

# Job Stressors as predictor of Counterproductive work behaviour in Indian banking sector

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## ABSTRACT

*This research study was conducted to understand the cause and effect relationship between Counterproductive Work Behaviour (CWB) and Job stressors among junior managers (scale -1 officer) of Indian public sector banks. Total 300 junior managers (scale -1 officers) were chosen through purposive sampling technique from various Indian public sector banks. Data was collected by questionnaire method and analyzed with structure equation modeling and Karl Pearson correlation. Result of research study reveals sabotage, withdrawal and theft dimensions of counterproductive work behaviour were found positive and significant in correlation with organization constraints, quantitative workload inventory, inter personal conflict at workplace and physical symptoms inventory dimensions of job stressors. Theft dimension of CWB was found positive and significant in correlation with interpersonal conflict at workplace and quantitative workload inventory dimensions of job stressors, among scale-1 officers of Indian Public Sector Banks. No significant correlation was found between theft and physical symptoms inventory, abuse and organization constraint scale, abuse and interpersonal conflict at workplace. Production deviance another dimension of CWB was also found, insignificant in correlation with organization constraint scale, interpersonal conflict at workplace; physical symptoms inventory dimensions of job stressor among scale-1 officers of Indian Public Sector Banks.*

**KEYWORDS:-** Counterproductive Work Behaviour, Job stressor, Indian Public Sector Banks.

**ABBREVIATIONS:-** JMS 1- Junior Manager Scale- 1 Officers, CWB- Counterproductive Work Behaviour , OCS- Organization Constraint Scale, ICAW-Interpersonal Conflict at Workplace, QWI-Quantitative Workload Inventory, PSI-Physical Symptoms Inventory .

## 1. INTRODUCTION

Employees behaviorally interact with supervisors, clients, customers, colleagues, subordinates in workplace environment. Employees perceive the unpleasant interactions as stressors. Incite to aggression, anger and negative emotions, may realizes the feelings of injustice and can leads to Counterproductive Work Behaviour (CWB) which can ultimately slow down the employees performance (Spector and Fox, 2005). Emotions of employees have significant role to play in following CWB acts. It varies from person to person. How one can take up the workplace environment. Common examples of job stressors at workplace are role conflict and ambiguity (Kahn et al., 1964), interpersonal conflict (Spector, Dwyer, & Jex, 1998), and situational constraints (Peters & O'Connor, 1980). Strain is an outcome of the job stress process that can be psychological (e.g., job dissatisfaction or turnover intention), physical (e.g., somatic symptoms such as headache, physiological changes such as increased blood pressure, and long term pathology), or behavioral (e.g., smoking or withdrawal from work). CWB is manifestations of behavioral strain. What are causes and effect behind job stressors at workplace that influence dimensions of CWB? What is the correlation between dimensions of job stressors and counterproductive work behaviour? Still there will be need of attention to be paid by researchers in support to literature of CWB, giving significant consideration to various cultures of the organizations.

## 2. COUNTER PRODUCTIVE WORK BEHAVIOUR

Counterproductive Work Behaviour (CWB) may be defined as any deliberate or unintentional activity on the part of an individual which can hamper the performance of self, others or organization. Counterproductive Work Behaviour may also be understood as the behaviour which can harm or intended to harm self, people and organizational resources. The Counterproductive Work Behaviour is an act which may be directed towards both the organization and individuals. Spector, Fox, Penney, Brursema, Goh, and Kessler (2006) classified CWBs into five main dimensions. Based on their treatment, we use the following classification in this research:

**Abuse** It consists of harmful behaviours directed toward co-workers and others that harm either physically or psychologically through making threats, nasty comments, ignoring the person, or undermining the person's ability to work effectively.

**Production Deviance** It is the purposeful failure to perform job tasks effectively the way they are supposed to be performed.

**Sabotage** It is defacing or destroying physical property belonging to the employer; intentional wasting of the materials in the organization and Purposely dirtied or littered the place of work.

Theft Stole something belonging to your employer, delaying the duties to get extra-time salary.

**Withdrawal** It is consists of behaviours that restrict the amount of time working to less than is required by the organization. It includes absence, arriving late or leaving early, and taking longer breaks than authorized. In the study of Rishipal (2012) different levels of managers have been compared for managerial effectiveness and Counterproductive Work Behaviour. Findings revealed that different level of managers differ significantly in their mean values with respect to their psychological characteristics of CWB and managerial effectiveness as well as there is significant correlation between the tendency of CWB and managerial effectiveness among the different levels of managers.

### 3. JOB STRESSORS

Job stressors are conditions and events that evoke strain (Kahn & Byosiere, 1992). Stressors can be single events such as critical life events or traumatic experiences and chronic problems which continue over a longer period of time. The latter often are micro stressors, so-called 'daily hassles' (Kanner, Coyne, Schaefer, & Lazarus, 1981) which include for example daily difficulties with finishing one's work in time or daily problems in dealing with difficult clients.

Job stressors included in the research study are:

1. Organization Constraints
2. Quantitative workload inventory
3. Inter personal conflicts at workplace
4. Physical symptoms inventory

1. **Organization Constraints:** are situations or things that interfere with task performance at work.

2. **Quantitative workload inventory:** The amount or quantity of work in a job, as opposed to qualitative workload which is the difficulty of the work.

3. **Inter personal conflicts at workplace:** Interpersonal conflict in the workplace has been shown to be one of the most frequently reported job stressors (e.g., Keenan & Newton, 1985). It's items ask about how well the respondent gets along with others at work, specifically getting into arguments with others and how often others act nasty to the respondent.

4. **Physical symptoms inventory:** The PSI assesses physical, somatic health symptoms thought by stress researchers to be associated with psychological distress. Each is a condition/state about which a person would likely be aware, e.g., headache.

### 4. LITERATURE REVIEW

Emotional state at a point of time will affect how a person perceives and appraises a situation. Thus an environmental event encountered while in a negative emotional state will be more likely to be perceived as a stressor than when in a positive emotional state. Even personality itself can be the effect as well as cause, for example after continued exposure to extreme emotion-arousing events (Spector, Zapf, Chen, & Frese, 2000). At the heart of the stressor-emotion model is the connection from the environment to perceptions, to emotions, and then to CWB. The CWB process begins at the left with job stressors. A stressor is an environmental condition that induces a negative emotional reaction (Spector, 1998). It is important to distinguish an environmental stressor from a perceived stressor. The environmental stressor is an objective feature of the workplace that tends to be perceived as a stressor by people. There are both intrapersonal temporal differences and interpersonal differences in how given situations are interpreted. Thus there is a less than perfect relationship between environmental and perceived stressors. In terms of the model, it is the perceived stressor that is most critical (Perrewé & Zellars, 1999) as it leads to emotional reactions and CWB. An explanation for relation between job stressors and CWB can be based on the Hobfoll (1989) conservation of resources (COB) theory. According to this theory, people strive to protect and retain resources under stressful conditions. Hence, it is proposed that individuals may perform counterproductive researcher's behaviour as a reactive mechanism primarily cued by stressful circumstances that interact with their personality thus allowing them to protect themselves from future resource losses (Gallagher et al., 2008).

### 5. HYPOTHESES

**H1:** There will be cause and effect relationship between dimensions of job stressors and counterproductive work behaviour.

**H2:** There will be positive significant correlation between job stressors and counterproductive work behaviour.

**6. RESEARCH METHOD**

**6.1 SAMPLE**

The sample for present study was 300 junior manager scale-1(JMS-1)officers, selected from banking industry of north India. Purposive sampling technique was used in order to select the sample, because selection of JMS-1was of supreme choice.

**6.2 TOOLS**

This study was exploratory and descriptive–survey research of various JMS-1public sector bank employees operating in north India. Data was collected by the questions based on several questionnaires.

**6.3 Counterproductive Work Behaviour Scale (CWB)**

We measured counterproductive work behaviour by using the CWB checklist developed by Spector and Fox(2005).The objective was to include behaviours that represented the five categories of CWB that have been validated by the investigator. The scale consists of 23 items covering the five aspects of CWB; Abuse ( $\alpha = 0.969$ ), Sabotage ( $\alpha =0.851$ ), Production Deviance ( $\alpha = 0.86.0$ ), Theft ( $\alpha = 0.856$ ) and Withdrawal ( $\alpha = 0.887$ ).The reliability of the total scale was 0.866.For this survey, the instructions asked the respondents to “indicate how much see the following behaviours in your banks” with a scale using a Likert scale ranging from “ 1” = Very little to “5”=Very much.

**6.4 Job Stressors**

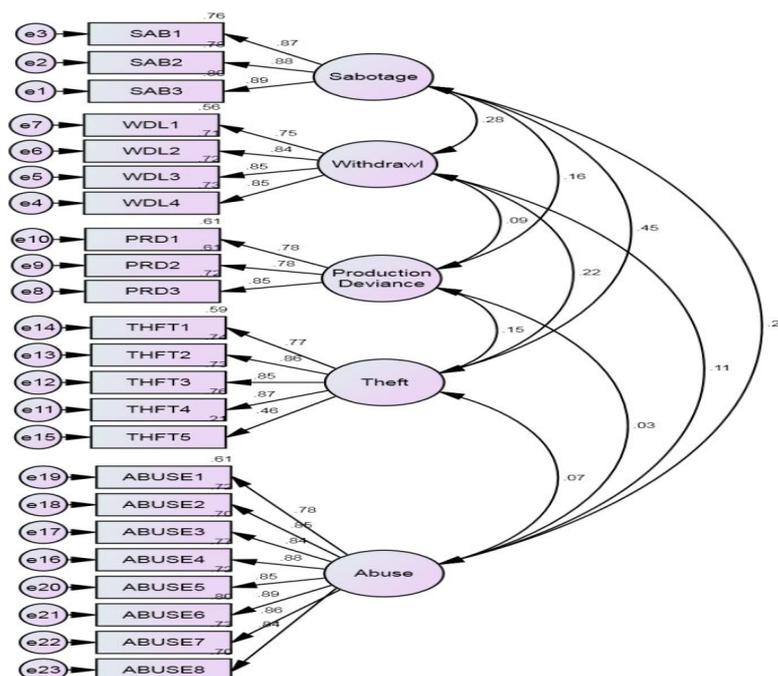
To measure the level of job stressor, job stressor scale developed by Spector, P. E., & Jex, S. M. (1998) was used which measures the level of organization constraints, quantitative workload inventory, inter personal conflicts at workplace and physical symptoms inventory. Selected items were checked for their reliability and validity by the authors. Organization constraints include (eight items), quantitative workload inventory (five items), inter personal conflicts at workplace (four items) and physical symptoms inventory (eight items). The reliability statistics of these dimensions were reported as; organization constraints ( $\alpha =0.959$ ), quantitative workload inventory ( $\alpha =0.924$ ), inter personal conflicts at workplace ( $\alpha = 0.905$ ), and physical symptoms inventory ( $\alpha = 0.904$ ).The overall reliability (Cronbach’s alpha) of this scale in this study was reported as 0.925 which shows that the internal consistency is high and the scale is reliable.

**7. ANALYSIS**

In this study we used confirmatory factor analysis and structural equation modeling in AMOS software to estimate and test the research model. We investigated the study hypotheses by using direct efficiencies resulted from SEM.

**7.1 The measurement model**

A confirmatory factor analysis (CFA) using AMOS 18.0 was conducted to test the measurement model of counterproductive work behaviour and job stressor. It was essential to test whether the measurement model had a satisfactory level of validity and reliability before testing for a significant interrelationship in the structural model (Fornell & Larcker, 1981; Ifinedo, 2006).



**Figure 1** Confirmatory Factor Analyses of Measurement Model Counterproductive Work Behaviour

For reliability determination internal consistency was calculated, which shows measure of reliability of different survey items intended to measure the same characteristics (statistics.com, 2009). The indicator used to measure internal consistency is Cronbach’s alpha, a statistics calculated from the pair wise correlation between items which range between zero and one. The Cronbach’s alpha score was computed for each constructs to measure the internal consistency. Table- 1 shows the reliability of each construct was tested through Cronbach’s alpha. The reliability of the constructs was found to be high. Thus, these measures were relevant and can be used for SEM analysis. Table -1 show the composite reliability of “Sabotage” was 0.914, “Withdrawal” was 0.894, “Production Deviance” was 0.846, “Theft” was 0.881 and for “Abuse” was 0.953. So we can conclude that composite reliability of the constructs in measurement model found to be above 0.70. Therefore, all constructs in the measurement model proved good reliability. The factor loading of all observed variables in Table-1 were ranging from .745 to .894 This clearly indicates that observed variables or items were found to be adequate and corresponded to their constructs. So we can confirm the construct convergent validity. Discriminant validity shows the extent to which a construct is truly distinct from other constructs (Hair et al. 2010). To assess Discriminant validity, there are two common methods used by most of the researches. First the correlation between measures of theoretically different constructs should not be high, meaning different instrument used to measure different constructs, should not correlate too strongly with instruments of a comparable but distinct characteristics(Trochim,2006). Second average variances extracted (AVE) of the individual constructs are higher than the shared variances between the constructs and the level of square root of AVE should be greater than the correlations involving the constructs. Figure-1 shows the construct “Sabotage” found to be low in positive correlation .20 with “Abuse”, .28, .16 and .45 correlation with “Withdrawal”, “Production Deviance” and “Theft” however construct “Withdrawal” found to be low in positive correlation .09, .22 and .11 with “Production Deviance”, “Theft” and “Abuse”. Similarly construct “Production Deviance” had .15 and .03 Low positive correlation with “Theft” and “Abuse” and construct “Theft” .07 positive correlation with “Abuse”. The low and below average positive correlation indicates that all the constructs noted to be independent in the measurement model. Additionally the average variances extracted (AVE) of the individual constructs were higher than the shared variances between the constructs. We can state that Discriminant validity appeared satisfactory at the construct level in the case of all constructs.

**Table- 1** Measurement model of Counterproductive Work Behaviour in terms of reliability and validity

Main Const ruct	Construct	Item Statements	Standard Factor Loading	Cronbach’s Alpha	Composite Reliability CR	Average Variance Extracted AVE	Average Shared Variance ASV	Measu red Share d Variance MSV
Coun ter Prod uctiv e Work Beha viour	Sabotage	Purposely wasted your employer’s materials/supplies	0.874	0.913	0.914	0.78	0.086	0.201
		Purposely damaged a piece of equipment or property	0.881					
		Purposely dirtied or littered your place of work	0.895					
	Withdrawal	Came to work late without permission	0.745	0.891	0.894	0.679	0.037	0.08
		Stayed home from work and said you were sick when you weren’t	0.844					
		Taken a longer break than you were allowed to take	0.848					

	Left work earlier than you were allowed to	0.853					
Production Deviance	Purposely did your work incorrectly	0.78	0.845	0.846	0.648	0.014	0.025
	Purposely worked slowly when things needed to get done	0.783					
	Purposely failed to follow instructions	0.85					
Theft	Stolen something belonging to your employer	0.769	0.877	0.881	0.607	0.068	0.201
	Took supplies or tools home without permission	0.861					
	Put in to be paid for more hours than you worked	0.854					
	Took money from your employer without permission	0.872					
	Stole something belonging to someone at work	0.763					
Abuse	Started or continued a damaging or harmful rum our at work	0.779	0.953	0.953	0.719	0.015	0.08
	Been nasty or rude to a client or customer	0.851					
	Insulted someone about their job performance	0.839					
	Blamed someone at work for error you made	0.877					
	Started an argument with someone at work	0.848					
	Verbally abused someone at work	0.894					
	Threatened someone at work, but not physically	0.856					

	Said something obscene to someone at work to make them feel bad	0.837					
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Table-2 Model fit indices for Measurement Model Counterproductive Work Behaviour

Model fit indices of Counter productive Work Behaviour	$\chi^2 / df$ ( Chi-square/degree of freedom)	CFI	GFI	NFI	TLI	RMSEA
Value	1.59	0.973	0.906	0.931	0.969	0.045

The respective  $\chi^2/df$ , CFI, GFI, NFI, and TLI values are 1.59, .973, .906, .931 and .969 The RMSEA shows a value of .045. All the value meet goodness of model fit standards. Therefore we can accept the model and look further to apply SEM on CWB model.

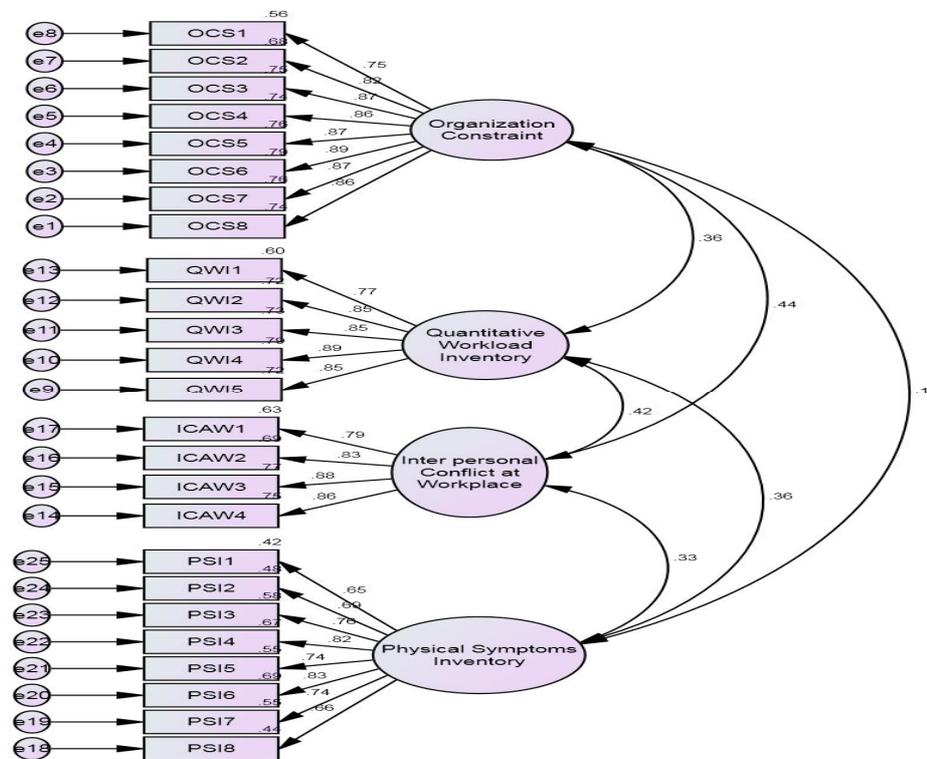


Figure 2 Confirmatory Factor Analyses of Measurement Model Job Stressor

For reliability determination internal consistency was calculated, which shows measure of reliability of different survey items intended to measure the same characteristics (statistics.com, 2009). The indicator used to measure internal consistency is Cronbach’s alpha, a statistics calculated from the pair wise correlation between items which range between zero and one. The Cronbach’s alpha score was computed for each constructs to measure the internal consistency. Table- 3 shows the reliability of each construct was tested through Cronbach’s alpha. The reliability of the constructs was found to be high. Thus, these measures were relevant and can be used for SEM analysis. Table -3 shows the composite reliability of “Organization constraints” was 0.929 “Quantitative workload inventory” was 0.875, “Interpersonal conflict at workplace” was 0.846 and “Physical symptoms inventory” was 0.865. So we can conclude that composite reliability of the constructs in measurement model found to be above 0.70. Therefore, all constructs in the measurement model proved good reliability. The factor loading of all observed variables in Table-3 were ranging from .648 to .888 This clearly indicates that observed variables or items were found to be adequate and corresponded to their constructs. So we can confirm the construct convergent validity. Discriminant validity shows the extent to which a construct is truly distinct from other constructs (Hair et al. 2010). To assess Discriminant validity, there are two common methods used by most of the researches. First the correlation between measures of theoretically different constructs should not be high, meaning different instrument used to measure different constructs, should not correlate too strongly with instruments of a comparable but distinct characteristics(Trochim,2006). Second average variances

extracted (AVE) of the individual constructs are higher than the shared variances between the constructs and the level of square root of AVE should be greater than the correlations involving the constructs. Figure-2 shows the construct “Organization constraint” found to be low in positive correlation .19 with “Physical symptoms inventory”, .44, and .36 correlations with “Interpersonal conflict at workplace”, and “Quantitative workload inventory” however construct “Quantitative workload inventory” found to be low in positive correlation .36 and .42 with “Physical symptoms inventory” and “Interpersonal conflict at workplace”. Similarly construct “Interpersonal conflict at workplace” had .33 low positive correlations with “Physical symptoms inventory” The low and below average positive correlation indicates that all the constructs noted to be independent in the measurement model. Additionally the average variances extracted (AVE) of the individual constructs were higher than the shared variances between the constructs. We can state that Discriminant validity appeared satisfactory at the construct level in the case of all constructs.

**Table- 3** Measurement model of Job Stressors in terms of reliability and validity

Main Construct	Construct	Item statements	Std. Factor loading	Cronbach's Alpha	CR	AVE	AS V	MS V
Job Stressor	Organization Constraints	Poor equipment or supplies	0.752	0.954	0.929	0.623	0.03	0.07
		Organizational rules and procedures	0.825					
		Your supervisor	0.869					
		Inadequate training	0.863					
		Interruptions by other people.	0.871					
		Lack of necessary information about what to do or how to do it.	0.888					
		Conflicting job demands.	0.873					
		Inadequate help from others.	0.858					
	Quantitative workload inventory	How often does your job require you to work very fast?	0.773	0.924	0.875	0.586	0.03	0.08
		How often does your job require you to work very hard?	0.85					
		How often does your job leave you with little time to get things done?	0.853					
		How often is there a great deal to be done?	0.85					
		How often do you have to do more work than you can do well?	0.773					
	Interpersonal conflict at workplace	How often do you get into arguments with others at work?	0.791	0.905	0.846	0.581	0.03	0.08
		How often do other people yell at you at work?	0.832					

		How often are people rude to you at work?	0.879					
		How often do other people do nasty things to you at work?	0.863					
Physical symptom inventory		An upset stomach or nausea	0.648	0.904	0.865	0.447	0.03	0.07
		A backache	0.692					
		Trouble sleeping	0.763					
		Chest pain	0.819					
		Headache	0.745					
		Acid indigestion or heartburn	0.83					
		Eye strain	0.744					
		Tiredness or fatigue	0.661					

Table-4 Model fit indices for Measurement Model Job Stressors

Model fit indices of Job stressors	$\chi^2$ / df (Chi square/Degree of freedom)	CFI	GFI	NFI	TLI	RMSEA
Value	1.91	0.957	0.88	0.914	0.952	0.055

In order to obtain an acceptable fit with data, The acceptable respective values of  $\chi^2/df$ , should be less than 3, CFI,GFI, NFI, and TLI should be more then 0.9 and the RMSEA value must be lower than .08 (Gefen et al., 2000). Table -4 shows the summary of Goodness-of-fit indices for measurement model. The respective  $\chi^2/df$ , CFI, GFI, NFI, and TLI values are 1.91, 0.957, 0.880, 0.914, 0.952. The RMSEA shows a value of .055. All the value meet goodness of model fit standards. Therefore we can accept the model and look further to apply SEM on measurement model of job stressor.

**H1: STRUCTURAL MODEL**

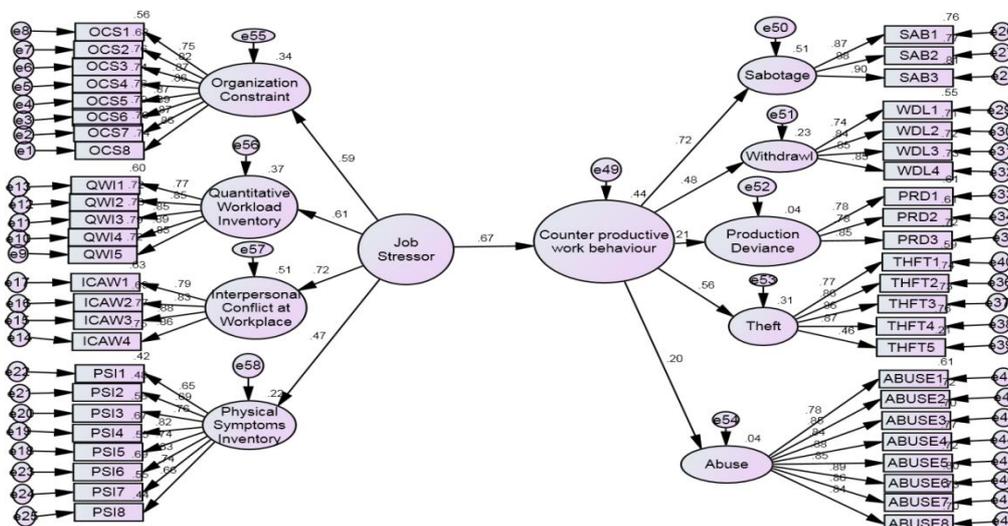


Figure-3 Impact of Job stressor to Counterproductive Work Behaviour, structural model

**Table-5** Impact of Job stressor on Counterproductive work behaviour on Junior Manager Scale-1 officers in Indian public sector banks

Endogenous Construct	Exogenous Construct	Standardised Regression Estimate	Un Standardised Regression Estimate	S.E	CR	P	Squared Multiple Correlation
Counterproductive work behaviour	Job Stressor	0.666	0.885	156	5.663	000	0.443

$\beta$  = standardized beta coefficients S.E. = standard error; C.R.= critical ratio  $P < 0.05$

Properties of the structural model (standardized path coefficients ( $\beta$ ), standard error, critical ratio and hypotheses result) are indicated in Table-5. The level of significance ( $\alpha$ ) is set at 0.05. Table -5 also reports the Squared multiple correlation  $R^2$ . The R-squared value was used to evaluate the strength of the proposed model. The  $R^2$  was the results of the multivariate test of the structural model show that the model, as a whole, explains 44.3% of the variation in impact of job stressor towards counterproductive work behaviour could be explained by the exogenous job stressor latent constructs. Figure -3 depicts the structural model. Table -5 presents the results of hypotheses testing, where the beta coefficients which also means standardized regression estimate ( $\beta = .666, P < 0.05$ ) explains the relative importance of the affecting factors of job stressor towards counterproductive work behaviour. All expected relationship observed to be positive in nature. The result of the analysis shown in Table -5 indicates that the probability value of the impact of job stressor on CWB is less than five percent. Hence with 95 percent confidence level the null hypothesis of no impact of the construct job stressor on CWB cannot be accepted. Thus, it can be concluded that there exists significant impact of cause and affects of job stressor on CWB in Indian public sector banks, in the research study.

**Table-6** Model fit indices for model Job Stressor with respect to Counterproductive Work Behaviour

Model fit indices of Job stressors with respect to Counterproductive work behaviour	$\chi^2 / df$ (Chi square/Degree of freedom)	CFI	GFI	NFI	TLI	RMSEA
Value	1.409	0.959	0.829	0.872	0.957	0.037

Further, in order to examine the hypothesized conceptual research model, the test of the structural model was performed using SEM to understand cause and affect relation between job stressor and counterproductive work behaviour. Table- 6 depicts the goodness-of-fit for the model was adequate:  $\chi^2/df$ , CFI, GFI, NFI, and TLI values were 1.409, 0.959, 0.829, 0.872 and 0.957. The RMSEA shows a value of .037. All the values meet goodness of fit indices .We can conclude that the structural model to be accepted as per fit indices and we can further continue to analyze the research hypotheses defined in our model.

**H2: KARL PEARSON CORRELATION BETWEEN DIMENSIONS OF JOB STRESSOR AND COUNTERPRODUCTIVE WORK BEHAVIOUR**

**Table -7** Karl Pearson correlation analysis between counterproductive work behaviour and job stressor

Counter Productive Work Behaviour	Job Stressors			
	Organization Constraint Scale OCS	Interpersonal Conflict at Workplace ICAW	Quantitative Workload Inventory QWI	Physical Symptoms Inventory PSI
Sabotage	.219** (.000)	.282** (.000)	.255** (.000)	.247** (.000)
Theft	.245** (.000)	.209** (.000)	.131* (.023)	.106 (.067)
Abuse	.065 (.259)	.012 (.837)	-0.25 (.671)	.112 (.053)
Withdrawal	.290** (.000)	.337** (.000)	.227** (.000)	.170** (.003)
Property Deviance	.004 (.943)	.050 (.386)	.114* (.048)	.038 (.512)

\*\* Correlation is significant at  $p < 0.01$  level (2-tailed)

\*Correlation is significant at  $p < 0.05$  level(2-tailed)

The result indicates that p value of Karl Pearson correlation statistics is found to be less than five percent level of **significance in case of following pairs:**

sabotage and organization constraints, sabotage and inter personal conflict at workplace, sabotage and quantitative workload inventory, sabotage and physical symptoms inventory, theft and organization constraint, theft and interpersonal conflict at workplace, theft and quantitative workload inventory, abuse and physical symptoms inventory, Withdrawl and organization constraint scale, Withdrawl and inter personal conflict at workplace, Withdrawl and quantitative workload inventory, Withdrawl and physical symptoms inventory, production deviance and quantitative workload inventory. However, in case of following pairs the p-value of Karl Pearson correlation statistics is more than 5 % level of significance. Hence the null hypotheses of no correlation between them can be accepted.

**Pairs are:**

theft and physical symptoms inventory ,abuse and organization constraint scale, abuse and interpersonal conflict at workplace, production deviance and organization constraint scale, production deviance and interpersonal conflict at workplace, production deviance and physical symptoms inventory it is also observed that in case of a pair “abuse and quantitative workload inventory” there exist negative correlation between job stressor and counterproductive work behaviour and p- value found to be more than 5 % level of significance. Hence the null hypotheses of no correlation between them can be accepted.

## **8. RESULT AND DISCUSSION**

The result of present study generates valuable findings and also established causes and effect relationship among various dimensions of job stressor and acts of CWB. The present study also supports the Spector and Fox (2005) stressor emotion model and Hobfoll (1989) conservation of resources (COB) theory for following CWB act by JMS-1 officers of Indian public sector banks. According to Spector and Fox (2005) stressor emotion model. Employee personality and his personal experience to workplace situation play crucial role in following CWB. Employee response to situation may generates emotions, negative emotion acts as stressor and lead to CWB, however, it depends how one can appraise the situation. According Hobfoll (1989) conservation of resources (COB) theory, people have behaviour of interest as resources which they like to protect even in response to stressful circumstances, they don't like to lose such behaviour in their personality and are ready to follow counterproductive work behaviours(Gallagher et al., 2008). Sabotage as one of dimension of CWB was found to be positively significant with all the dimensions of job stressors like organization constraints, inter personal conflict at workplace, quantitative workload inventory and physical symptoms inventory in JMS-1 officers of Indian public sector banks. Workplace sabotage is behavior intended to —damage, disrupt, or subvert the organization's operations for the personal purposes of the saboteur by creating unfavorable publicity, embarrassment, delays in production, damage to property, the destruction of working relationships, or the harming of employees or customers (Crino, 1994). Organizational constraints have the strongest effect on CWB. Bayram, Gursakal, and Bilgel (2009), Penney and Spector (2005), and Monnastes (2010) found similar results whereas Spector, Fox, Penney, Bruursema, Goh, and Kessler (2006), and Penney and Spector (2005) addressed the importance of interpersonal conflict and O'Leary-Kelly, Griffin, and Glew (1996) pointed to, organization motivated aggression. In fact, Mohammad Esmaeel Ansari et al. (2013) define that high perception of organizational constraints at work places causes the employees hopelessness, indifference, and frustration. In the end, the employees perform special behaviors, such as getting away from their tasks and being late at work, etc. Fox et al. (2001) reported that some organizational constraints (eg, situational constraints resulting from policies and procedures, lack of resources, etc..) are positive correlated with counterproductive behavior, especially with such as revenge. They also showed that for individuals with high scores on trait anxiety, the high levels of constraints were associated with high levels of interpersonal counterproductive behaviors. For those who had high scores for anger, high levels of conflict were associated with high levels of interpersonal behavioral counterproductive. Mehta (2000), also, showed in his research that some organizational constraints are significant predictors of both organizational and interpersonal counterproductive behaviors. A high workload is likely to make feel workers uncertain about whether they can get all of the work done (Beehr & Bhagat, 1985). Indeed, Krischer, Penney,& Hunter (2010) showed that workload would lead more likely to act CWB toward organization rather than toward organizational members. Chen and Spector (1992) showed that interpersonal conflict has a significant positive correlation with sabotage, interpersonal aggression, hostility and complaints, and intention to quit. Indeed, conflict has been found positively and significantly related to both organizational and interpersonal types of CWB (Bruke-lee & Spector, 2006). For example, Frone (2000) in her work, found that conflict with supervisors affects outcomes of organizational relevance while conflict with coworkers impacts those of personal relevance. Situational variables (such as perceived threat, mistreatment, or frustration resulting from thwarted goals) may lead to primary and secondary appraisal and on to aggressive behavioral choices by one or more of three paths: cognition (excitation of hostile thoughts, memories, or aggression scripts), affect (priming hostile or angry feelings), and/or arousal (excitation transfer).

1) Theft the dimension of CWB was found to be positively significant with the dimensions of job stressors like organization constraints, inter personal conflict at workplace, quantitative workload inventory in JMS-1 officers of Indian public sector banks. Theft is a dimension of CWB, through which the employee intends to intentionally harm the organization (Niehoff and Paul 2000) and it can be a form of falsified records, forgery, payroll frauds (Gabbidon et al. 2006) and stealing cash (Schmidtke 2007). It is a problem for all business and all sectors including the public sector organizations (Saucer 2007). Similarly when employee remain absent, takes unauthorized breaks, attends late, leaves early or take a fake sick leave, the employee is involved in time theft. According to Bolton, L. R.; Becker, L. K.; Barber, L. K. (2010), Causes of employee theft include characteristics of the individual and environmental conditions such as frustrating and unfair working conditions. Organizational & interpersonal conflicts anger and other negative emotions are some other reasons that can also cause theft (Bolin & Heatherly 2001; Kulas et al. 2007; Fox et al., 2001).

2) Withdrawal the dimension of CWB was found to be positively significant with the dimensions of job stressors like organization constraints, inter personal conflict at workplace, quantitative workload inventory and physical symptoms inventory in JMS-1 officers of Indian public sector banks. Withdrawal entails work behaviors shown by employee that reduce job inputs, such as tardiness, lateness, absenteeism, and turnover (Hulin, 1991). A number of job stressor have been linked to the performance of CWB including role ambiguity, role conflict, workload, organization constraint and inter personal conflict (Fox et al., 2001; Miles et al., 2002; Penny and Spector 2002). In a recent study Gallagher et al., (2008) found that job tension was significantly correlated with intimidation, a form counter productive work behaviour. An explanation of relation between job stressor and CWB can be based on the Hobfoll (1989) conservation of resources (COB) theory. According to the theory, People strive to protect and retain resources under stressful condition. Hence, it is proposed that individual may perform CWB behaviour as a reactive mechanism primarily cued by stressful circumstances that interact with personality and allowing them to protect themselves from future losses (Gallagher et al., 2008). Some studies using a traditional well established stress model (Karasek' Job demand –Control Model, 1979) suggest that high job demand and low control predict absenteeism (Schechter, Green, Olson, Kruse and Cargo, 1997; Vahtera, Pentti & Uutela, 1996), indicating that job design is important for explaining absence behaviour. For further, future research studies the designed model results can be tested by conducting cross-cultural studies in public sector banks of various countries.

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