.82 years. They found that their make-up theory on the causes of both workplace incivility and injustice are related to prevalent organizational Machiavellianism. Their explanation for this occurrence is what they coined the Make-up theory.

Social Cognitive Theory

In cognitive theory, behaviour is explained as guided by cognition (e.g expectations) about the world, especially those about other people. Cognitive theories are theories of personality that emphasize cognitive processes such as thinking and judging. Albert Bandura, a social learning theorist suggested the forces of memory and emotion working in conjunction with environmental influences. Bandura was known mostly for his “Bobo doll experiment”. During these experiments, Bandura video taped a college student kicking and verbally abusing a bobo doll. He then showed this video to a class of kindergarten children who were getting ready to go out to play. When they entered the play room, they saw bobo dolls and some hammers. The people observing these children at play saw a group of children beating the doll. He called this study and his findings observational learning or modeling (Baron, 1998).

Bandura’s Social Cognitive theory of behavior is one of the leading theoretical frameworks of human behaviour which is regarded as classical theory although with a number of criticisms.

However, its emphasis of cognitive processes such as thinking faculty, judgment and expectations makes it acceptable in explaining the causative factors of Machiavellian ideation among employees. The theory is accepted because it employs the full awareness of the individuals to available options in evaluating behavioural outcome. Some authors have supported this claim with empirical finding such as a study conducted by Adenike (2011) in Oyo State in Nigeria with 189 participants age between 30 and 56 yrs with a mean age of 35.40 which revealed that employee job satisfaction outcome are dependent on organizational climate outcomes and that organizational injustice and politics characteristically affected satisfaction leading to unholy attitudes such as incivility, counterproductive behaviours and deviant acts. 66.3% of the participant population opined that organizational politics and injustice were the greatest factors that spurred them to engage in unproductive behaviours. 29% of this group agreed that incivility is the main reason why organizational politics thrives in most organizations.

Humanistic Theory

In humanistic psychology, it is emphasized that people have free will which play an active role in determining how they behave. Accordingly, humanistic psychology focuses on subjective experiences of persons as opposed to forced definitive factors that determine behaviour. Abraham Maslow and Carl Rogers were proponents of this view which is based on the phenomenal field “theory of combs and Snygg” (1949).

Maslow spent much of his time studying what he called “self-actualizing persons”, those who are: fulfilling them and doing the best they are capable of doing”. Maslow believed all who are interested in growth move towards self-actualizing views (growth, happiness, satisfaction). Many

of these people demonstrate a trend in the dimension of their personality. Characteristics of self-actualizers according to Maslow include the four key dimensions;

- (i) Awareness – maintaining constant enjoyment of life. These individuals often witness peak experiences. He defined peak experiences as an “intensification of any experience to the degree there is a loss of transcendence of self”.
- (ii) Reality and Problem Centered – they have tendency to be concerned with “problems” in their surroundings.
- (iii) Acceptance/Spontaneity – they accept their surroundings and what cannot be changed.
- (iv) Unholistic sense of humor/democratic – they do not like joking about others, which can be viewed as offensive. They have friends of all backgrounds and religions and hold very close friendship.

Also explained with the concept of “free will”, humanistic theory appropriates that all human action have an equal alternatives which explain the difference between man and other organism – having the ability to chose his or her actions in any circumstance irrespective of the consequences. The theory is accepted because it cuts across the center of all rational behaviour which is believed to be the prerogative of man among other organisms. It explains the awareness, the reality and the spontaneity of man behaviour in relation to his environment. There are studies which buttressed this assertion like Mount, Ilies and Johnson (2006) who investigated relationship of personality traits and counterproductive work behaviours: the mediating effects of job satisfaction using 141 employees in customer service positions in 10 fast food stores of a large national chain in limited states. Findings of their study indicated that agreeableness had a direct relationship with interpersonal counterproductive work behaviours as well as

conscientiousness which had a direct relationship with organizational counterproductive work behaviours.

Work Overload

Thiagarajan, Chakrabarty, and Taylor (2006) described work overload as a role stressor perceived by an individual who does not have adequate time or energy to meet incompatible role expectations. According to Nwankwo, Kanu, Obi, Agbor, Agu and Aboh (2013) work overload refers to a situation where multiple work demands exceed available resources. Similarly, Leung and Chang (2002) added that work overload situation arises when tasks exceed the amount of time and resources available for their accomplishment. Reactions to workload include negative emotions and other feelings such as anger and frustration (Miles, 2002). Other psychological strains are depression, perceptions of stress, work anxiety, job dissatisfaction, and intent to quit (Fortunato, Jex, & Heinisch, 1999). Workload also has been related to physical strains such as physical symptoms and doctor visits (Chen & Spector, 1991). Regarding work-related strains, supervisors' ratings of incumbents' workload have been shown to be associated with their ratings of the incumbents' job performance (Spector, Dwyer and Jex., 1988).

Theories of Work Overload

Job Demand Control Model

Karasek (1979) in his job demand control model proposed that although excessive job demands and pressures (both physical and psychological) can have an impact on stress levels (especially psychological strain), these demands are not the most important contributors to strain experiences. Rather, the amount of strain people experience in their work will be determined by whether or not they have any control over the demands they have to deal with. That is to say,

according to Karasek (1979), there will be interactive effects of Demands x Control (or discretion) on stress levels. This implies that control will moderate the impact of demands and pressures on strain.

The revised formulation of this perspective proposed by Johnson and Hall (1988) and Karasek and Theorell (1990) added social support to the mix of factors which will influence a person's level of psychological strain. This model then became known as Job Demands –Control Support (JDCS) model. Karasek and Theorell suggested that the beneficial effects of control will be further enhanced when the individual receives social support (either practical or emotional) from his /her work colleagues and supervisor.

The shortcoming with Karasek's Job Demand Control theory in explaining the behaviour associated with work overload is that it conceptualizes overload as when there is lack of control on the factors that cause it rather than as inequality of resources to task demand. Consequently, like Leung & Chang (2002) posited, the model failed to explain the relationship between resource availability and the demand for them in the course of executing a task or performing a duty. Also, the effect of overload (inefficiency and stress) helps to understand that having control over the causes of overload do not necessarily annihilate the stressors that come with it. For example having money to buy diesel for power generating set in an organization when there is power outage is having control on source of power but it does not necessarily remove the stress associated with buying the diesel, running the generator set, the noise pollution and other hazards associated with it. These factors are stressors to workers in one way or another and therefore constitute overload. However, this theory is accepted because having control on job demands reduces the effects of overload although it does not annihilate the stressors that cause them.

In consideration of these criticisms, the study by Nwankwor, Kanu, Obi, Agbor, Agu, & Aboh (2013) has helped in understanding that having control over sources of over load does not necessarily annihilate the stressors. Nwankwor, Kanu, Obi, Agbor, Agu, & Aboh (2013) found that psychological contract breach and work overload were the main predictors of emotional exhaustion and counterproductive behaviours among Bank employees. Their respondents were 421 public servants drawn from six states in Nigeria one from each geo-political zone. The participants' age was between 24 and 59 years with a mean age of 40.77 years and standard deviation of 1.03. Their findings showed that incivility is most common counterproductive workplace behavior among workers. The respondents opined that the stress associated with workplace overload trigger several uncivil behaviours. Despite having control, these stressors remain in the banking industry as a result of overload.

Person - Environment Fit Theory

Several researchers have suggested that the goodness of fit between the person and their (work) environment frequently offers a better explanation of behavior than individual or situational differences. French, Caplan & Van Harrison (1983) formulated a theory of work stress based on the concept of Person – Environment Fit. It is strongly argued that stress is most likely to occur and well being is likely to be affected when there is a lack of Fit in either or both respects. Two clear distinctions are made in this theory: first, between objective reality and subjective perspectives and second, between environmental variables (E) and a person's variables (P). Given this interaction, lack of fit can actually occur in four different ways and each appears to challenge the worker's health. There can be both a lack of subjective and objective P-E Fit. These are the main foci of attention with particular interest being expressed in the lack of subjective fit; how the worker sees his or her work situation. There can also be a lack of fit

between the objective environment (reality) and the subjective environment and also a lack of fit between the objective and subjective persons.

Although it is important that a worker matches his/her environment in terms of subjective coping requirements, however, French et al (1983) has been criticized on the premise that this theory neglects an important aspect of work overload problem which deals with resource availability and management in relation to job or task demand. Persons that are well fitted to their work environment may still suffer overload if provision of basic resources needed to task execution is delayed or unavailable. Also this theory is criticized because it fails to fore-close that lack of basic resources may equally alter the environment and make it a stressful one which may affect a number of workers who may not be able to cope with such stress. This may be as a result of health conditions or others factors which makes them unfit in the environment. Despite these criticisms, the theory contributes an important aspect of overload which is environmental effects on workers which creates overload if they are not properly fitted; although it is not accepted as applicable theoretical framework for this study.

In consideration of these criticisms, a study by Adenike (2011) opined empirically that organizational in-justice and politics predicated unproductive behaviours the most such as incivility and counter-productive work behaviours. It is noted here that organizational in-justice and politics as used here can be likened to organizational environment which can be an overload stressor to the workers. Analyzing the empirical finding of this study, it observed that incivility and counterproductive workplace behaviour was the outcome of the stressing environment. Other negative employee outcomes that may emanate from it include: sabotage, pretence, employee turnover etc.

Thom Catastrophe Theory of Work Overload

Catastrophe theory (Thom, 1975) concerns the study of equilibrium behaviour of a larger class of system functions that exhibits discontinuous changes. It relates discontinuous changes in dependent variables as a function of continuous variation of the independent variables (controls). Catastrophe theory models in science involve dissipating systems or potential-minimizing systems. Such models ignore the very large number of internal variables, and they constrain the description of the local observed behaviour by a small number of control parameters (Poston & Stewart, 1978; Gilmore, 1981 & Guastello, 2002).

An important aspect of Catastrophe theory is the classification Theorem, which states that all discontinuous changes of events can be modeled by one of seven elementary topological forms. These forms according to Johnstone & El-Banna (1989) are hierarchical and are described by one to four control parameters depending on the complexity of the behaviour they encompass and describe. The elementary catastrophe models are classified into two groups: The cuspoids and the umbilics. The former have drawn most of the attention in social science applications. They involve one dependent variable and have potential functions in three to six dimensions and response surfaces in two to five dimensions. The potential function is the integral of the response surface function relative to workload.

This theory also called Equilibrium theory is not without criticisms. It is criticized in the study of the organization in whole in terms of equilibrium changes other than the causes of the changes. The main concern of the theory is studying the effects on a class or group which causes changes. In respect to organizational dynamics, these effects arise as a result of inequality in resources either; human or material resources. Despite these criticisms, the theory is accepted because the gap between the needed resources and the available resources which causes overload is the main

source of this observed equilibrium changes. This has been supported by the study of Fagbohunge, Akinbode, Adodeji (2012) with 119 participants who were aged between 28 and 50 years on Gender and Organizational Factors as Determinants of Workplace Fraudulent Behaviours in Nigeria. The authors above found that organizational factors such as organizational injustice and work overload predicted the incidents of several organizational counterproductive behaviors such as fraudulent behaviors which is a severe type of incivility and that males showed higher incidents than females. It is noted that these organizational factors such as injustice are what disrupts organizational equilibrium while overload confirms inequality between resource demand and resource availability. In line with these assertions and empirical evidence, the theory is adopted as appropriate for the theoretical framework of this study.

The Working-Memory Overload Theory

The concept of working memory has been widely used in cognitive science and refers to the human limited capacity system, which provides both information storage and processing functions, and is necessary for complex cognitive tasks, such as learning, reasoning, language comprehension, and problem solving. The model was extensively developed by Baddeley and his coworkers (Baddeley, 1986).

The major criticism of this theory is that it only conceptualizes the effects of overload as human limitation without reference to the relationship among organizational factors such as resource demand, availability and management. The theory only emphasized human limitation and capacity system which opine that although there may be availability of resources, the human system has a limitation and any further addition afterwards is an overload. This is rejected in view of the fact that it failed to establish the cause-effect relationship needed in this theoretical model of this study. Studies such as the one by Johnstone & El-Banna, 1989 & Lawson, (1978)

assess the working-memory capacity of the students by means of the digit backward span (DBS) test, which is part of the Wechsler Adult *Intelligence Scale*: This test involves both storage and processing and has been used as measure of working-memory capacity in relevant works. The study established the relationship between working memory capacity and stress. The stressors are described as fail in coping capacity.

Also, Omar, Halim, Zainah, Farhadi, Nasir and Khairudin (2011) investigated stress and joy satisfaction as antecedents of workplace deviant behaviour which was conducted in a public organization in Malaysia using 162 civil servants. The participants consisted of 73 males and 89 females ranging in age from 18 to 65. Findings from their study showed a positive relationship between stress and workplace deviant behaviour.

Multiple Resource Theory of Overload

Multi-tasking is prevalent in most organizational societies. Issues such as performing two or more roles or tasks call for understanding of the extent to which such dual-task performance will lead to decreases in capacity and problem-solving ability. Multiple resource theory is one approach towards understanding this phenomenon. The concept of multiple resources in work overload was spawned from two seeds. First, Kahneman's (1973) influential book on attention inspired a concise theory-based writing and model in which human performance is supported by a general pool of mental "effort" or undifferentiated resources (although this model has actually been proposed earlier by Moray, 1967; see also Kalsbeek & Sykes, 1967). The concept of graduated effort stood in marked contrast to the then existing all-or-none single channel bottleneck view of role making (Broadbent, 1971; Welford, 1967). Kahneman's model emphasized the demand of task for these limited resources, the lack of availability of resources for concurrent tasks, and the suffering of performance of the latter as a consequence.

However, Kahneman makes note of the other sources of “structural interference,” which could not be accounted for by a pure resource demand or “undifferentiated capacity” model. Second, there was by this time a growing body of multi-tasking studies, some in the experimental literature (Bahrick, Noble, & Fitts, 1954; Bahrick & Shelly, 1958; Briggs, Peters, & Fisher, 1972) and during the 1960s. These contributed to the creation of the study of “**divided attention**” in performance as a discipline. Two such studies explicitly cast their results within a framework of multiple resources, postulating that all tasks did not compete for a single undifferentiated “pool” of demand-sensitive resources (Kantowitz & Knight, 1976; Wickens, 1976). Shortly after this, and stimulated by the parallel work of North and Gopher (1976; North, 1977), a series of studies to examine the costs and benefits of the newly emerging technology of voice recognition and synthesis, particularly as applied within the multi-task environment of the aircraft cockpit began to emerge.

In interpreting the results of studies in this area, along with the collective implications of the growing body of multi task studies referred to earlier, *Attention & Performance VIII*, a sort of meta-analysis was conceived. In this analysis, account for the variance in time-sharing efficiency revealed across over 50 different studies by two characteristics was attempted: (a) the extent to which time-shared tasks used the same versus different processing structures and (b) the extent to which “difficulty insensitivity” was expressed when the two tasks used different structures. Difficulty insensitivity occurs when an increase in the difficulty of one task fails to degrade the performance of a concurrent one. Out of these two analyses emerged a fairly coherent picture that “defined” separate resources in terms of availability of resources, capacity and time factor.

Like the Working memory theory, multiply resource theory is rejected in the theoretical model of this study because of the following criticisms; the theory lacks content in explaining the causative factors that leads to overload as required by this study rather its emphasis was on factors which affect the coping of the worker which it termed multiple-resource tasking which compete for the attention of the performer. Although the theory laid insight into the struggle of attention which influences tasks to be performed first and tasks more important to be executed, the theory did not tell a word about the ability and availability of resources to accomplish the tasks. This is an obvious inadequacy of the theory, hence the reason for its rejection. Studies by Pitariu and Budean (2009) has helped to understand that these multiple task constitute occupational stress. In their study, Pitariu and Budean (2009) sampled 281 employees from three organizations in Romania in financial services area and investigated the impact of occupational stress on job satisfaction and counter productive work behaviour. Findings from the study indicated that stressors related to the organizational climate such presented by multiple resource tasking and workload predicted counter productive work behaviour.

Scarcity Theory of work Overload

Most role theory relies on the scarcity approach (Moore, 1960) which asserts that people have limited time and resources, and these limits will inevitably create work conflict. One of the major theorists of the scarcity approach is Goode (1960) who established a role theory based on the notion that the entire role system is more influential than each individual role. Individuals must make decisions regarding roles that require adjustments and bargaining (Goode, 1960). This process is based on internal and external norms (Goode, 1960). Goode's theory (1960) assumes that people will over-perform at work and under-perform in other roles due to the value hierarchy that is stipulated by society. The problem with this theory is that level of commitment

to roles and the level of role within each role will determine the level of role strain and how energy and time are utilized rather than social norms quality (Marks, 1977).

The expansion hypothesis, suggested by Marks (1977) and expanded upon by Marks and MacDermid (1996), differs from Goode's theory in that it does not view energy and time as limited and static, but as elastic. Marks' hypothesis suggests that people will decide how to use their time and energy and will manipulate roles and resources to find extra energy for each role (Marks, 1977). Much of a person's manipulation of tasks is due to role commitment and that person's desire to limit role overload (Marks, 1977; Marks, 1994), rather than in response to how the role performance is ranked or rated by an external party (Goode, 1960). In addition to this hypothesis, Marks and MacDermid (1996) propose that the level of role strain will depend on role balance. Role balance is a form of self-organization in which use of time, energy and role commitment will determine how balanced a person's roles will be (Marks, 1994; Marks & MacDermid, 1996).

Although, Goode (1960) Scarcity theory of over load has very little criticism, it is widely accepted among the academia as a force in organizational dynamics. This is because the theory deeply established the cause-effect relationship between organizational resources and the demand for them. The theory is also behind other emerging theoretical assumptions such as theory of maximization which posits that; limited resources have restrained organizations to careful planning and prudent management of means of production to constantly lower cost and increase profit and efficiency. The presence of this situation in most organizations is the source of several deviant behaviours including incivility. For this reason, this theoretical assumption is accepted in the model of this study.

Some empirical studies have also been found supportive of the theory. For example the study by Fagbohunge, Akinbode, Adodeji (2012) in Nigeria with 119 participants who were aged between 28 and 50 years that organizational factors and work overload predicted the incidents of several organizational counterproductive behaviors such as fraudulent behaviors which are a severe type of incivility. Fagbohunge et al (2012) defined overload as lack or inadequacy in skills, materials, time and personnel needed to perform a particular tasks.

Entrepreneurial Intention

According to Ponmani, Pretheeba, and Annapoorani (2014), entrepreneurship has been recognized as one of the tools that generate employment and drives economic growth of a country. Hence motivating entrepreneurial activity among this generation paves way for employment generation and may become as a solution for unemployment dilemma. On the other hand, an individual's behaviour towards government job depends on entrepreneurial intention.

Entrepreneurial intention is the process of exploring the opportunities in the market place and arranging resources required to exploit these opportunities for long term gain (Joe-Akunne, Oguebe & Aguanunu, 2014) . It is also the pursuit of opportunity without regard to resources currently controlled (Stevenson, 1983). In addition, job displacement, limited advancement opportunities, frustration with current employers, management policies and practices, and changes in market have also been found to be strong motivational factor for why individuals start their own businesses (Kickul & Zaper, 2000). When an employee has the interest of establishing a particular business, there is every tendency that the employee may be less committed to his or her present job. When such behaviour ensured, the employee may be predisposed to counterproductive work behaviour.

Theories of Entrepreneurial Intention

Trait Theory of Entrepreneurship

Considering the economical importance of entrepreneurs, a lot of research has explored those personal characteristics and psychological traits that allow entrepreneurs to recognize and create new opportunities and convert their ideas into new business ventures (Baron, 1998). It has been suggested that a cognitive perspective can explain key aspects of the entrepreneurial processes. The cognitive view considers the fact that everything a person thinks, says or does is affected by mental processes-cognitive mechanisms through which people receive, store, transform and use information (Baron, 2004). Simon & Houghton (1999) state that high-risk propensity is one of the major features that causes entrepreneurs to start ventures despite the high risks involved and they explore how three cognitive biases derived from previous research (such as overconfidence, illusion of control and belief in law of small numbers) can lower risk perception.

Entrepreneurs also tend to make unreasonably “rosy” forecasts about future business results because they focus on the particular current situation and in most cases don’t take into consideration the previous related results that might affect their judgment (Kahneman and Lovallo, 1994). Baron (1998) suggests that entrepreneurs often work in situations and under conditions that would be expected to maximize the impact of their cognitive biases. In particular, when developing their business, they find themselves in situations that tend to overload their information-processing capacity (as the human brain is not unlimited) and which are characterized by high levels of uncertainty, novelty, emotion and time pressure.

Trait has been found to dominate the entire human endeavour including entrepreneurial activities. Although this theory is criticized for not establishing its influences on employees’

outcome, it is accepted for providing answers to the source of human behaviour. Therefore this theory is deemed appropriate in the theoretical framework of the current study.

There is also empirical evidence that the source of entrepreneurial behaviour is trait as posited by the study of Delle and Amadu (2015). The study investigated the predictive relationship between proactive personality and entrepreneurial intention and the extent to which the relationship was moderated by working status and level of students from three universities in Ghana. Findings indicated that proactive personality was significantly and positively associated with entrepreneurial intention. This finding is consistent with the trait theory of entrepreneurial intention that point at entrepreneurial intention as a product of individual's trait. Simon, Houghton & Aquinas (1999) in a similar study, found that illusion of control and belief in law of small numbers decrease the perception of a venture's riskiness, while overconfidence does not have a considerable effect on it. However their later research showed that overconfidence was more associated with introducing products which were more innovative than incremental (Simon and Houghton, 2003). Fitzsimmons and Douglas (2005) also found out that overconfidence significantly influences the intention to behave entrepreneurially. Also, an article by Carland and Carland (2011) takes a more global view, with an attempt to define the entrepreneur's traits and behavior throughout the entire process of the venture creation. Finally, although the role of the environment has been ignored by most of the researchers, Chandler and Hanks (1994) incorporated it into their model, along with the founder competences as the origin of the firm performances.

Bird's Econo-Psychological Model of Entrepreneurship Intentions

This model quite neatly describes the influence of different factors on the desire and ability to launch new ventures, however it is more concentrated on potential entrepreneurs as individuals

and doesn't take into consideration previous Bird's (1988) framework that includes contextual factors of entrepreneurship as social, political and economic variables such as displacement, changes in markets and government deregulation (Bird, 1988). Scott and Twomey (1988), as well as Scherer, Adams Carley and Wiebe (1989) and Krueger (1993) have also made an attempt to describe the intentions of the entrepreneur. While Scherer et al. (1989) have put more emphasis on the effect of having entrepreneurial parents; the other two don't neglect the importance of work experience in the decision to start an entrepreneurial activity. The entrepreneurial drive has been the object of various researches in an attempt to embrace the different traits and intentions of the entrepreneur (Brodzinski, Scherer, and Wiebe, 1990 and Dungan, Feeser & Plaselika, 1990).

This theory is not without criticism because environmental factors, ability and desire alone are not enough to create an entrepreneurial activity. Several other scholars have opined that there are other important factors such as market forces that determine entrepreneurial intention and eventual activities. These factors they concluded may even influence the natural internal factors. However, it is acceptable that environmental factors and desires are at the fore front of every entrepreneurial intention; consequently, this theory is adopted as explanatory on the factors that influence entrepreneurial intention which may have other organizational effects. This position is supported by previous research findings such as: Vanishree (2013) which examined the impact of job stressors such as work overload and role ambiguity and found negative associations with entrepreneurial intentions and problem solving skills.

Behavioral Theory of Entrepreneurial Intentions

In the entrepreneurship research about the behavioral aspect, entrepreneurial behavior is looked at as a set of activities involved in the creation of organization. Gartner (1988) argues that

entrepreneurship is a process of organization creation. Therefore, from a process viewpoint, the entrepreneur takes on different roles at each stage: innovator, manager, small business owner, division vice-president, etc. and should be identified by a set of behaviors which link him/her to organization creation. Though Gartner, Shaver, Gatewood & Jatz (1994), some years ago, proposed that researchers should explore entrepreneurship in the process of creating organizations and that activities should be systematized and classified, not much research has been done on this aspect and academics continue to pursue the trait approach, creating new cognitive models and systems.

Shook, Priem and McGee (2003) and Baron (2007) analyzed the literature and gave some recommendations for future research about three essential entrepreneurial activities during early phases of start-up creation: (1) generating ideas for new products or services, (2) recognizing business opportunities relevant to these ideas, (3) acquiring resources necessary for developing these ideas through the launch of a new venture, however they didn't proceed into further stages of enterprise development.

Some models for ideas generation and opportunities recognition are still being reported throughout literature. Exploring twenty-seven start-up processes, Bhawe (1994) tried to classify them into two types. First type "externally stimulated" which starts with desire to start business, so entrepreneur actively looks for opportunities, then prioritizes the available alternatives, filtrates them, chooses one and implements it. Second is "internally stimulated" and usually more common one. Here the person has no particular intention to start business, but may be experiences some problem related to work, studies or hobby activity. If he/she has an idea of solution and finds out that this can be helpful to other people, it is possible that individual

identifies it as business opportunity. However, it can be debated that the last process has questionable entrepreneurial commitment from the individual and considers only one business opportunity, rather than choosing the best from several options (Davidson, 2008).

Sarasvathy (2011) proposed another model about ideas generation and opportunities recognition, divided in two types of processes. The first type is a causation process, which takes the specific effect/goal as given and concentrates on selecting the best measures to achieve it. Alternatively the effectuation process takes existing means and focuses on selection between possible effects that can be achieved with them. The effectuation model is helpful in describing entrepreneurs' activities, but doesn't reveal whether those activities are correct, though it has been developed on the example of very successful ventures (Davidsson, 2008).

Like the trait theory of entrepreneurial intention, behavioural theory attempts to better trait theory. All human action stems from traits and most actions are conditioned with regards to unique behaviour or personality characteristics likewise entrepreneurial intention. The theory lends support to the fact that there are internal and external causes of entrepreneurial intention and the internal are influenced by behaviour. The theory is echoed in the works of Penney and Spector (2005) which established associations between job stressors and workplace incivility and these job stressors affect workers the way work overload does. Also, Vanishree (2013) examined the impact of job stressors such as work overload and role ambiguity and found negative associations with entrepreneurial intentions and problem solving skills. It is noted that the more the stressors the more the likelihood of uncivil behaviour as reaction or redress to the persistent stressors.

Austrian Entrepreneurship Model

Another approach, which has become known as the Austrian approach (Byers, Kist and Sulton 1997), suggests that markets consist of people who hold different information. Even if they are not particularly searching the opportunities, the possession of this unique information may permit some individuals to see specific opportunities others cannot spot. This model explains why an entrepreneurial phenomenon is not solely a function of differences in human abilities or willingness to take action (Kirzner, 1997). Social capital and network are other sources for particular ideas, which not only help to find new business opportunities but help to simplify the process of acquiring resources for their development (Ozgen and Baron, 2007). Even more, in this respect, entrepreneurs utilize information provided not only by personal contacts (informal social networks), but also information gained in professional forums (conventions, meetings), and from mentors-more experienced individuals who share their knowledge and wisdom with them (Baron, 2007). Byers, Kist and Sulton (1997) also emphasize that entrepreneurship is more a social than an individual activity: “Building a company entails hiring, organizing, and inspiring a collection of people who typically need to get start-up funds from others, to buy things from other people, and ultimately, flourish or fail together as a result of the ability to sell things to yet another group of people”. They also view entrepreneurship as an implant in social environmental context; the authors don’t ignore the fact that personal characteristics and skills are not necessarily linked with the success of the start-up, but emphasize the fact that entrepreneurial actions and behavior are highly dependent on the relationship with social networks. There is no reason to give all the credits to social network and social capital but comprehending the behavioral and cognitive bases of these variables can be useful in terms of enhancing the breadth and accuracy of present models of the entrepreneurial process (Baron, 2007).

Although, the Austrian theoretical approach emphasized an important factor of entrepreneurship which is embedded in market dynamics, this theory is criticized because it only covers the external cause of entrepreneurial behaviour without recourse to the internal forces. It is expected that the internal factors primarily predispose an individual to the forces of external environment and situations. Empirically, this assertion has been found to be true by the research findings of Chipunza & Samuel (2012) which established a positive relationship among injustice, job insecurity, work-overload and role clarity these factor no doubt define market competition and dynamism.

Expectancy Theory:

The theory was propounded by Vroom (1964). The theory suggested that if expectations are higher than the inducement provided by the organization, job involvement will be decreased. On the other hand, if the expectations are lower than the inducement provided by the organization, job involvement will be increased. Connotatively, an employee may start thinking of how to quit the job and establish his or her own business when his or her expectation about the present job is not met. This means that an employee's inability to meet up with his or her expectation in his or her workplace, results to nursing entrepreneurial intention.

Though the study by Pretheeba (2014) and Nwakwor, Kanu, Obi, Agbor, Agu & Abo (2013) supports expectancy theory, there is evidence that the theory is inadequate. Pretheeba (2014) characteristically found that the level of entrepreneurial intentions is relatively dependent on behaviour control and that males differed from females. In addition, Nwakwor, Kanu, Obi, Agbor, Agu & Abo (2013) found out that work overload and psychological contract breach were the main predictors of emotional exhaustion and counterproductive behaviour and they correlate highly with incivility. Despite Vroom (1964)'s claim that expectancy is prior to behaviour, this

model has been widely criticized in the concept of entrepreneurial behaviour because there is evidence that certain behaviour are not expectation bound although may be motivational. Behaviours such as ones caused by uncertainty or unforeseen events are laudable examples. Such events may be precursor to incivility.

Motivational Theory

The motivational approach of Kanugo (1982) integrates the different approaches to job involvement, including both psychological and sociological factors, using the basic concept that job involvement is affected by the potential for personal socialization experience and the likelihood that the work environment satisfies personal demand. Kanugo (1982) hypothesizes that employees' perceptions concerning a job's potential to satisfy their needs represents a more proximal influence on involvement in work place activities. Kanugo contends that individuals develop beliefs that a job's context potentially provides an opportunity for them to satisfy their most important future needs. Consequently, entrepreneurial intentions of employees depend on employees' needs (both extrinsic and intrinsic), as well as their perceptions of the job's potential to satisfy those needs.

Again like Vroom (1964), Kanugo (1982) makes a case for incivility as an outcome of job involvement which the author concluded is motivational as a result of psychological and sociological factors. However, there is a lack with this theory in the sense that it presents the problem of the study as a factor which is bound to occur as a result of one's involvement in a job without recourse to the fact that employees so involved still have a choice to control his or her impulse regarding such negative stimuli. Although this may be accepted as consequences of being involved in any job but it is also rejected as lacking theoretical content on the causative factors that predispose workers to incivility behaviours. Some empirical studies has also

highlighted this relationship for example; the study by Joe-Akunne, Oguegbe and Aguuannu (2014) which investigated exploratory study of job insecurity and entrepreneurial intention as correlates of counterproductive work behaviours using 257 bankers in Awka. The participants were made up of 142 males and 115 females with the age range of 20 to 50, mean age of 29 and standard deviation of 7. Findings from the study implicated entrepreneurial intention to have a significant positive relationship with counterproductive work behaviour. They contended that entrepreneurial intention can predispose employees to counterproductive work behaviour in the workplace.

Theory of Planned Behaviour

The theory of planned behaviour has its roots in the Theory of Reasoned Action (TRA), which was proposed by Fishbein and Ajzen (1975). The theory was developed to understand entrepreneurial behavior. Entrepreneurial intentions are derived from perceptions of desirability, feasibility, and a propensity to act upon opportunities. In this model, perceived desirability is defined as the attractiveness of starting a business, perceived feasibility as the degree to which an individual feels capable to do so, and propensity to act as the personal disposition to act on one's decisions (Lee, Wong, Foo, & Leung, 2011). The theory consists of three major constructs, 1) the behavioural intention 2) subjective norms and 3) attitudes. The stronger the positive attitudes toward behaviour are and the stronger the social norms toward behaviour are, the stronger the behavioural intention is. If the intention is high, the individual is likely to perform the specified behaviour.

Behavioural Intention (BI) measures the strength of the intention to execute a specified behaviour. Subjective Norms (SN) describe the pressure from peers or friends to comply with specific norms. If, for example, entrepreneurship is seen as too risky by parents and friends, then

the individual is less likely to perform entrepreneurial behaviour. Attitudes (A) consist of expectations about the consequences of performing a specified behaviour.

Though the theory is without much criticism, it is however accepted because it highlights the important elements that precede most entrepreneurial behaviour which are desirability, feasibility and readiness to act upon opportunities. It is accepted because these elements may become negative instigators for all forms of uncivil behaviour in the organization. Studies by Fagbohunge, Akinbole & Adodeji (2012) revealed this. Fagbohunge, Akinbole & Adodeji (2012) revealed in their study that organizational politics injustice & work overload predicted work place fraudulent behaviours in Nigeria.

Social Cognitive Career Theory

This theory is an extension of Bandura's Social Cognitive Theory (Lent, Brown & Hackett, 1994). Many if not most behaviours used in the general decisions about behaviours that are largely under one's control, can be performed in the near future (donating blood, selecting low calorie food during a meal, wearing a bicycle helmet for safety) and generally do not require a long-term commitment to a major course of action. By contrast, the choice of a career is subject to an array of external limitations and involves a number of years of invested effort, and would on its face seem closer to entrepreneurial processes.

The criticism of Social Cognitive Career theory is that its focus is found on the premise that any action performed by the employees either in the positive or negative direction reflects the employee's career decisions of either to continue or the quit. Therefore, detrimental behaviours such as incivility are assumed to be choice action which is not always the case as there are other factors that predispose employees to incivility which does not reflect their career decision commitment or turnover. Evidence abounds in the study by Baron (1998) in which a study with

511 workers in online survey with age range of 23 and 54 years on an average age of 41.09 years in service based industries in Scotland was conducted on entrepreneurial intentions. From his findings, entrepreneurs often cope poorly in highly stressful environments and therefore make a number of cognitive errors that they would not make in less pressing situations. The proposed cognitive errors are based on the cognitive psychology literature but are not empirically tested on entrepreneurs. Among the biases proposed is affect infusion, which means that thoughts and decisions are more strongly impacted by emotions when situations are novel and demand reflection, something that is common with entrepreneurs. Another is self-serving bias, which means that entrepreneurs tend to attribute successful outcomes to themselves and negative outcomes to external factors. These highlighted shortcomings are the basis for organizational negative behaviors such as incivility.

Shapero and Sokol's Entrepreneurial Event Theory

When Shapero and Sokol (1982) introduced their entrepreneurial event model, they did not propose it as an intention model, but it was quickly seen and used as such in the literature (Kermit, 2008). The aim of the model is to provide an explanation for the processes that lead to an entrepreneurial event, that is, the moment of launching a new business (Kollmann & Kuckertz, 2006). The model assumes that inertia guides human behaviour until some event "displaces" that inertia and unblocks previously undesired behaviours. For example, a displacement, such as job loss, might alter the perception of the desirability to become self-employed. Shapero and Sokol (1982) classify these life path changes into three categories: First, negative displacements such as being fired, insulted and angered, being bored, reaching middle age, getting divorced or becoming widowed. The second is being between things such as graduating from high school, university, finishing military duty or being released from jail.

Especially this second category of between-things is potentially interesting for entrepreneurship education programmes since students often have no clear idea of what they want to do after graduation.

The third category is of a positive nature, the so-called positive pulls from the partner, mentor, investor or customers. Which behaviour is ultimately performed depends on the credibility of the alternatives and the propensity to act. Credibility in this context is given when there is perceived desirability and feasibility of the specified behaviour. However, this alone is not enough to execute a specified behaviour; what is needed is a precipitating event, a displacement event that changes these perceptions and propensity to act in such a way as to eventually perform the behaviour. Thus, if a displacement event triggers cognitive processes and changes perceptions of feasibility and desirability, the individual may act if the credibility of the specified behaviour is higher than that of the alternatives and if the individual has a general propensity to act on that action.

Shapero and Sokol's entrepreneurial event theory which is in contrast to Theory of Reasoned Action (TRA) and Theory of Planned Behaviour (TPB) received a lot of criticisms because it subjected entrepreneurial behaviour to "chance" or happening of an event which is believed to displace a person thereby motivating his or her entrepreneurial behaviour. The model fails to establish the relationship between the variables of focus in this study. However, chance and events are rejected as explanation for such calculated behaviours such incivility; consequently, the theory is rejected in the model of this study. Some empirical studies have equally buttressed this obvious lack like Gbadamosi & Nwosu (2011) who reported that while job satisfaction and organizational justice correlated with job commitment, entrepreneurial intentions was linked to

turnover intentions among employees. Turnover intentions have been known to correlate highly with deviant behaviours including incivility & CPWB.

Inside-Out and the Outside-in Taxonomy Theory of Entrepreneurship

The inside-out approach is the stream of studies that focus on the personal characteristics of entrepreneurs to understand entrepreneurship. On the other hand, the outside-in approach tries to explain entrepreneurship with the contextual environments. The symbiosis of entrepreneurship research has several other dichotomous naming; supply-side prospective and demand-side prospective (Thornton, 1999), and endogenous and exogenous processes (Carroll & Khessina, 2005). The obvious fact is that the creation of a new venture is an intended action by an individual entrepreneur, but also the entrepreneur cannot progress without an infrastructure and supporting environment (Thornton, 1999).

This theory is equally criticized because its major focus was on the interaction between personal characteristics of the employees or members of staff in relation to one another and the environment as predictors of entrepreneurial behaviour. Consequently, it lacks the explanation that certain behaviour may be trait oriented, environment prone or may emanate from reasoned action or planned behaviour. This is rejected in the theoretical model of this study due to these obvious shortcomings. Studies such as: Berglund (2005) have given highlight on this. Berglund (2005) investigated the influence of entrepreneurial action on other organizational outcomes among 1,390 workers in business based organization in Netherland. The minimum age of the volunteer participant was 25 years while the maximum was 47 years with an average age of 33.10 years. Participants were all in the third tier level in the organization. Berglund (2005) findings showed that entrepreneurial actions affected organizational processes either by way of

person perpetuating entrepreneurial actions or manipulating the structures through which it can be achieved. The crises of achieving these entrepreneurial intentions have been linked to several negative antecedents in the organization. Organizational variables such as staff relations, teamwork and workplace incivility correlated positively with entrepreneurial action.

Institutional Ecology Theory of Entrepreneurial Intentions

Institutional ecology highlights how legitimacy, social support, and approval from external constituents increase the likelihood that an organization can be successfully created (Meyer & Rowan, 1977). Baum and Oliver (1996) showed that socioeconomic context has an impact on organization creation rates. Aldrich (1990) divided institutional force affecting organization founding into sub-factors: politics and governmental policies, spatial location, culture, and other events specific to certain periods. Some of those factors are short-term and dramatic events, and others are long-term and repetitive events with cumulative power. In this paper, I use five categories for entrepreneurial environments; government policies and procedures, socioeconomic conditions, entrepreneurial and business skills, financial assistance, and non-financial assistance. All of these entrepreneurial environments might be working as ecological contexts to entrepreneurial intention. Therefore, developing environmental criteria for entrepreneurs will expand systemic means to thrive entrepreneurship in a region.

Although, this theory lends support to the fact that there are certain external circumstances such as legitimacy, social support, external recognition and accepted standards which are the precursors to entrepreneurial behaviour. These, according to the authors influence behaviour and conduct of the people even in establishing a business or exploiting an opportunity for gains and profits. There is evidence from previous studies that this is also applicable to entrepreneurial behaviour. Such evidence can be found in the studies concluded by Ogunbanila (2013) which

investigated predictors of incivility and found out that marital states & academic qualification affected incivility with job related negative emotions & organizational politics having higher predictive influence.

Moreover several other empirical reports by several authors have evidence linking the influences and association of incivility to several other organization variables. Some of these studies include the following:

Bibi, Karim & Din (2013) propounded that there is positive relationship between counter productive workplace behaviour and incivility. Their findings also established negative relationship between emotional intelligence to counter productive workplace behaviour which connotes inactivity.

Earlier, Shim, (2010) obtained a negative relationship between workplace incivility and intention to share knowledge which could be likened to entrepreneurial intention. McCroskey and Goodboy (2007) also established relationship with Machiavellianism and non-verbal immediacy & job satisfaction.

Berglund (2005) linked entrepreneurial action to negative outcomes of staff relations teamwork and workplace civility.

Baron (1988) noted in his study that workers with higher entrepreneurial intention cope poorly with highly stressful environments which lead to cognitive errors that might connate other negative behaviors.

Giacalone & Knouse (2010) revealed in their study that workers higher on Machiavellianism and hostility trait showed greater justification for sabotage and incivility as a means of information manipulation.

Ideahheua and Obetoh (2012) also found that the make up theory explained the relationship between organizational Machiavellianism and workplace incivility.

Theoretical Adoption for the Study

Strain and Learned Events Theory of Incivility

Having defined incivility as “low intensity deviant behavior with ambiguous intent to harm the target, in violation of workplace norms for mutual respect characterized by rude and discourteous behaviour and displaying a lack of regard for others (Anderson & Pearson, 1999), its dangers to the organizations is unquantifiable in view of the eventual effect it may bring to organizations. Consequently, this theoretical adoption is adopted in line with explaining the antecedents to the prevalence of workplace incivility with a consideration of the intrinsic and the extrinsic dimensions of incivility. “Strain and Learned Events Theory of Incivility” emerged out of the combination of General Strain Theory of Incivility, Social Learning Theory and Affective Events Theory of Incivility.

General Strain Theory (Agnew, 1992)

The theory emphasizes that the prevalence of workplace incivility is due to strains which foster negative emotions such as anger, frustration and depression.

Social Learning Theory (Bandura,1977)

The theory suggests that individual behaviour is influenced by role models for behaviour. Hence, if an individual observes others uncivil behaviours and their consequences, the individual acquires a repertoire of uncivil behaviours.

Affective Events Theory (Weis & Cropanzano,1996)

The theory proposes that organisational events are proximal causes of effective reactions. By implication, things happen to people in work setting and people often react emotinally to these events like work hassles, autonomy, job demands etc.

Therefore, strain and learned events theory of incivility entails the consideration that there are intrinsic and extrinsic factors that predispose an individual towards uncivil behaviours which underlines the suggestibility of Machiavellian ideation and entrepreneurial intention as intrinsic factors and work overload as extrinsic factor that predicts workplace incivility. Hence the term, Strain and Learned Events Theory.

Summary of Reviewed Literature

In consideration of the theoretical framework of the study, a number of reviews have been useful in this study in an attempt to establish the association among the variables of this study namely: machiavellian ideation, work overload, entrepreneurial intention and workplace incivility.

Anderson and Pearson (1999) defined incivility as “low intensity deviant behavior with ambiguous intent to harm the target, in violation of workplace norms for mutual respect. Vickers, (2006) added that it may not be ignored or overlooked because of the devastating results that it brings along to the organization (Vickers, 2006). Johnson & Indvik (2001) further opined that the instigator may claim that any harm experienced was due to oversight or ignorance on his part and the instigator can also deny harmful intent by claiming that the target has misinterpreted the behavior or that the target is hypersensitive. This is due to the fact that a person’s behavior can be differently viewed in different context by the perceiver. Its effects can include among other things: job dissatisfaction, lowered job commitment, low productivity among a host of others. A number of theories stand out in the theoretical model of the study; they are: Spiral

theory of incivility, General Strain Model, Social Learning theory, Social Exchange Model and Affective Events theory.

Using Spiral theory, Anderson & Person (1999) made attempt to explain the causative factors of incivility which is embedded in retaliation to wrongdoing as regards the relationship between perceived wrongdoing and subsequent aggressive actions that escalate into a spiral of conflict. Based on the spiral theory of incivility it can be concluded that incivility is a vicious cycle which can be triggered from a minor issue and escalate to severe coarseness. Essentially, it can spread like a virus that is difficult to stop or control. In order to discontinue incivility spirals, it is imperative to establish a civil culture and climate in the organization, especially a culture of zero-tolerance towards incivility (Pearson & Porath, 2005). The theory was accepted since it explains the continuum of the behaviour given certain organizational variables.

Agnew's (1992) General Strain Theory is generally accepted as the leading model that explains the causative factors of organizational incivility, deviant behaviour and other counterproductive workplace behaviour such as incivility. There is evidence that strong correlation between negative treatment by others, inability to achieve goals, the loss of valued possessions and incivility answers this causative inquiry. Agnew (1992) concluded that incivility and even crime may now be an illegitimate means of coping with experiences of strain and negative emotions, allowing the individual to escape or reduce the amount of strain and negative emotions or take revenge against the individual or situation that caused the strain.

Social Learning theory of Bandura (1977) was also reviewed. Its wild acceptance lie in the fact that crime and all forms of deviant acts are learned behaviour including incivility since they are not inert in man. By learning values, assumptions and norms of the organization through

observing other members, anti-social behaviour such as incivility is also learned. In propounding Social exchange theory as an explanation for the occurrence of workplace incivility, Blau (1964) subsumes both social learning theory and spiral theory in campaigning that social interaction and exchange is the primary causative factor of most learned behaviour in the organization without which learning will not be possible. Blau posits that social exchange makes it possible for people to be caught in the spiral chain of incivility either as a means of asserting oneself or as a means of retaliation. Also, Weiss & Cropanzano (1996) Affect Events Theory (AET) was also reviewed, the theory used emotional model to explain the causative factors of workplace incivility. The model was accepted although it was criticized for using only emotional background as explanation.

Several antecedents have been outlined in literature to lead to this unhealthy behaviour, however, for this study, Machiavellian ideation; work overload and entrepreneurial intention have been theorized to predict the incident of the behaviour.

Machiavellian Ideation

In explaining Machiavellian ideation, Machiavellianism was described as a trait that involves strategically manipulating others for personal gain, often against the other's self-interest (Wilson, Near, & Miller, 1996). As conceptualized by Christie and Geis (1970), in their book *Studies in Machiavellianism*, high Machs manipulate people to their advantage and tend to have little emotional involvement in their interpersonal relationships. Some basic theories were also brought forward to further add weight to it.

Heider's (1958) attribution theory, emphasized that the way people perceive and interpret stimuli around them determine to a large extent their reaction to that stimuli. The theory was not

accepted as the causative factor for Machiavellian ideation because the model reliance on how people sees and interpret stimuli.

Theory of reason action by Fishbein (1979) was also reviewed, the model emphasizes careful consideration of one's action before execution, however, it was not accepted on the basis that most Machiavellian action have grievous consequences which portrays the uselessness of the action. This gave room to further consider the theory of planned behaviour which has three main components namely; outcome, evaluation and expectations. Although it is accepted, there are still shortcomings based on the unpredictability of human behaviour especially in complex situations such as in the organization. Premack & Woodruff's (1978) theory of the mind was also appreciated but the attribution theory it has a weak explanation for behaviour causative factors of behaviour.

Both of the Skinner's Behavioural theory and Bandura's social cognitive theories were also reviewed and accepted in the cause of explaining theoretical background of the Machiavellian ideation. Theories associated with Machiavellian ideation were capped up with a review of humanistic theory embedded in the "free will" of man as the ultimate cause of an action. It was accepted because all human has rationality and thinking faculty which enables them perpetuates free will.

Work Overload

Thiagarajan, Chakrabarty, & Taylor (2006) described work overload as a role stressor perceived by an individual who does not have adequate time or energy to meet incompatible role expectations. According to Nwankwo, Kanu, Obi, Agbor, Agu and Aboh (2013) work overload refers to a situation where multiple work demands exceed available resources. Certain theoretical assumptions were equally considered such as:

Karasek's Job Demand-Control theory which emphasizes that the cause of overload stem from loss of control. However, this assertion was rejected in the theoretical basis of the study because having control on the organizational variables does not necessary eliminate its inherent stressors. Also, Caplan's Person-Environment Fit theory was rejected as appropriate for explaining overload behaviour although it is highlighted that a person need to fit with the work environment. However, Thom Catastrophe or equilibrium theory of overload was accepted. The theory draws attention on the disparity of resources and the demand for them as the primary cause of disequilibrium which in turn causes overload. Also, working memory theory was reviewed although it was not accepted because of its conceptualization on human limitation which is a weak argument for overload likewise the review of multiply resource theory of overload was equally rejected on the same premise.

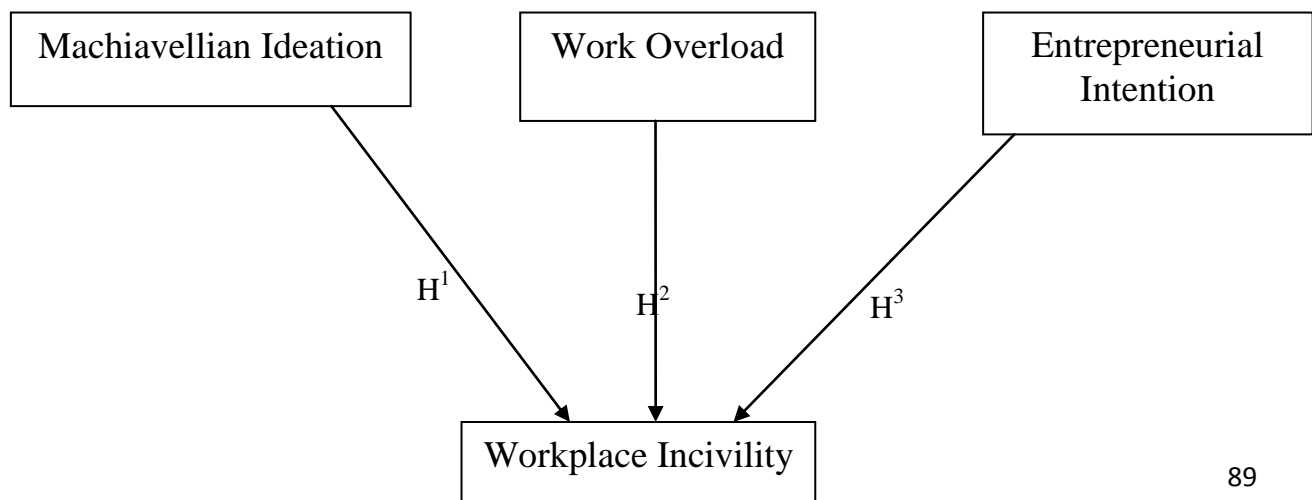
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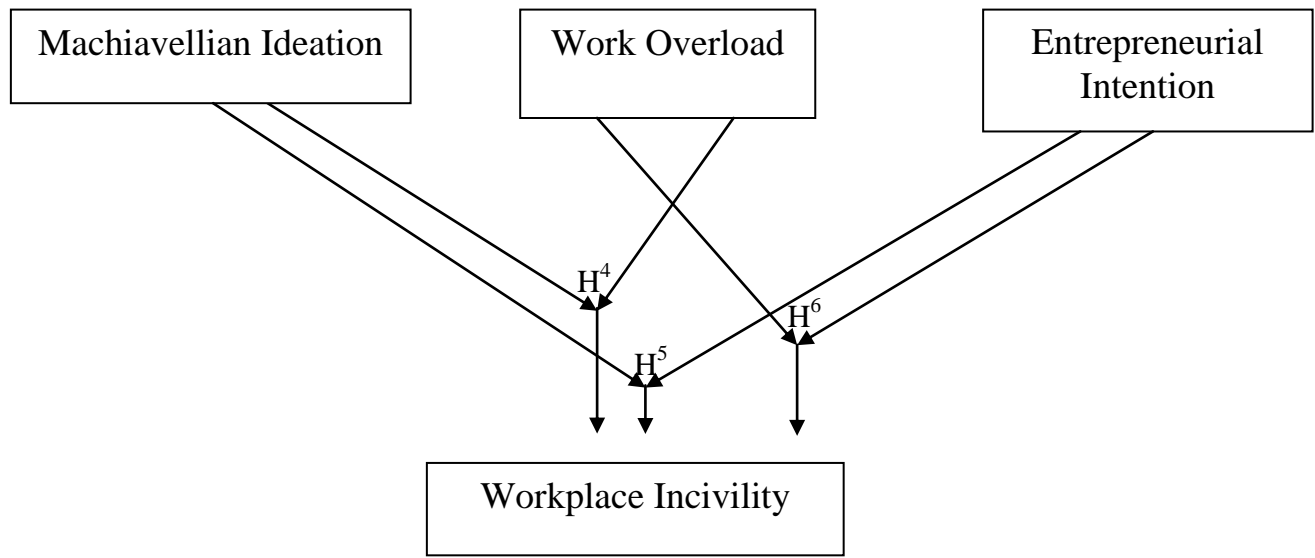
Another variable of the study which was reviewed is entrepreneurial intention which has been described as the process of exploring the opportunities in the market place and arranging resources required in exploiting these opportunities for long term gain (Joe-akunne, Oguegbe & Aguanunu, 2014). It is also the pursuit of opportunity without regard to resources currently controlled (Stevenson, 1983). Some theories were also reviewed with reference to entrepreneurial intention some of them are:

Trait theory was reviewed as those inert qualities which increase entrepreneurial behaviour as the source of entrepreneurial intention. However, this theory is rejected in the model of this study. Equally Bird's econo-Psychological model was also reviewed. The theory is embedded on desire and ability of the entrepreneur to initiate profitable business as the major factor explaining entrepreneurial intention. The position of this theory was however rejected.

Behavioural theory attempts to better understand trait theory by proposing that behaviour characteristics are the major factors that spring up entrepreneurial intention. It is accepted because entrepreneurial intention is on itself is a human behaviour. Austrian approach emphasizes market forces as the motivator of entrepreneurial intention. It is accepted because it explains availability of actionable behaviour. Both expectancy theory and motivation theory applied the principle of desirability as the motivator of human behaviour including entrepreneurial intention. Another theory considered is theory of planned behaviour which emphasize that entrepreneurial behaviour fall within the planned behaviours of man. The theory was accepted likewise the social cognitive career theory which explains the inevitability of human interaction and the precursor for entrepreneurial intention. Next is Shapero and Sokol theory which emphasizes chance as the moderator of behaviour. It is rejected because events that happen by chance are not enough to instigate action in certain circumstances. Finally, inside out and outside-in taxonomy theory hinged its assumptions on the influence of human interaction and personal characteristics as the leading cause of entrepreneurial behaviour although it is accepted; alongside institutional theory because it recognizes the conduct of legitimacy and legality as the prima face condition for all entrepreneurial behaviour.

Conceptual Framework for the Study





The conceptual framework above, explains the study expectation that Machiavellian ideation, Work overload and Entrepreneurial intention of bankers will jointly predict workplace incivility. Secondly it is expected that there will be a joint prediction of Machiavellian ideation and work overload, Machiavellian ideation and entrepreneurial intention and work overload and entrepreneurial intention on workplace incivility of bankers.

Hypotheses

The study tested the following hypotheses:

1. Machiavellian ideation will significantly predict workplace incivility among bankers.
2. Work overload will significantly predict workplace incivility among bankers.
3. Entrepreneurial intention will significantly predict workplace incivility among bankers.
4. Machiavellian ideation and work overload will jointly predict workplace incivility among bankers.
5. Machiavellian ideation and entrepreneurial intention will jointly predict workplace incivility among bankers.

6. Work overload and entrepreneurial intention will jointly predict workplace incivility among bankers.

CHAPTER THREE

METHOD

This chapter examined the approaches adopted in the study. It highlighted information about the participants, research instruments used, the pilot study conducted as well as the design and statistics that guided the statistical analysis.

Participants

The population of the study is made up of bankers. The choice of bankers for the study is borne out of the recent retrenchments witnessed by most Nigerian banks following their inability to meet up imposed financial targets due to economic situation in the country. These imposed targets are now met with aggressive behaviours which are believed to predispose bankers to uncivil practices in order to meet up their targets. The Participants were made up of 826 (Eight hundred and twenty-six) bankers drawn from banks within three commercial cities in Anambra State namely: Awka, Nnewi and Onitsha. In order to ensure that the participants were given equal opportunities of being chosen, a probabilistic style of sampling known as systematic sampling was used to determine the banks that were used for the study. This was done by listing all the banks within the area and selecting after the count of 1(one). Subsequently, convenient sampling was used to draw the participants from the chosen banks by choosing bankers who consented to be part of the study. (See Appendix III for frequency distribution of banks and participants). The 826 bankers were made up of 365 men and 461 women. The bankers are of the mean age of 33.9, standard deviation of 5.4 and age range of 24 to 58 years. The bankers had minimum education qualification of Ordinary National Diploma (OND) and maximum qualification of Ph.D.

Instruments

The study made use of four instruments, namely – Workplace Incivility scale, MACH IV Test, Job Overload Scale and Entrepreneurial Intention Scale.

Workplace Incivility Scale

Workplace incivility was measured using workplace incivility scale developed by Cortina, Magley, Williams and Langhout (2001). Workplace Incivility Scale (WIS) is a seven item scale designed to measure the frequency of participant's personal experiences of uncivil conduct, describing how often they have experienced such behaviour from a co-worker or supervisor. In other words, the scale (WIS) assesses actual experiences of specific behaviours, rather than general perceptions or imagined reactions to hypothetical scenarios. Participants responded using a 5-point response scale ranging from (1) once or twice a year to (5) everyday.

This measure of workplace incivility is very common in literature and has been used in a variety of settings (Kern & Grandey, 2009; Reio & Sanders-Reio, 2011, Smith, Andrusyszyn & Laschinger, 2010). In order to access whether the incivility items actually represent a single identifiable construct, Cortina et al (2001) conducted confirmatory factor analysis on the seven items. All of the items loaded significantly onto a single factor model with standard errors less than .03. Cortina et al (2001) also obtained alpha coefficient of .81 which demonstrated to be highly reliable and cohesive. In Nigeria, Ogungbamila (2013) ensured Nigerian suitability by making use of workplace incivility scale after obtaining internal consistency of .90 alpha coefficient for Nigerian workers.

Machiavellian Ideation

Machiavellian ideation was measured using MACH IV test developed by Christie and Geis (1970). Mach Iv scale is a twenty item questionnaire designed to measure a respondents' feeling about whether a person believes that others are susceptible to manipulation in interpersonal situations. The scale contains statements in three substantive areas: Machiavellian views, tactics and morality. Participants are expected to respond on seven (7) - point likert scale ranging from (1) Strongly Agree to (7) (Strongly Disagree).

Meyer (1992) reported a test-retest reliability of .73 over two weeks. Christie and Geis (1970) reported a split half reliability averaged 0.79, Gosh and Crain (1996) obtained a cronbach coefficient of 0.74 in a study of tax compliance behaviour, while Hunt and Chonko (1987) obtained alpha coefficient of 0.76 in a study of marketing practitioners. For Nigerian suitability, Olasehinde (1973) obtained a split-half reliability coefficient of .81.

Work Overload

Work overload was measured with job overload scale developed by Caplan, Cobb, French, Van Harrison and Pinneau (1980). The scale is made up of eleven items designed to measure employee's work overload. This focuses on the employee's perception of quantitative role overload (rather than their mental strain or psychological pressure) and asks for description of the perceived pace and amount of work. Responses will be obtained on a 5-point likert type scale where 1 = rarely and 5 = very often.

Caplan et al (1980) obtained alpha coefficient of .81 while Fields (2002) obtained the coefficient alpha value of .72. For Nigerian suitability, Nwankwo, Kanu, Obi, Sydney-Agbor, Agu & Aboh (2013) obtained internal consistency estimate reliability coefficient of alpha = .84.

Entrepreneurial Intention Scale

Entrepreneurial intention was measured using a four item questionnaire developed by Kickul and Zaper (2000). The items are designed to measure a respondent's intention for entrepreneurial activity. Responses to these items was indicated on a seven-point likert scale ranging from (1) Strongly Disagree to (7) strongly Agree. Gbadamosi and Nwosu (2011) adapted the scale and ensured it's suitability for Nigerian use by obtaining alpha-coefficient of .90.

Procedure

Pilot Study

For the purpose of the study, the researcher subjected the instruments to pilot study using 103 employees working with micro finance banks in Awka. The findings of the study indicated a cronbach alpha of .80 for Workplace Incivility Scale, .71 for Organizational Machiavellianism scale, .79 for Job Overload Scale and .73 for Entrepreneurial Intention Scale. Based on the postulated assumption of Sekaran (2000) which suggested that the overall reliability coefficients lower than .60 are considered poor, in the range of 0.60 and .80 acceptable, and range of .80 and above are considered very good, the respective reliability coefficients of the instruments obtained in the pilot study are suitable and was used in the study.

Main Study

The researcher collected an introduction letter from the Department of Psychology, Nnamdi Azikiwe University. This letter introduced him as a researcher to the banks. The banks were chosen through a systematic sampling technique where all the banks within the three commercial cities of Anambra State – Awka, Nnewi and Onitsha were given equal opportunity of being

chosen. Thereafter, using a convenience sampling, the study participants were drawn from the chosen banks.

The researcher met the Heads of Operation of the chosen banks with the letter of introduction as a researcher. With the help of the banks' operation heads and research assistants, the participants were given 1108 copies of the questionnaire where they first of all responded to a consent form that made up the first section of questionnaire.

Upon the collection of the questionnaires, the participants who consented to be part of the research with their copies of the questionnaire correctly filled were used for the study. The participants were given up to one week (Monday to Friday) to complete and return the questionnaires. Out of 1130 copies of the questionnaire distributed, 826 copies were consented to, returned and used for the study.

Design and Statistics

Because the study investigated Machiavellian ideation, work overload and entrepreneurial intention as predictors of workplace incivility using questionnaires, the study adopted a cross-sectional survey research with a predictive design. Hence, moderated multiple regression was employed as the statistical tool for data analysis.

Justification for moderated multiple regression : Based on the study hypotheses 4, 5 and 6 that is stated to check interaction effect on incivility, simple multiple regression cannot permit for such analysis, hence moderated multiple regression was employed to check for the interaction effect. The use of moderated multiple regression for such interaction has been supported in literature by studies conducted by Aguinis (1995), Sheih (2008) and Nwafor, Onyeizugbo and Anazonwu (2015).

CHAPTER FOUR

RESULT

Table 1: Descriptive Analysis of the Study Variables

		<i>\bar{X} Male (std)</i>	<i>\bar{X} Female (std)</i>	<i>Total \bar{X}(std)</i>
1	Workplace incivility	34.53(4.9)	33.45(5.6)	33.92(5.4)
2	Machiavellian ideation	32.99(7.3)	31.82(7.4)	32.34(7.4)
3	Work overload	33.63(5.6)	34.41(6.3)	34.06(6.03)
4	Entrepreneurial intention	23.17(3.0)	22.73(3.1)	22.92(3.10)

The result of data analysis yielded the descriptive output (mean and standard deviation) of the study variables.

Table 2: Zero Order Correlation Matrix Using Raw Data

		1	2	3	4
1	Workplace incivility	1			
2	Machiavellian ideation	.34 ^{xx}	1		
3	Work overload	.04	.03	1	
4	Entrepreneurial intention	.10 ^x	-.02	-.01	1

** p <.01; * p < .05

Table 2 shows the zero order correlation matrixes of the studied variables. Importantly, there was a significant correlation between workplace incivility and Machiavellian ideation $r=.34$, $P<.01$. Also the correlation between workplace incivility and entrepreneurial intention was significant $r = .10$, $P<.05$. However incivility did not significantly correlate with work overload $r = .04$, $P>.05$. The correlation among the independent variables was not significant.

Table 3: Standardized Beta Coefficient Table for Independent and Interaction Effects of Machiavellian Ideation, Work overload and Entrepreneurial Intention on Workplace Incivility.

Predictor variables	$R^2(\Delta R)$	$df_1(df_2)$	F	B	Std Error
Model 1	.12(.13)	3(822)	39.46**		
A. Machiavellian ideation				.34**	.024
B. Work overload				.03	.03
C. Entrepreneurial intention				.10*	.06
Model 2	.13(.011)	6(819)	21.61**		
A. Machiavellian ideation				.35**	.02
B. Work overload				.02	.03
C. Entrepreneurial intention				.09*	.06
A*B				-.01	.01
A*C				.09*	.01
B*C				-.06	.01

**P<.01, * P<.05 $\Delta R = \text{change in } R$

To test the hypotheses, moderated multiple regression analysis made available in SPSS 19.0 was used. The following outcomes were obtained. Model 1 in Table 3 shows that when Enter method was applied for the three independent predictors (Machiavellian Ideation, work overload and entrepreneurial intention), the adjusted $R^2 = .12$. This implies that the multiple models contributed 12% in understanding workplace incivility. The ANOVA summary (F ratio) shows that the adjusted R^2 Value was significant. $F(3,822) = 39.46$ $P < .01$.

The first hypothesis tested shows that Machiavellian ideation is a significant predictor of banker's workplace incivility: $B = .34$ $P < .01$. The positive beta coefficient implies that high Machiavellian ideation will significantly predict higher workplace incivility among the participants. Hence, the alternate hypothesis was accepted. See Table 3(Model 1).

Contrary, findings rejected the second alternate hypothesis. Work overload did not significantly predict workplace incivility: $B = .03$, $P > .05$. By implication, individual perception of work overload is not a significant predictor of workplace incivility among bankers. See Table 3. (Model 1).

Hypothesis 3 as shown in the findings is significant and accepted. Entrepreneurial intention predicted workplace incivility, $B = .10$, $P < .05$. The positive beta coefficient suggested that higher entrepreneurial intention predicts higher workplace incivility among bankers. See Table 1 (Model 1).

Hypotheses 4, 5 and 6 were tested in Table 3 (Model 2).

Model 2 shows that the adjusted r summary for the interactions is $R^2 = .13$. By implication, interaction model contributed 13% of the understanding of workplace incivility when the independent predictors were not controlled. The ANOVA summary shows that the adjusted R^2 is significant, $F(6, 819) = 21.61$, $P < .01$.

The fourth alternate hypothesis did not show significant interaction between Machiavellian ideation and work overload in predicting workplace incivility, $B = -.01$, $P > .05$. This implies that there is no significant interaction effect of Machiavellian ideation and job overhead on workplace incivility. Hence the hypothesis was rejected. See Table 3 (Model 2).

Hypotheses five shows that the interaction between Machiavellian ideation and entrepreneurial intention is significant $B = .09$, $P < .05$. This implies that there is a significant interaction between Machiavellian ideation and entrepreneurial intention on workplace incivility. Hence the alternate hypothesis was accepted. See Table 1 (Model). Confer figure 1 below.

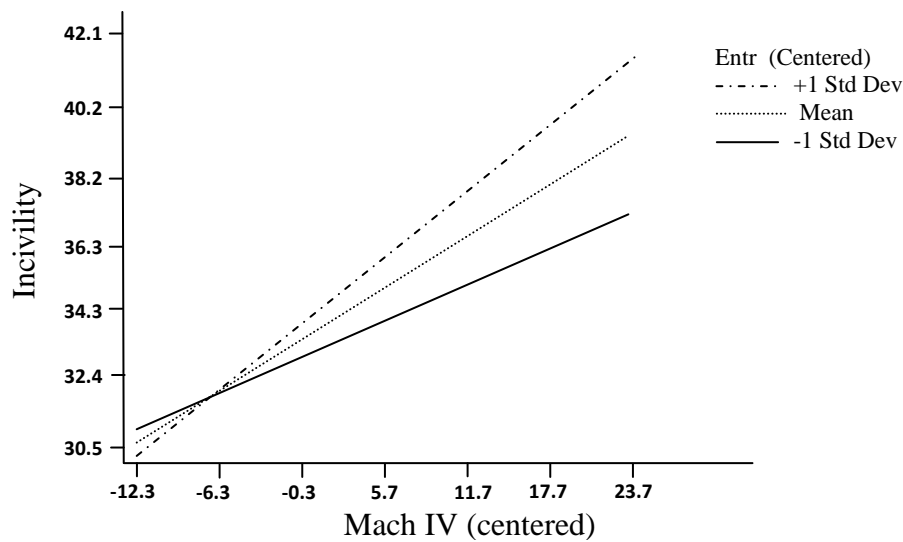


Figure 1: Interaction Graph for Machiavellian Ideation and Entrepreneurial Intention on Workplace Incivility

The moderator entrepreneurial intention for this interaction shows that when the entrepreneurial intention is high as shown in +1 Std in legend above, the slope coefficient is .32; intercept = 34.45, $P < .01$. This indicates that when entrepreneurial intention is high and Machiavellian ideation is equally high, there will be significant increase in workplace incivility. On the other hand, when entrepreneurial intention is low and Machiavellian ideation is high, there is equally significant workplace incivility, slope coefficient = .19, intercept 33.40, $P < .01$.

The sixth hypothesis as reported in the finding did not show significant interaction between work overload and entrepreneurial intention in predicting workplace incivility, $B = -.06$, $P > .05$. This equally implies that there is no significant interaction effect of work overload and Machiavellian ideation on workplace incivility. Hence the hypothesis was rejected.

Summary of Result

1. Machiavellian ideation significantly predicted workplace incivility among bankers.
2. Work overload did not significantly predict workplace incivility among bankers.
3. Entrepreneurial intention significantly predicted workplace incivility among bankers.
4. Machiavellian ideation and work overload did not jointly predict workplace incivility among bankers.
5. Machiavellian ideation and entrepreneurial intention jointly predicted workplace incivility among bankers
6. Work overload and entrepreneurial intention did not jointly predict workplace incivility among bankers.

CHAPTER FIVE

DISCUSSION AND CONCLUSION

Discussion

This study examined Machiavellian ideation, work overload and entrepreneurial intention as predictors of workplace incivility among bankers. What was sought was how the influence of the predictor variables namely: Machiavellian ideation, work overload and entrepreneurial intention would indicate the prevalence of workplace incivility. Workplace incivility was conceptualized as a mild deviant behaviour capable of affecting fundamental interaction principles among workers such as trust, respect, esteem, integrity, solidarity and cooperation. These fundamental interaction principles are ideally pre-requisites for peaceful and harmonious existence of workers which is the bedrock for workplace socialization, teamwork and consequently effective productivity. In view of its importance to organizational success, the study tested six variables that may be consequential to the prevalence of workplace incivility. It is the study's expectation that findings as will be discussed shortly will help organizations find the right footing as regards the immediate and remote causes of workplace incivility and the antecedents that reinforce its prevalence. It is against this backdrop that the following discussions on statistical findings are made.

The first hypothesis tested the predictive influence of Machiavellian ideation on workplace incivility. Both positive and significant correlation was found between the predictor variable Machiavellian ideation and workplace incivility. The finding was found to be consistent with both theoretical and empirical reports of previous researchers on the influence of Machiavellian ideation on a wide range of uncivil behaviours. For example, Tang & Chen (2008) found negative relationship between Machiavellian ideation and ethical decision making implying that

low levels of Machiavellian ideation correlates higher ethical decision making. The study models Machiavellian ideation and workplace incivility as intrinsic behaviour hence their finding in relation to the present study presents Machiavellian ideation as a behaviour that has several internal factors which predisposes a person to certain behavioural trends which may be geared towards conformity or deviance. This assertion is amply supported by the Heider's (1958) theory of attribution which emphasize that certain intrinsic dispositional factors are the reasons for behavioural changes and modification. Equally, Premack & Woodruff's (1978) theory of the mind emphasizes that the capacity to attribute certain independent mental states, contents and processes to intrinsic factors such as desires, concepts, intentions and emotions are the major motivational factors to behavioural changes. These may initiate and sustain Machiavellians' deviant behaviour in the organization.

These theoretical assertions are also supported by empirical findings of Rogojan (2009) which supported internal dispositions as the major factor that motivate Machiavellian behaviour in the use of aggressive behaviour to enforce achievement of goals regardless of others circumstances, feelings, rights and needs. Here, aggressive behaviour represents a form of deviant behaviour. Again, Rogojan (2009) presents intrinsic dispositional factors which influence behaviour patterns just like in the case of Machiavellian ideation and incivility as been hypothesized by the researcher in the current study.

The relationship between Machiavellian ideation and workplace incivility can further be understood with the theory of planned behaviour and behavioural theory of Skinner. Both theories maintain that behavioural outcomes remain the primary motivator of most rational behaviour including deviant behaviours such as incivility. This was also upheld in the study by Idiahheu & Obetoh (2012) and Ogungbamila (2013) which respectively found out that most

uncivil workplace behaviour among Nigerian workers emanate from unresolved injustice and inherent organizational politics. The finding also emphasized the impacts of intrinsic factor in behaviour shaping. The authors concluded that most deviant behaviours in the organization are “make-up” behaviour which reflects internal dispositions towards organizational stimuli. These internal dispositions as described by Heider’s (1958) attribution theory may be causative factors to the prevalence of workplace incivility. Previously, the findings of Adenike (2011) which is anchored on Bandura’s socio-cognitive theory emphasized that organizational environment which includes justice dimension and politics are intrinsic factors which predispose most workers to all forms of deviant and counterproductive behaviours such as workplace incivility. In consideration to these theoretical and empirical assertions in literature, it is accepted that Machiavellian ideation being an intrinsic factor of behaviour significantly predicts workplace incivility as a means to achieving one’s goals in the organization.

In the second hypothesis, work overload was tested as predictor of workplace incivility and findings indicated that significant correlation was not found between the predictor variable work overload and workplace incivility. The finding followed a classification of work overload as an extrinsic determinant of behaviour. Although it is expected that work overload being a role stressor will pattern deviant behavioural changes such as incivility, its correlation did not reach significant proportions.

The outcome of the second hypothesis is in agreement with the works of Zhoe, Che, Yan and Meier (2015). The study examined the moderating effects of two chronic stressors as examples of situational conditions-workload and organizational constraints. Findings indicated that chronic workload significantly moderated the relationship between workplace incivility. This relationship was found to be stronger for individuals with low chronic workload as compared

with high chronic workload. One possible explanation for this unexpected pattern is that workload can also be considered as a challenge stressor. Thus high workload might not necessarily deplete people's resources and energy, because employees might consider high workload as opportunities for growth and learning. Hence, the study did not find a significant prediction between work overload and incivility among bankers. The finding is largely supported by job demand-control theory by Karasek (1979) which emphasized that excessive physical and psychological demands and pressures impact on the stress levels of workers which affects them most significantly. However, the author highlighted that these demands and pressures are not the important contributors to avoidance behaviours to strain experience including various forms of organizational counterproductive workplace behaviours such as incivility. Karasek's model emphasized that it is the lack of control to strain experience that occasion behavioural changes intended to avoid the impacts of the stressors or the strain. This need to avoid the stressors and the strain are not usually enough to breed behavioural changes without adequate internally motivated factors.

In line with the above theory, there is empirical support from the study by Nwankwor, Kanu, Obi, Agbor, Agu and Aboh (2013) that having control on the sources of overload does not necessarily annihilate the impacts of the stressors and the strain rather what actually cause behavioural reactions such as incivility is lack of compliance to both employee and psychological contract. The authors above found that compliance to terms of employment in respect to the effects of overload actually overshadows the complaints to it and consequently save unpalatable situations that might arise from contract breach. Their finding also found support in the works of Adenike (2011) which classified counterproductive workplace behaviour as behaviours that emanate from lack of environmental harmony with the aspirations of the

employees such as unfavourable organizational climate e.g. organizational injustice, politics and overtime policies. This assertion can also be linked to the proponents of catastrophe theory of overload by Thom (1975) which defines organizational changes as a discontinuous changes and distortions in equilibrium. The theory maintain that it is not the presence of the stressors or the strain that predicts behavioural changes rather the lack of equilibrium or harmony between the stressor and the capacity to cope with them that predicts behavioural change. Consequently, there is a strong support that the finding which confirmed that work overload did not significantly predict workplace incivility is consistent in line with both theoretical and empirical literatures.

In the third hypothesis, the study tested entrepreneurial intention as a predictor of workplace incivility among bankers. The outcome of this hypothesis indicated a significant correlation between entrepreneurial intention and workplace incivility. Given the design of the study, entrepreneurial intention as an intrinsic factor of behaviour predicted behavioural changes in form of workplace incivility among bankers. There is evidence in literature that entrepreneurial intention precede behavioural changes; in accepting the findings in hypothesis III, it is important to consider Baron (1998) Trait theory of entrepreneurship which recognizes the place of fundamental inheritance as internal factors that motivate the human behaviour. Those internal factors are what Baron later in (2004) recognized as mental cognitive mechanisms which propel behaviour at any given time. Also, Simon & Houghton (1999) emphasized that these cognitive mental mechanisms are factors that predispose individuals towards behavioural changes especially in the presence of exploitative opportunity for gain or profit. Behavioural changes are usually dispositional factors which are caused by objective motivations. This motivation may define the path to the pursuit of this opportunity which may result in the use of various forms of

incivility to attain this goal. Also, Birds' (1988) Econo-psychological theory of entrepreneurship called these mechanisms potential factors of desire and ability. Bird emphasized that it is this desire and having the ability that motivate workers towards causes of action geared with intent on achieving the gains of the identified opportunity without recourse to its outcome. The author further continued that these motivated behaviours may be associated with either of positive or negative outcome.

The author went further to theorize that the essence of these behavioural trends is targeted at removing perceived obstacles to exploiting a business opportunity. The finding is further supported by Expectancy theory of Vroom (1964) which suggests that expectations are the major causes of behavioural changes especially in appreciating the emergency and prevalence of counterproductive workplace behaviours. Vroom proposes that what determines the outcome of a behaviour is the motivation towards accomplishing it. Vroom went on to suggest that desirability of the outcome motivates the need to accomplish it and in line with our model in this study, this may become antecedents to using any available means to accomplish those goals including the use of uncivil behaviours.

Similarly, entrepreneurial intention is also accepted as a predictor of workplace incivility in line with Shapero & Sokol (1982) Entrepreneurship Event theory. The theory emphasized that events are antecedents to entrepreneurial behaviour especially in the presence of a business opportunity. The authors maintain that inertia is the principle that govern and control most human behaviour although certain circumstances may actually evoke behaviours that are counterproductive to organizational norms as a means to actualizing an enterprising opportunity. These antecedents may largely be dependent on the interplay of employee's personal characteristics and the pressures exacted by the environment. Thornton (1999) demonstrated this assertion with the aid

of Inside-Out and outside-in Taxonomy theory of entrepreneurship. Thornton (1999) highlighted the importance of personal characteristics in predicting behavioural change in the presence of an entrepreneurship event. The author suggests that differences in personal characteristics may be the foundation of various forms of counterproductive workplace behaviour.

There is also robust empirical evidence supporting these theoretical assertions in line with the current findings. For example, Berglund (2005) found that entrepreneurial intention affected behavioural changes among workers. Specifically, the author found that entrepreneurial behaviour accounted for the manipulation of organizational structures and processes in order to achieve one's own personal goals and objectives. This no doubt is a form of counterproductive behaviour occasioned by behavioural change to accommodate one's exploitative opportunity. Consider also that Gbadamosi & Nwosu (2011) found significant correlation among job satisfaction, organizational justice, job commitment and turnover intentions whereas counterproductive workplace behaviours correlated highly with turnover intention which may suggest need to exploit a business opportunity. It is therefore accepted that in line with these theoretical and empirical assertions, entrepreneurial intention predicts workplace incivility as demonstrated in hypothesis III.

Hypothesis four tested the joint predictive influence of Machiavellian ideation and work overload on banker's incivility. Findings indicated that the hypothesis was rejected. The findings emphasizes that the prevalence of workplace incivility is not a response from Machs attempting to avoid the strains which foster organizational frustrations as posited by Agnew (1992). The interaction is further not in congruence with the Affective Event theory by Cropanzano (1996) which insists that organizational events are proximal causes of affective reaction including counterproductive behaviours. This theory has found acceptance in the study by Nwankwor et al

(2013) which found out that although statistical evidence suggests that role stressors evoke the prevalence of counterproductive behaviours such as incivility and sabotage, it is not in association with antecedents of psychological contract breach as an internal factor. Hence, Nwankwor et al (2013) maintained that having control on the sources of overload does not necessarily annihilate the impacts of the stressors and the strain rather what actually cause behavioural reactions such as incivility is lack of compliance to both employee and psychological contract.

The fifth hypothesis which tested the joint predictive influence between two intrinsic factors of behaviour (Machiavellian ideation and entrepreneurial intention) on workplace incivility was confirmed. This indicated that Machiavellian ideation and entrepreneurial intention jointly predicted bankers incivility. The attribution theoretical assertions of Heider (1958) compliment the behavioural theory by Skinner (1978). Both theories support that behavioural outcomes remain the major motivators of behaviour which also include counterproductive workplace behaviours such as incivility. Both theories equally compliment Baron (1998) Trait theory of entrepreneurship which recognizes inheritance as internal motivator of most entrepreneurship behaviours. Baron (2004) conceptualizes these traits as mental cognitive process that initiates behaviour. In view of how these intrinsic factors correlate workplace incivility and other counterproductive behaviours, Simon & Houghton (1999) emphasizes that these internal cognitive mechanism is what predisposes individuals to certain deviant behaviours which is initiated for the prospect of exploiting an entrepreneurial opportunity. The findings agrees with the latter's assertion which is also in congruent with Birds (1988) Econo-psychological theory of entrepreneurship that these internal mechanism are the potential factors that evoke desire and ability to take certain causes of action targeted at a profitable outcome.

Empirical support for the above has been found in the works of Fitzsimmons & Douglas (2005) which found over-confidence as a significant predictor of entrepreneurial behaviour. Also, Vanishree (2013) found negative association among job stressors, role ambiguity, entrepreneurial intention and deviant behaviours. Goh (2006) also found association among job stressors, entrepreneurial intention and incivility. The findings of the authors above are supported by expectancy theory of Vroom (1964) which supports the model of the current study that the interaction of Machiavellian ideation and entrepreneurial intention will significantly predict workplace incivility.

In line with the above, consider also that Pretheeba (2014) posits that entrepreneurial intention is dependent upon intrinsic factor of motivation and behavioural control and its prevalence differ significantly between males and females. Pretheeba (2014) position gets support from motivational theory of Kanugo (1979 & 1982). The theory posits that different approaches to job involvement may depend on psychological and sociological factors inherent in individuals. The author continues that these may be the reason for conformity and deviance behaviours in the workplace. In the instance of Machiavellian ideation and entrepreneurial intention, these might elicit deviant behaviour such as workplace incivility.

Finally, in hypothesis VI, the joint predictive influence of work overload and entrepreneurial intention on workplace incivility was not confirmed. This indicated that the interaction was not significant. The finding is accepted because although Karasek (1979) provides that excessive demands and pressures (over load) impact on both stress and strain levels, however, internal dispositions other than external pressures as proposed by Heider (1958) are the major contributors to behavioural changes. It is therefore logical and consistent to hold that the interaction of both intrinsic and extrinsic factors may influence behavioural changes that are not

significant enough to be sustained without sufficient motivation of the internal dispositional factors.

In the instance of counterproductive goal directed behaviour such as workplace incivility, the interaction of entrepreneurial intention as an internal dispositional with work overload factor may not be enough to predict workplace incivility. It is therefore theoretically acceptable that the model was not confirmed as the interaction failed to reach significant proportions. For example, although Berglund (2005) found significant relationship between entrepreneurial behaviour and counterproductive workplace behaviour such as manipulation of structures for personal gain, social support theory by Johnson & Hall (1988) proposes that higher levels of social support among workers is capable of suppressing the prevalence of counterproductive behaviours. Their theoretical assertions are equally supported by Karasek & Theorell (1990) model of social support. In line with these findings, the findings of the current study that work overload and entrepreneurial intention did not predict workplace incivility as highlighted in hypothesis VI is valid in the study.

Limitations of the Study

Although the present study has yielded some preliminary findings, its design is not without flaws. A number of caveats need to be noted regarding the present study.

The conceptual and the theoretical framework for this study hypothesized that given their antecedents to organizational interaction, that Machiavellian ideation, work overload and entrepreneurial intention will positively and significantly predict workplace incivility. What was considered was the independent influence and combined interaction of the predictor variables and the criterion variable workplace incivility. The presence of the mediating factors in the organization like income was not integrated in the model of the study. Consequently, findings

may not be easily generalized especially in the presence of certain organizational variables that may suppress the influence of the studied variables in this study.

One major limitation to this study is that the sample consisted of banks who acknowledged the essence of the research as mainly for academic purposes which informed their decision to be part of the study. However, the participants did not fully believe in the confidentiality of their responses especially when the researcher distributed the copies of the questionnaire to them through the help of their supervisors. This adversely affected their responses.

The data collection was confined to only three commercial cities in Anambra State. The replication of the study at different regions of the country would enable better generalizability of the findings of the study.

The sample for the present study consisted of 826 bankers. This sample is only a very small proportion of the entire population of bankers in the country. Therefore, research studies with much larger sample size beyond Anambra State would be required to ensure appropriate generalization of the findings of the study.

The study was limited to the banking sector as a private organization. There is wide evidence within literature of the prevalence rate of workplace incivility, Machiavellian ideation, work overload and entrepreneurial intention in public and government agencies and organizations like universities and ministries. Consideration of public and private organizations in a study of this nature would have revealed more interesting findings.

The present study has relied largely on quantitative method of data collection and is therefore restrictive. Therefore, a mixed method of qualitative and quantitative method of data collection should be undertaken in future to reduce response bias and improve the quality of data collection.

Recommendations and Suggestions for Further Studies

Government in advocating for entrepreneurship in the face of economic recession should understand that such moves will have a negative effect on workers who are working with corporate organizations. This is because, entrepreneurial intention outside an organization is encouraged while entrepreneurial intention within organization is discouraged as it will allow for less commitment to organizational goals and objectives by organizational members. Therefore, policies should be made to encourage workers to be dedicated to their organizations to ensure optimum performance while those not working with organizations should be encouraged to think of establishing their own businesses and become successful entrepreneur.

Government should also intervene in the lack of job insecurity been witnessed by Nigerian banks. This insecurity can be seen as a major reason why most bankers channel organizational resources towards establishing their own businesses in order to be the boss of their own. This behavior of course undermines organizational productivity, efficiency and effectiveness.

There is need for organizations to check-mate and manage the incidents of Machiavellian traits in order to nib its negative consequences at the bud. Organizations should open realizable windows for ventilation of employees' anger and frustration which are the predominant factors that motivate employees to use unsanctioned means to attain their goals. These windows should be improved upon to keep them motivating and attractive to workers.

Organizations need to enact organizational legislations in order to provide laws that govern the conduct of organizational members. These laws should be spelt out in clear terms the rewards and punishment of offenders especially at the instance of workplace incivility. The implementation to these laws will determine the organization's success. Therefore, there should be enforcements of the laws made in order to yield workers compliance to the laws.

Recruiting agencies and organizations should develop instruments that will enable the organization identify applicants with excessive Machiavellian trait and entrepreneurial trait in order to determine the disposition of the applicants in helping to achieve the organizational goals if eventually employed. This will help have an early control on the antecedents of workplace incivility.

Implications of the Study

The antecedents to the growing incivility are many; however, there are certain organizational factors which predispose workers more to the prevalence than others. Some of them have been hypothesized in this study as Machiavellian ideation, work overload and entrepreneurial intention and may have the following implications to the employees' interaction, organizational productivity and effectiveness.

- i. Bankers with Machiavellian traits will show significant predisposition to incivility. There is danger in organizations where there is no window for ventilation especially regarding workers' frustration; their inert Machiavellian traits may be unleashed with its adverse effects for employees, the management and the organization itself.
- ii. Banker's excessive interest in entrepreneurial activities and opportunities may endanger their commitment to the organization and rob off their long term career interests in their respective organizations.
- iii. Bankers who have a combination of Machiavellian ideation and entrepreneurship intention stand the most risk to display chronic incivility as a means of reaching their goals at the expense of the organizational goals.
- iv. Work overload does not have the capacity to predict incivility among bankers because worker's work load were not seen to be a significant predictor of workplace incivility.

- v. Machiavellian ideation and work overload cannot be seen as a joint predictor of incivility among bankers.
- vi. Work overload and entrepreneurial intention cannot also be seen as a joint predictor of incivility among bankers.

Conclusion

The prospect of running an effective and efficient organization lies on how effective the management of those organizations is able to control several variables that may be predictors of organizational productivity. Such control stems from understanding the relationship between organizational variables and productivity. In this study, workplace incivility was adjudged variable inimical to the overall success of the organization with some predictor variables capable of inhibiting organizational effectiveness. Consequently, the design of this study examined the predictive influence of Machiavellian ideation, work overload and entrepreneurial intention as factors whose presence in the organization may heighten the prevalence of workplace incivility.

The findings confirmed that both Machiavellian ideation and entrepreneurial intention are predictors of workplace incivility of bankers. Interaction of Machiavellian ideation and entrepreneurial intention on workplace incivility was also seen as a significant predictor of incivility of bankers. The study therefore concludes that in view of the dangers of incivility , there is need for organizations to take proactive measures to curtail and contain the identified predictors of incivility among bankers.

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