

HR MANAGERS, UNETHICAL PRACTICES IN THE NIGERIAN BANKING SECTOR: A CONCEPTUAL AND EMPIRICAL SYNCHRONIZATION

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Abstract

This study is carried out to examine the need for HR managers to imbibe the culture of global best practices with a view to strategically minimizing issues of unethical practices in the workplace. The paper is conceptual and an exploratory approach, which examines current trends on the experiences of banks employees in Nigeria. Banks employees were interviewed on issues of unethical practices within the Nigerian banking sector. From the review of the literature and interviews conducted, the findings revealed that the Nigerian banking sector is stress-prone and engrossed in draconian human policies, based on the fact that the targets set for employees are always difficult to achieve. Promotions are not always executed as and when due, and there is considerable discrimination against casual staff even when the casuals perform better than the core staff. The study recommended the need for HR Managers to rise and defend their professional duties by refusing to be used as agents of oppression by the management/owners of the banks in Nigeria.

Keywords: HR Managers, Unethical Practices, Banking Sector, Nigeria

Introduction

In the past decades, the role of human resource (HR) managers has never been as important as it is lately, as it is no longer concerned with hiring, firing and record-keeping amongst others. Contemporary HR managers deal with much more strategic issues bordering on organisational growth, change, administrative as well as developmental performance in many organisations (Ulrich, 1997; Sims, 2002; Torrington, Hall & Taylor, 2008; Armstrong, 2011; Coetzee, Mitonga-Monga & Swart, 2014; Rotich, 2016). HR managers are not only responsible for employee management in an organisation but adhere to organisational policy in a way that add value to organisational performance (Paauwe & Boon, 2009; Klerck, 2009; Rotich, 2016). Human resource management (HRM) as a discipline, provides the platform upon which HR managers/practitioners are trained on how to align HR initiatives, and become strategic partners in the management of an organisation's overall corporate performance (Torrington, Hall & Taylor, 2008; Sims, 2002; Beattie, Rona, & Stephen, 2013; Rotich, 2016).

It appears many HR managers in developing countries are still operating as personnel manager who hire and fire, implement recommendations and discipline employees from complaints arising from other managers in various departments (Torrington, Hall & Taylor, 2008; Itika, 2011). Contrary to professional ethics and responsibility of displaying professional competency on the matters that have to do with employees (CIPD Professional Map, 2014; CCHRA, 2016; Venus, & Mehta, 2020), which entails regarding employees as unique and valuable assets allowed to defend themselves when complaints are written against them and for HR managers not being biased against employees on issues between management and the workforce (Sims, 2002; Armstrong, 2011; CIPD, 2011). The situation is different in some banks and other private sector organisation whose objectives are always profit, profit not minding the “goose that lays the golden eggs” (Adewumi & Adenuga, 2010; Jawando & Adenuga, 2014, Uysal & Aydemir, 2018). The tasks to achieve huge profit within a short period of time are the responsibility of Branch or Station Managers (SM) by many banks in Nigeria, in order to satisfy shareholders expectation.

The pressure to achieve this target leads managers to undermine ethics in business practices (Sanusi, 2010; 2012; Dumbili, 2013). Ethics which Venus and Mehta (2021 p10) claimed is “one of the most sensitive issues of any organisation”. Although it seems that the objective of many private business organisations is to make profit, but when it occurs in an unethical manner, it tends to negate or breach social order (McLeod, Payne, & Evert, 2016; Qiu & Rooney, 2019; Venus & Mehta, 2021). The need for banks expansion, increasing capital and customer base, retain market share, meet set targets set by bank managements coupled with the introduction of the Treasury Single Account (TSA) policy which caused public sector funds to be moved from commercial banks to Central Bank of Nigeria (CBN) further complicated matters (Eme & Iheanacho, 2015; Oyewole & Ilesanmi, 2016; Proshare Research, 2020). These and many other policies alike transformed the entire landscape of banking operations with employees being forced beyond limits to meet targets by whatever means, ethics being inconsequential provided set targets are achieved in ways that ensure increases in profit

on yearly basis (Jawando & Adenuga, 2014; Oyewole & Ilesanmi, 2016; Proshare Research, 2020). The resultant effect of this development is issues to be examined in the course of this study. As the situation becomes worrisome and HR managers in the banking sector seem handicapped from being helpful towards employees' plights on the issues of unethical practices, infringements and abuses of employees' rights. However, the study is set to re-awaken the consciousness of HR managers on how to imbibe the culture of global best practices and strategically minimize the issues of unethical practices in the workplace.

Literature Review

A. Theoretical Review

This study is anchored on ethical and satisfaction theories.

I. Ethical Theory

Ethical theory in management is built on the concept of morally appropriate behaviour in business practices. It is based on systematic reflection on what are morally acceptable, decisions and actions with which management expresses what they think is good or right, hence tend to influence behaviour (Venus & Mehta, 2021). Thus, one of the major cardinal thrusts of ethical theory is the consequence of actions which are measured against values (McLeod, Payne, & Evert, 2016; Qiu & Rooney, 2019). These values can be satisfaction, commitment, engagement, welfare, high productivity, expansion to name a few. It is essential to provide satisfaction to the employees who are the talents that make things work in an organisation (Torrington, Hall & Taylor, 2008; Armstrong, 2011). Therefore, the practice of ethical behaviour in banking sector is a core requirement.

II. Satisfaction Theory

Satisfaction theory is based on the grounds of whether organisation stakeholders are satisfied with their organisation services and whether quality of service corresponds to their wishes and expectations (Lévy-Garboua, & Montmarquette, 2007; Robbins, 1993, Martins and Coetzee, 2007; Robbins, Judge & Vohra, 2012). Synthesizing

ethical theory with satisfaction theory means that employees' satisfaction just like other stakeholders' should be paramount in the minds of management/managers. Hence, management/managers are expected to make efforts in ensuring that employees derive satisfactory value as regards their talents, services and commitment (Armstrong & Taylor, 2014). The actions of the management/managers will be perceived as ethically right based on emotional intelligence skills exhibited, leadership styles and decisions taken, in the process of running the organisation (Anyim & Ilesanmi, 2019; Venus & Mehta, 2020). If management/managers actions are repressive, narrow-minded and inflict pain on the feelings and interests of both the principals and employees, it would make employees to express dissatisfaction or have negative perception about the managerial performance of management/managers at their various levels (Diener & Diener, 1995; Diener & Lucas, 1999; Ivancevich & Matteson, 2002; Spector, 1997; Anyim & Ilesanmi, 2019).

This means that the performance of bank management in connection with employees' rights, policies, and ethical standards is not in substantial agreement with employee preferences or expectations (McLeod, Payne & Evert, 2016; Qiu & Rooney, 2019). It appears the inability of government and HR managers in preventing unethical practices, infringements and abuse of employees' rights in the banking sector has led to high levels of dissatisfaction and frustration among employees in recent times. This is not consistent with Strandberg (2009, p5) who argued that HR managers "are well positioned to play an instrumental role in helping their organisation achieve its goals of becoming a socially and environmentally responsible firm, one which reduces its negative and enhances its positive impacts on society and the environment".

B. Conceptual Framework

There has been an increase in unethical business practices and employee rights infringement in the Nigerian banking sector in recent times (Olufayo, 2011; Ogechukwu, 2013; Chovwen, 2013; Undie, Ukpata, Iyortsuun, 2018), without much effort by HR managers to protect the rights of employees who have lower bargaining power, a weaker voice and economic power to achieve their rights

(Adewumi & Adenugba, 2010; Ogechukwu, 2013). No wonder, Obisi (2016, p.63) asserts that "absence of enabling conditions tend to produce unhealthy bargaining power which has always favoured the strong and mighty party (employers)". This manifests as banks in Nigeria right-sized their staff and disengaged many employees with the excuse to remain competitive and to protect their business (Proshare, 2020). This is contrary to Coetzee, Mitonga-Monga and Swart (2014) assertion that HR practices and corporate culture are supposed to enable employees to perform their jobs with appropriate support or workplace flexibility with a clear career path and advancement opportunities. Thus, with non-functioning unions in virtually all Nigerian banks (Adewumi & Adenugba, 2010), HR Department/Managers are expected to perform their roles unbiased, be above board and know how to balance opposing ideologies (Zaleznik, 1992). De Silva (1997) asserts that the best-known model of HRM does not give room for union activities; hence serves as union avoidance strategy. Although that does not mean that HRM is anti-union in practice (De Silva, 1997). Therefore, with HR managers having certified professionals through the Chartered Institute of Personnel and Management (CIPM) in Nigeria, Chartered Institutes of Personnel Development (CIPD) in the UK, Society of Human Resource Management (SHRM) in the USA, Canadian Council of Human Resource Associations (CCHRA) in Canada amongst others, HR managers are expected to rise above political sentiments in ensuring that employees' welfare, dignity and rights are not only protected, but that management strictly adheres to organisational policy in this regard (Odeku & Odeku, 2014; CIPD Professional Map, 2014; CCHRA, 2016).

The fact that organisational policy is designed by employers without employees' involvement and contribution makes employers to have greater power and derive greater benefits. The greater benefits HR managers are expected to uphold, although their professional responsibility allows them not only to be responsible for business growth and development but also to support staff relationships based on confidence, trust and respect, and to act ethically as appropriate (Zaleznik, 1992; CIPD Professional Map, 2014, Fajana, 2006). The fact that no person becomes an

HR Manager in the Nigerian banking sector today without being chartered professionally, with no foreigners or expatriates holding such positions, makes it unbelievable that unethical business practices and infringement on employees' rights occur unabated (Oghojafor, Olayemi, Okonji & Okolie, 2010; Ikpefan, & Oluwatobi, 2012). Venus and Mehta (2021) assert that the results of unethical behaviour in any organisation may prove very disheartening to the various stakeholders. One of the objectives of HR by the Chartered Institute of Personnel Management (CIPM) membership is "to develop and maintain high standards of professional competence and ensure that the management of human resource in both public and private sectors conforms to the best professional standards".

In contrast at the global level, Chartered Institute of Personnel and Development (CIPD) ethical Standards and Integrity, Section 2.4 asserts that members shall "champion employment and business practices that promote equality of opportunity, diversity and inclusion and support human rights and dignity; while sections 4.1 to 4.5 list what is expected of members which is to "demonstrate and promote fair and reasonable standards in the treatment of people who are operating within their sphere of influence". These professional responsibilities which champion best practices that promote equality and best professional standards as prescribed by the both CIPM and the CIPD have still not reduced unethical practices and infringement on the employees' rights in many banks in Nigeria (Hortacsu & Ozkan-Gunay, 2004; Sikka, 2008). Employees are easily dismissed, retrenched and downsized.

Worst of it all contract staff or casual workers are left beyond the ILO recommendation of six months (Ikpefan, & Oluwatobi, 2012). Guest (1991), in Armstrong (2011), maintains that a key policy goal for HRM is the ability to integrate HRM issues into its strategic plans and ensure that the various aspects of HRM cohere, and line managers to incorporate an HRM perspective into their decision-making. The inability of many HR managers to operate in line with this tenet allows employers to infringe on employee rights in an unethical manner. Olufayo (2011 p. 231) asserts

that the "fear of being thrown back into the labour market therefore brought about workers giving blind obedience to all established norms". When in professional practice, the effectiveness of HR managers lies with the ability to drive various managers within the workforce not only to act in a way that truly influences effective service delivery, customers satisfaction but provide guidance and advice to management (Strandberg, 2009; Armstrong, 2011).

Unethical behaviour is abuse of confidence, breach of trust and conflict of interest by boards of directors, managers and staff of commercial banks (Ogechukwu, 2013; Geeta, Pooja & Pn, 2016; Obisi, Ifekwem & Gbadamosi, 2016; Venus, & Mehta, 2020). It seems that majority of HR managers in many commercial banks are dormant concerning the issues of employees' rights abuse or take sides with employers whenever an employee has a conflict with supervisor or a senior manager without displaying their professionalism unbiased as it expected (Sims, 2002; Ayozie 2012). This goes contrary to the view of Gelade and Ivery (2003) who asserts that effective HRM practices have the capacity to enhance both organisational climate perceptions and business performance, in order to "remain competitive, sustain its business functions and grow in an ever-changing and competitive environment" (Coetzee, Mitonga-Monga & Swart 2014, p. 1). The banking sector in Nigeria is private sector institutions which operate on the ideology of profit maximization. Hence managements explore all avenues, ethical or unethical, to pursue business transactions in order to achieve set performance targets and to reduce the cost of labour, while maximizing huge profits that can be displayed for shareholders at the end of the financial year (Ogunleye, 2006; Oya, 2008; Okpara, 2009; Okafor, 2012; Dumbili, 2013).

The failure of HR managers to exhibit their professional competency as a result of fear of being dismissed from their jobs has further complicated matters for lower cadre employees and at the same time increased unethical practices by managements. Many banks in Nigeria today are culpable of this development (Dumbili, 2013). Kolapo, Ojeme, and Onuba (nd) claim that banking employees are under intense pressure over unrealistic targets, which drives many female

employees into corporate prostitution, coupled with banks slashing employee benefits, threatening employees with dismissed and outright dismissal without adequate compensation. This situation agrees with Chovwen's (2013) study which revealed that commercial bank workers in Nigeria faced a lot of unfavourable issues such as excessive and unpredictable work schedule, a virtual disappearance of job security with mass retrenchment on a regular basis. The study of Undie, Ukpata and Iyortsuun (2018) revealed that bank employees are saddled with unrealistic targets that push them towards illicit sexual affairs, while Akenbor and Imade (2011) study revealed that the banking industry is associated with unethical practices of industrial espionage and indecent dress mode with banks management showing little or no interest for employees welfare. This position justified the argument of Wright, Filatotchev, Hoskisson and Peng (2005) that it is difficult to prove whether high organisational performance leads to excellent HR practices or whether good HR practices cause better organisational performance.

This also justified the assertion of Bloom, Mahajan, McKenzie and Roberts (2010) who argued that the major reason firms perform poorly is that they lack modern management practices, or that their middle and senior managers lack the autonomy and the incentives to improve management practices. ILO (2014/2015; 2017) and Global Competitiveness (2020) claims that lack of employees empowerment, lack of administrative and institutional capacity to administer social protection and enforce labour legislation are common occurrences in developing countries. Oyewale and Ilesanmi (2016) pointed out that the drive for employees of banks to engage in sourcing for investors' funds as well as the need to fill the gap created by Treasury Single Account (TSA) policy amongst other challenges, has spurred a higher level of competitiveness, thus exposing the vulnerable employees to unethical business practices and infringement on their rights. Studies have proved that competition and other factors of relevance like the influence of stakeholders and the absence of effective regulation systems, weak institutions tend to increase the level of unethical behaviour in organisation (Hegarty & Sims, 1978;

Aboyassin & Abood, 2013; Odole, 2018). This prompted Samuel, Osinowo and Chipunza (2009) and Rahman (2013) to argue that change in any organisation will produce some uncertainty, frustration, and anxiety among employees with long-time effects on their attitudes and behaviour.

C. Plights of Employees in Banking Sector

The rapid pace of modernization (Devi, 2018) and contraction in employment globally has adversely affected employees' rights and made them vulnerable to employers who infringe on their rights. This contraction has increased the uncertainty in employment relations and reduced the capability of employees to challenge several abuses meted out to them by their employers under the guise of cutting costs in support of organisational survival strategies (Fashoyin, 1996; Adewumi & Adenuga, 2010; Devi, 2018)). Unethical practices, infringements and abuses of employees' rights manifest in various forms in many commercial banks in Nigeria. Obisi, Ifekwem and Gbadamosi (2016) observed this might be inimical and regressive. Olufayo (2011) posits that female employees are driven into unconventional means of attracting investors. The fear of losing one's job, causes employees to comply with all kinds of rules and regulations which are inimical to their well-being. For instance, employees are burdened with heavy workload and under intense time (Baker, Camosso-Stefinovic, Gillies, Shaw, Cheater, Flottorp & Robertson, 2010), managements recruits graduates mostly females into marketing roles in order for them to attract customers using unconventional means (Akenbor & Imade, 2011, Chovwen, 2013; Undie, Ukpata & Iyortsuun, 2018). Managements engage employees beyond normal work hours without compensation for overtime, move employees from one station to another, having identified him/her as a valuable staffer, without any monetary benefit, promotion or conversion into full time staff in the case of contract staff (Okafor, 2012; Adewumi & Adenugba, 2010).

Management not paying attention to employees' welfare is the reason Ismail and Hong (2011), in Bhatti, Bhatti, Akram, Hashim, Akram (2016) argued that employees suffer from higher level of

job-related stress owing to long working hours, having no information about the work assignment, role ambiguity, unsupportive supervision and poor relationships with colleagues and supervisors (Akenbor & Imade, 2011, Chovwen, 2013; Undie, Ukpata & Iyortsuun, 2018). Evidently, unethical practices, infringements and abuses of employees' rights continue to occur on a large scale, with many employees in the banking sector contending with it. Some of the reasons for this are the weak institutions and non-adherence to corporate governance (Ogunleye, 2006; Okpara, 2009). Non-existence of trade unions reduces the capability of employees to keenly resist management anti-employee policies that have to do with unethical practices and infringements, (Fashoyin, 1996; Adewumi & Adenugba, 2010; Danesi; 2010). The fact that the Nigerian Labour Laws are ineffectively implemented, to defend the rights of employees on a daily basis (Idowu, 2013; Inyang et al., 2014; Atiku & Fields, 2013), makes HR managers find it difficult to raise their voices because of the fear of being sacked or thrown into the stiff labour market. The nature of the work environment in the banking sector today negates nine facets of job satisfaction identified by Spector (1997), which are satisfaction of pay, promotion, supervision, benefits, contingent reward, operating procedures, co-workers, nature of the work and communication. This means that the issues identified by Spector (1997) many decades ago have not been resolved effectively in the interest of employees in many Nigerian banks. This confirms Olufayo's (2011) finding which indicates that many female employees in the banking sector especially those who are not married have blurred hopes of a desirable future with no job security.

The advent of the Covid-19 pandemic has worsened the situation, causing large number of bank workers to be retrenched, leaving the remaining workers with fear, uncertainty and

heavy workloads (Prosahre, 2020). This justifies the assumption that employees are no longer satisfied today in a job that has poor HR practices which cannot advance their interests and enhance their personality and personal development (Fajana, 2006; Jhangiani & Shakdwipee, 2021). The fear of losing their jobs forces managers and their subordinates to engage in unethical practices in the form of illicit affairs and all kinds of fraudulent activities. These developments make the Nigerian banking sector as one of the most stressful business environments to work (Chovwen, 2013; George & Zakkariya, 2015, Undie, Ukpata & Iyortsuun, 2018; Ajayi, 2018; Babarinde & Ohikhen, 2019). This position is consistent with Akrani's (2011) and Enekwe, Agu and Eziedo (2014) study which revealed that employees lack free time, saddled with heavy workloads, receive low salary, are given unrealistic deadlines, face job insecurity, perceived themselves as undervalued, face poor HR policy amongst others.

Research Methodology

The study adopted the qualitative method using the exploratory resign design. Banks employees were interviewed on issues of unethical practices within the Nigerian banking sector. This method provides opportunity to build on the interviewees' responses in line with interpretivist epistemology (Saunders, Lewis & Thornhill, 2009).

Results and Interpretation

Collating the views of respondents on issues raised led to uncovering 15 fundamental unethical practices occurring in the Nigerian banking sector. These were uncovered by asking the same type of question. Which is "Please could you kindly identify unethical practices occurring in the Nigerian banking sector today?". The summaries of their responses are displayed in Table 1.

Table 1: Responses of Bank Employees Interviewed on Unethical Practices

Question	Key points	Summaries of respondents' views
Please could you kindly identify unethical practices occurring in the Nigeria banking sector today	Casualisation	High proportion of employees in the banking sector today are casuals
	Abnormal target	Targets set for employees are always extremely difficult to achieve
	Poor salary and wage	Salaries and other benefits are abysmally poor with persistent two digits inflation and high cost of living in the country.
	Poor policy implementation	Banking policies are not always favourable to employees
	Promotion	Promotions are not always executed as and when due, since they are deliberately attached to targets that cannot be met.
	Poor government monitoring	Government does not care about how banks treat their employees
	Labour law not apply	Banks are not complying adequately with labour laws.
	Discrimination	There is considerable discrimination against casual staff even when some of the casuals perform better than the core staff.
	Sexual Harassments	Female employees face high level of sexual harassments from senior managers and the customers they are meant to mobilise funds from in order to meet targets.
	Intimidation	There is a lot of intimidation from management as a result of high level of unemployment in the country.
	Lack of job security	Inability to meet targets can cause an employee's contract to be terminated and conversion process for casual staff is difficult
Rigid working hours Nigeria banking sector today Please could you kindly identify unethical practices occurring in the	Continued adherence to traditional Monday to Friday even sometimes Saturday from 7:00am to 6 - 8pm subject to when accounts are balanced.	

Source : Primary Data (Compile by Author (2020))

Discussion

The outcomes or findings of the study are that the Nigerian banking sector is stress-prone and engrossed in draconian human policies most especially to the casual employees. Despite the fact that it has been established that employees are the face of any organisation, they serve as the point of linkage between organisation and its customers (Fajana, 2006; Armstrong, 2011; Jhangiani & Shakdwipee, 2021). The depressed level of the economy in recent times has made banks management to be less focused on employees' welfare and development. This implies that a casual staffer may be called upon to hand over his/her staff identity card and go home without notice of termination of contract by any of the regional managers, bank managers or station

managers for failing to meet up with the set targets. The huge profit always declared by banks do not always have much positive impact on employees well-being based on the level of dehumanization happening in the sector.

Conclusion and Recommendations

The paradigm shift globally is about value and respect for talents. This necessitates effective HR practices that can influence employees positively on the job. This means that employees are now regarded as a source of competitive advantage, distinct from other resources, intelligent and observant, not to be used and dumped by employers. Their perception about how their employers' interest in their plights on the issues affecting them on the job tends to influence their

productivity, commitment and satisfaction level. On this basis, there is a need for banks to improve on employee policies that have to do with empowerment and job security, decision-making and ethical practices. It is also important for HR Managers to rise to their professional duties and refuse to be used as agents of oppression by the management/owners of their organisations. There is a need for bank managements to make humane policy that would cover all categories of employees, in respect to motivating, developing, connecting and empowering them in line with international best practices; there is a need for bank managements to be more realistic about conditions of Nigeria's ailing economy. The study recommends that there is a need for the CIPMN to carry out employees' survey of big companies in order to know how HR managers handle issues that pertain to the workforce. There is a need for the CIPMN to encourage employees either as a group or as an individual to petition to them about HR managers who colludes with management to engage in unethical practices, infringements and abuses of employees' rights. There is a need for government to legislate on and ensure enforcement of laws on employees' rights, there is a need for HR managers of big companies to attend CIPMN organised trainings yearly on employee-management rights. Above all, ILO recommendations on casual staff need to be adhered, to for the sake of the psychological well-being and the standards of living of casual staff.

It is important for research study to contribute to knowledge in the area of study. However, this study has demonstrated the need for HR managers to exhibit high level of ethics and ethical professionalism in dealing with the various actors in the banking sector. It has demonstrated the need for HR managers to improve on their managerial capacity so as to improve psychological well-being of the banking sector employees in Nigeria. It has also demonstrated the need for HR managers not to be biased when conflict arises between management and the workforce.

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