

Organizational Injustice toward Deviant Work Behavior through Moral Disengagement at Bank Perkreditan Rakyat, Kediri

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Abstract- This study builds on the effect of organizational injustice on deviant work behavior through moral disengagement and supports the objectivity of relationships between variables. This initial sample is account officers in the "X" Bank Perkreditan Rakyat in Kediri. The design of the research is quantitative. From the results of this study, it shows there is a negative and insignificant impact of organizational injustice in the "X" Bank Perkreditan Rakyat in Kediri. Moral disengagement has a negative and significant influence on deviant work behavior. Organizational injustice and disengagement of deviant work behavior in the Bank Perkreditan Rakyat "X" in Kediri.

Keywords: deviant work behavior, moral disengagement, organizational injustice

I. INTRODUCTION

The increasing number of banks has potential to encourage the banking sector business become more competitive and improve banking efficiency and health [1]. But for Indonesian banks, most of the private banks in the pre-crisis period were owned by large entrepreneurs; As a result, when their businesses needed large funding, they tended to mobilize public funds through their banks for the benefit of their businesses [2]

This change has made banks come in a new era in competition, but even though banks have come in the fintech era, banks still rely on their sales or Account Officers to sell products and bank capital funding, because banks still need capital from customers who not only just opening a savings account, and the presence of customers who have more needs than just accounts or digital accounts has more funds and requires a more human approach, therefore the banking sales or account officers in this t era are getting tighter.

The tighter intense competition of banking account officers made unethical behavior in order to achieve the targets

set by the bank, based on research conducted [3] showing 60% of marketing managers found that their account officers had manipulated reports on sales expenses and 47% did lie when making a phone call. Deviant behavior by account officers who violate company norms and regulations can have a negative effect on companies in the form of financial and non-financial losses to banks, this phenomenon is known as deviant workplace behavior (DWB), which is the behavior of employees who are considered to violate the norm and existing organizational regulations, which can have an impact on the welfare of the organization and its members [4].

One of the factors suspected of influencing unhealthy behavior in this account officer is the existence of organizational injustice. [5] in his research found that organizational injustice is a strong determinant of a person's behavior in the organization, one of which is deviant workplace behavior (DWB). Based on the research conducted by [6], it was pointed out that an employee feels he is being treated fairly and will respond with citizenship work behavior; but according to [7] in his research employees who feel injustice in the organization will try to minimize injustice with deviant behavior by violating existing company norms and rules.

Based on the observations of researchers in the Accounts Officer, as well as interviews with the HRD in Bank Perkreditan Rakyat, Kediri, violation that often occur and caused the dismissal about violation of SOP (Standart Operational), unfair competition between the account officer in the bank, overpass marketing area, disobey work, doing the credit transaction with the customer in order to achieve the target. While for violations of this account officer often means manipulating operational expenditure data, such as issuance with imitate bills on gasoline and sales deficits. For this cases, usually embezzling customer funds.[8]

In his research he stated that the guilt of the organization was divided into 4 dimensions, namely :

1. Distributive justice, how far the outcome obtained by someone for what has been done

2. Procedural justice, a justice procedure used to make decisions
3. Informational justice, is the justice of information available to employees
4. Interpersonal justice, related to how employees are treated in the work.

Still according to [9] if the employee feels that the reward given is fair, then the employee will feel fast in return.

In the research conducted by [5] using moral disengagement as a mediating variable, and using a social-cognitive theory approach as the basis of his research. Diana according to [5] socio-cognitive theory explains that human behavior is controlled by the mind that is influenced by the process of self-regulation and the social environment in which social cognitive self-regulation is a person's tendency to accept existing norms and rules as a basis for consideration in shaping their behavior, in other words a person who has good self-regulation tends to do or behave based on internal moral standards. It can be concluded that this self-regulation is a form of one's compliance with existing norms and regulations.

From the above presentation it can be concluded that obeying the rules themselves (self-regulation) can be switched funds or do not suit the person. When a person does not activate compliance with regulations so that the person does not want to behave well and tends to behave amorously called moral disengagement, so in this study moral disengagement is the obedience of a person or employee to rules and norms that are inactive so that the person takes action unethical with the support of aspects of cognitive aspects, affective aspects and perceived environmental aspects. Then the problem raised is whether the influence of organizational injustice on the account officer deviant work behavior in Bank Perkreditan Rakyat in Kediri with the mediation of moral disengagement.

Injustice organization according to [8] is justice company to employees consists of various aspects, both economy aspect in the form of outcome or results obtained, the procedure used for decision making related to the outcome, the interpersonal aspect in the form of how they were treated by superiors and the company, aspects of information in the form of justice get the information needed.

There are 4 forms of injustice:

1. Distributive Injustice

According to [10] an assessment of the company's injustice in providing results obtained by employees

2. Procedural injustice

Injustice that reflects the individual's assessment of the injustices that occur in the procedure of making or getting a result and decision [10] .

3. Interpersonal Injustice

According to [8] injustice relating to how a person is treated by superiors and the company, whether they be treated with courtesy, respect and respect.

4. Informational Injustice

[8] Explains that this injustice focuses on providing information in procedures and the results of decision making, where employees are entitled to receive explanations from superiors, while leaders must provide explanations that are at the basis of decision making.

According to [11] explain as the capacity to distinguish between wrong and right; 20 proud experiences in good behavior and guilt when acting outside existing norms. Based on the rationalistic ideologies theory proposed by [12] explained that a person can deactivate self-regulation by legitimizing immoral actions in his perspective because the majority of his social environment routinely performs immoral actions, such someone can behave immorally because they are influenced by an environment that is truly immoral. Whereas according to [13] states that moral self-regulation can be inactive through 8 psychological mechanisms:

1. Moral justification
2. Euphemistic labelling
3. Palliative comparison
4. Displacement of responsibility
5. Diffusion of responsibility
6. Disregard or distortion of consequences
7. Attribution of blame
8. Dehumanization

[14] Define as productive contra behavior that consists of actions that harm the organization or stakeholder. Sakett and Devore added that there were 11 behavioral groups categorized as counterproductive behavior, namely: stealing, vandalism in the office, misuse of information, misuse of time and resources, not following security procedures, low quality of attendance, low quality of work, alcohol consumption, drug use, and inappropriate acts of verbal, inappropriate physical actions.

The relationship between organizational injustice and moral disengagement. Based on the research conducted by [15] stated that ethical work situations can reduce the level of behavior that is not ethical and moral disengagement. While according to [16] explained that the link between organizational injustice and moral disengagement, this is because moral disengagement is the result of interaction between individuals and the environment. H1: organizational injustice has a positive and significant effect on moral disengagement

The relationship between organizational injustice and deviate work behavior. [8] if someone feels that what he has received is felt unfair and not as expected, the employee will take negative actions and deviate from the prevailing norms

and regulations. This is supported by research conducted by Jeanne (2017) which states that there is a positive relationship between organizational injustice and deviate work behavior. H2: organizational injustice has a positive and significant effect on deviate work behavior

The relationships between moral disengagement and deviate work behavior. [5] states that a person's tendency not to consider existing norms and regulations as a basis for determining behavior can have a positive influence on the deviant of one's work behavior . H3: moral disengagement has a positive and significant effect on work behavior.

The relationship between organizational injustice and deviate work behavior is mediated by moral disengagement. [5] states the tendency of someone to disobey the norm and rules as the basic of deciding the behavior , that deviates from the company's security rules. Still according to [5] employees who feel they have not received fair treatment from the company will free themselves from moral ties and do not consider the rules in determining their behavior, as a result employees do not feel moral burden when they break the rules and make them deviate easily . H4: moral disengagement mediates the effect

II. METHOD

A. Research Approach

The design of this study is a quantitative approach that aims to examine the relationship objectivity between the variable, this study used a sample of account officer at Bank Perkreditan Rakyat "X" yan g in Kediri.

B. Operational Definition of Variables

While the variables are used in this study:

1. Injustice organization as a free variable (x) with the indicator as follows:
 - a) Injustice outcome accepted if compared with responsibility work
 - b) Injustice of the output received when compared to the achievements that have been made by employees.
 - c) Injustice of the output received when compared with the level of education and skills possessed by employees
 - d) Injustice of the output received if compared to the effort that has been spent by the employee
 - e) Injustice of the output received when compared to the stress and difficulties that exist in the work

2. Deviant work behavior as a dependent variable (y) . The indicators used are based on research done by [8] .
 - a) Injustice in giving a view into the daily work - day.
 - b) The opinions of employees that do not affect the results that have been obtained in your work every day .
 - c) Non-compliance with the criteria for a fair decision-making process.
3. Moral disengagement as a variable intervening (z)

III. DISCUSSION

A. Abbreviations and Acronyms

The Normality Test of SPSS results is as follows: from the results of the histogram graph giving the normal distribution pattern and on the normal P-P chart the plot shows no scattered t-points surrounded by diagonal lines and does not follow the direction of the diagonal line, meaning that the regression model is not fulfill the assumption of normality.

The multicollinearity test of the SPSS results is as follows: From the results of the multicollinearity test the results of the calculation of the Variance Inflation Factor (VIF) indicate that there is not one independent variable that has a VIF value of more than 10 and a Tolerance value of less than 0.10. So it can be concluded that in the regression model there is no multicolony between independent variables.

The Heteroscedasticity test of the SPS results is as follows: From the results of the Test it can be seen that the points spread above or below the number 0 on the Y axis and are scattered randomly / patterned. So it can be concluded that in the regression model there is no heteroscedasticity and is worthy of use in this study.

The autocorrelation test from the SPSS results is as follows: From the test results it can be seen that the Durbin value is 1,289 which is between -2 to 2 and is considered to pass the autocorrelation test.

Simultaneous tests (F test) of the SPSS results are as follows: From the results of the F test, the calculated F value is 8.605 with a probability of 0,000. Because the probability is smaller than 0.05 (<0.05). Then it can be said that organizational injustice and moral disengagement are jointly influential on the deviant work behavior.

The partial test (t test) from the results of Path analysis in SPSS is as follows: From the results of the t test for equation 1 the variable organizational injustice (X) is obtained at 0.212 and the probability of 0.000 for the variable moral disengagement (Z). From these results it can be concluded that organizational injustice (X) has a significant effect on moral disengagement (Z). For equation 2, the variable organizational injustice (X) is obtained at -0.043 and the probability of 0.688 which means it is not significant and for the deviant work behavior variable (Y) and is not directly related. The

intervening variable, namely the moral disengagement variable (Z) has a value of -0.931 and a probability of 0.10, which means <0.05 , it can be concluded that it is significant for the deviant work behavior variable (Y). From all of these results it is known that the organizational injustice variable (X) cannot directly influence the deviant work behavior variable (Y) and must go through a negative variable (Z) (as intervening).

Based on the Adjusted R Square value of the SPSS output obtained at 0.207. This value shows that the strength of the model is 20.7%, this means that 79.3% of the variable variation in customer satisfaction can be explained by other factors outside the regression model in this study.

IV. CONCLUSION

Based on the results of research and discussion about the influence of injustice organizations against deviant work behavior on Bank Perkreditan Rakyat "X" in Kediri, it can be concluded as follows: Injustice organizations negative effect and insignificance toward deviant work behavior in the Bank Perkreditan Rakyat, Kediri Moral disengagement has a negative and significant influence toward deviant work behavior. Organizational injustice and moral disengagement influence the deviant work behavior of the "X" Bank Perkreditan Rakyat ,Kediri simultaneously.

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