

Counterproductive Work Behaviour: The Role of Psychological Contract Violation

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ABSTRACT:

The objective of this study was to identify the relationship between psychological contract violation (PCV) and counterproductive work behaviour (CWB) within the context of manufacturing industries situated in Baddi, Himachal Pradesh. The sample comprised 300 production employees (150 male and 150 female respondents). The analysis revealed that three dimensions of psychological contract violation viz. employee obligation, employer obligation and psychological contract fulfilment significantly and negatively correlated with organizational and also with interpersonal counterproductive work behaviour. PCVpsychological contract transitions significantly and positively correlated with organizational and with interpersonal counterproductive work behaviour. This shows that if the employer violated the psychological contract with regards to psychological contract transitions and its obligation, employees would reciprocate by displaying counterproductive work behaviour. Regression analysis has shown commonness of three variables viz. employer obligation, psychological contract transitions and psychological contract fulfilment in predicting organizational counterproductive work behaviour in both the genders and commonness of two variables viz. employer obligation, psychological contract fulfilment in predicting interpersonal-cwb in both the genders. Further t-test has revealed that males are higher in their subjective perception of employer obligation and employer obligation than females and females are higher in their subjective perception of psychological contract transitions than males. No significant difference was observed on the variables of psychological contract organizational-counterproductive work behaviour and interpersonalcounterproductive work behaviour.

Keywords: Organizational Counterproductive Work Behaviour (CWB-O), Interpersonal Counterproductive Work Behaviour(CWB-I) and Psychological Contract Violation (PCV).

1. INTRODUCTION

In the dawn of competition employee behaviour has emerged as an important concern for organizations (Gruys & Scaketl, 2003). Employee behaviour refers to what employees say and do at their workplace (Robbins and Coutter, 2002; Hiriyappa, 2008). Organizations are characterizing forums where a variety of different behaviours are expressed, each with a different consequence to the individuals within the organization as well as the entire organization. These behaviours can be classified into those that benefit the organization and those that harm the organization. The former contributes positively towards organizational performance whereas the latter is detrimental to the organizations (Spector & Fox, 2002). The latter category is called counterproductive work behaviour. There has been a growing



interest in counterproductive work behaviour due to common counterproductive behaviour occurrences in organizations which has posed adverse relationships on both organizations in terms of low productivity, loss or damage of property and increased turnover (Penny & Spector, 2002) and the people in terms of increased dissatisfaction and expressed job stress. Such losses to organization and negative emotions to individuals will only affect organizational performance (Dunlop & Lee, 2004; Harper, 1990). In the view of the cost they bring about to the organizations and individuals most researches have focused on predicting the counterproductive work behaviour in an attempt to understand why individuals would engage in these behaviours and how they might be prevented. Counterproductive behaviour has gained importance due to its influences on organizations and employees. Recently, researchers have conducted studies which show its causes on individual and organizational levels (Appelbaum & Matousek 2007). Individual and organizational factors are known to influence the behaviour and attitudes of the employees. One of the major concerns of many organizations that need urgent attention is counterproductive work behaviour which is assumed to be a problem that violates significant organizational norms and threatens the wellbeing of an organization, its members, or both. Counterproductive work behaviour is an urgent concern for the organizations because it is assumed to cost organizations billions of dollars each year (Bennett & Robinson, 2000). Counterproductive work behaviour imposes numerous costs on organizations such as decreased performance (Hussain, 2014), lower levels of productivity, lost work time, higher intention to guit and stress problems for other workers (Appelbaum & Matousek 2007).

In today's fiercely competitive environment companies focus on corporate goals, profit margins and stock market prices. This has brought about a change in the employee-employer relationship. Today employment is dominated by short term contracts for highly skilled professionals and technical workers (Smithson & Lewis, 2000; Lester & Kickul, 2001). Staffs are hired on a need to have basis to perform specific skill task (Lester & Kickul, 2001) and are let go when their specific skills are no longer required by the organizations. As De Meuse Bergmann et al, (2001) states that today workplace is full of increased workload, stress and decreased job security and commitment. In such environment building and maintaining psychological contract is hard. And perceived violation in psychological contract often results in employee deliberately reducing their efforts towards work (Bunderson, 2001; Lester and Kickul, 2001). If any employee or employer perceive psychological contract violation they are likely to respond negatively. And responses may occur which may harm the organization like reduced loyalty, reduced commitment and citizenship behaviour and counterproductive work behaviours. Conversely employees whose psychological contract is satisfied have a high level of commitment and organizational support (Shore and Barksdale, 1998). Hence by understanding the elements of psychological contract and recognizing that it is continually changing and evolving, organizations are better placed to create the kind of contract which would lead to highly committed and motivated workforce. Taking this into consideration the present study tries to see how the dimensions of psychological contract which are employee obligation, employer obligation, psychological contract transitions and psychological contract fulfilment (Denise M. Rousseau, 2008) are related to counterproductive work behaviour. Following is the hypothesized research model of the present study.



PCV-Employee
Obligation

PCV-Employer
Obligation

PCV-Psychological
Contract Transitions

PCV-Psychological
Contract

Contract

Figure 1: Hypothesized Research model of the Present Study.

2. RESEARCH METHODOLOGY

- **2.1 Sample:** The population of relevance was all employees working in the manufacturing industries in Baddi, Himachal Pradesh. This excluded administrative personnel as well as human resource management department. The unit of analysis was therefore the employees related to production and their supervisor. The present study involves voluntary participation by the employees. Researcher used convenient sampling method to collect the responses of all the participants. The size of the sample is 300 (N=300). The sample consists of 150 male participants and 150 female participants. The age of the respondents ranged between 18-58 years. In the total sample of 300 respondents 207 respondents were married and 93 respondents were unmarried. 126 of 300 respondents were temporary employees in the companies, 114 respondents were working on contract basis in their respective companies and 60 respondents were regular employees.
- **2.2 Design:** Correlational research design has been employed to understand the relationship between variables of interest and to see if these variables are significantly related to each other. Further, regression analysis was computed for the total sample and separately for both the genders to find out the best set of predictors of counterproductive work behaviour. t-test was also computed to find out the significance of difference on all the independent and dependent variables.

2.3 Tools

- **2.3.1 Counterproductive Work Behaviour-Checklist (CWB-C) (Spector, 2006):** Participants responded to a 45-item self-report CWB-Checklist scale developed by Spector (2006). Items asked respondents to rate the extent to which they engaged in counterproductive work behaviour. Items were rated on a 5-point likert scale with 1= never to 5= every day. Sample items include "Purposely worked slowly when things needed to get done" and "Took supplies or tools home without permission". Cronbach alpha of 0.86 was reported for this scale.
- **2.3.2** Psychological Contract Inventory (PCI) (Rousseau, 2008) (Employee and Employer Obligation): The scale is a multidimensional instrument which includes four subscales: Employee Obligation, Employer Obligation, Psychological Contract Transitions and Psychological Contract Fulfilment. The scale has following instructions "To what extent have you made the following obligations to your employer", "To what extent do the items describe your employer's relationship to you". Responses were given on five point Likert Scale,



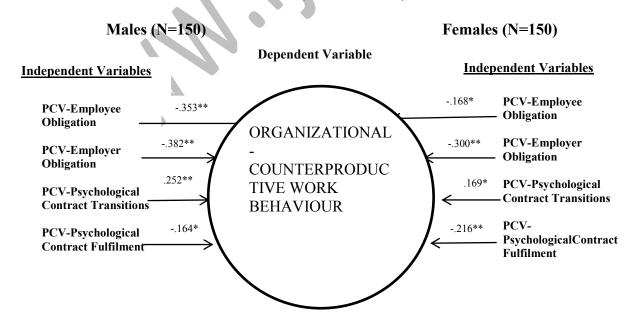
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from 1= Not at all, 2= Slightly, 3= Somewhat, 4= Moderately, 5= To a great extent. Sample items includes "To what extent your employer withholds information from its employees", "Overall how well have you fulfilled your commitments to your employer". The reliability coefficient (internal consistency) of psychological contract inventory from past researches ranges from .70 to .85 which makes this inventory reliable to be used in present study.

3. RESULTS

Figure 2 indicates that organizational-counterproductive work behaviour of male employees significantly and negatively correlated with employee obligation (r=-.353**, p<.01), employer obligation (r=-.382**, p<.01), psychological contract fulfilment (r=-.164*, p<.05) and positively and significantly with psychological contract transitions (r=.252**, p<.01) and in females employees, employee obligation (r=-.168*, p<.05) employer obligation (r=-.300**, p<.01), psychological contract fulfilment (r=-.216**, p<.01) negatively and significantly correlated with organizational-counterproductive work behaviour and psychological contract transitions (r=.169*, p<.05) was found to have significant positive correlation with organizational-counterproductive work behaviour. Figure 3 indicates that interpersonal-counterproductive work behaviour of male employees significantly and negatively correlated with employee obligation (r=-.343**, p<.01), employer obligation (r=-.379**, p<.01), psychological contract fulfilment (r=-.178*, p<.05) and positively and significantly with psychological contract transitions (r=.215**, p<.01) and in females employees, employee obligation (r=-.193*, p<.05) employer obligation (r=-.319**, p<.01), psychological contract fulfilment (r=-.212**, p<.01) negatively and significantly correlated with organizational-counterproductive work behaviour and psychological contract transitions (r=.162* p<.05) was found to have significant positive correlation with organizationalcounterproductive work behaviour.

Figure 2:Inter-correlation between Independent Variables and Dependent Variable - Organizational-CWB in both Genders (Males & Females).



Note: **p<.01, *p<.05.

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Figure 3: Inter-correlation between Independent Variables and Dependent Variable – Interpersonal CWB in both Genders (Males & Females).

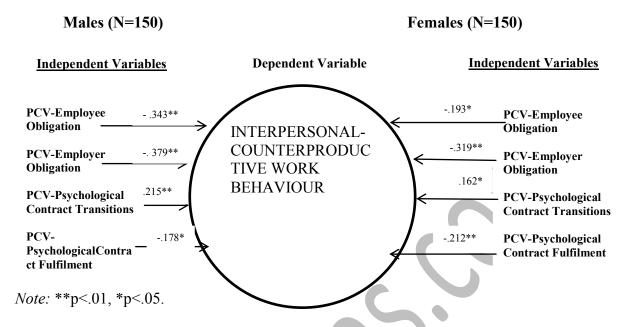


Table 1 indicates that that when independent variables were entered in the regression model with organizational-cwb as criterion for the total sample, employer obligation itself contributed 13% of the variance. A significant increase of 6% was observed in R² when it was entered along with employee obligation accounting for 19% of the variance. A significant increase of 4% in R² was observed when these variables were entered along with psychological contract transitions accounting for 22% of variance. A significant increase of 1% was observed in in R² was observed when these variables were entered along with psychological contract fulfilment accounting for 24% of the total variance. Table 2 indicates that that when independent variables were entered in the regression model with interpersonalcwb as criterion for the total sample, employer obligation itself contributed 13% of the variance. A significant increase of 5% was observed in R² when it was entered along with employee obligation accounting for 18% of the variance. A significant increase of 4% in R² was observed when these variables were entered along with psychological contract transitions accounting for 21% of variance. A significant increase of 2% was observed in in R² was observed when these variables were entered along with psychological contract fulfilment accounting for 24% of the total variance.

Table 1: Step-Wise Regression Analysis for Organizational CWB (CWB-O) for the Total Sample(N=300).

SR.	.NO	VARIABLES	R	Beta Weight	\mathbb{R}^2	R ² Change	F Change
	1	PCV-Employer	.360	360	.129	.129 (13%)	44.430
		Obligation					
2	2	PCV-Employee	.430	236	.185	.056 (6%)	20.365
		Obligation					
-	3	PCV-Psychological	.469	.188	.220	.035 (4%)	13.355
		Contract Transitions					



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4 .	PCV-Psychological	.484	134	.235	.014 (1%)	5.605
	Contract Fulfilment					

Table 2: Step-Wise Regression Analysis for Interpersonal-CWB (CWB-I) for the Total Sample (N=300).

SR.NO	VARIABLES	R	Beta Weight	\mathbb{R}^2	R ² Change	F Change
1	PCV-Employer	.364	364	.132	.132 (13%)	45.628
	Obligation					
2	PCV-Employee	.421	211	.177	.045 (5%)	16.129
	Obligation					
3	PCV-Psychological	.461	.190	.213	.036 (4%)	13.577
	Contract Transitions					
4	PCV-Psychological	.479	143	.229	.016 (2%)	6.324
	Contract Fulfilment					

Table 3 indicates that in male employees' sample, when independent variables were entered in the regression model with organizational-cwb as criterion, employer obligation itself accounted 15% of variance. A significant increase of 7% was observed in R² was observed when these variables were entered along with employee obligation accounting for 22% variance. A significant increase of 7% was observed in R² was observed when these variables were entered along with psychological contract transitions accounting for 28% variance. A significant increase of 2% was observed in R² was observed when these variables were entered along with psychological contract fulfilment accounting for 31% of the total variance. Table 4 indicates that in male employees' sample, when independent variables were entered in the regression model with interpersonal-counterproductive work behaviour as criterion, employer obligation itself accounted 14% of the variance. A significant increase of 7% was observed in R² was observed when it was entered along with employee obligation accounting for 21% of the total variance. Asignificant increase of 7% was observed in R² was observed when these variables were entered along with psychological contract fulfilment accounting for 28% of the total variance.

Table 3: Step-Wise Regression Analysis for Organizational CWB (CWB-O) for Males' Sample (N=150).

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SR.NO	VARIABLES	R	Beta Weight	\mathbb{R}^2	R ² Change	F Change
1	PCV-Employer Obligation	.382	382	.146	.146 (15%)	25.288
2	PCV-Employee Obligation	.466	276	.217	.072 (7%)	13.437
3	PCV-Psychological Contract Transitions	.531	.261	.282	.066 (7%)	13.156
4	PCV-Psychological Contract Fulfilment	.549	146	.302	.019 (2%)	4.034

Table 4: Step-Wise Regression Analysis for Interpersonal CWB (CWB-I) for Males' Sample (N=150).

SR.NO	VARIABLES	R	Beta Weight	\mathbb{R}^2	R ² Change	F Change
1	PCV-Employer	.379	379	.144	.143 (14%)	24.729
	Obligation					



2	PCV-Employee	.464	276	.216	.072 (7%)	13.541
	Obligation					
3	PCV-Psychological	.531	.266	.282	.067 (7%)	13.530
	Contract Transitions					

Table 5 indicates that in female employees' sample, when independent variables were entered in the regression model with organizational-counterproductive work behaviour as criterion, employer obligation itself accounted 9% of the variance. A significant increase of 4% was observed in R² was observed when it was entered along with psychological contract fulfilment accounting for 13% of the total variance. A significant increase of 3% was observed in R² was observed when these variables were entered along with psychological contract transitions accounting for 16% of the total variance. Table 6 indicates that in female employees' sample, when independent variables were entered in the regression model with interpersonal-counterproductive work behaviour as criterion, employer obligation itself accounted 10% of the variance. A significant increase of 5% was observed in R² was observed when it was entered along with psychological contract fulfilment accounting for 15% of the total variance. A significant increase of 3% was observed in R² was observed when it was entered along with psychological contract fulfilment accounting for 15% of the total variance.

Table 5: Step-Wise Regression Analysis for Organizational CWB (CWB-O) for Females' Sample (N=150).

SR.NO	VARIABLES	R	Beta Weight	\mathbb{R}^2	R ² Change	F Change
1	PCV-Employer	.300	300	.090	.090 (9%)	14.621
	Obligation	o A			, ,	
2	PCV-Psychological	.370	219	.134	.040 (4%)	8.000
	Contract Fulfilment					
3	PCV-Psychological	.413	.186	.171	.034 (3%)	6.002
	Contract Transitions					

Table 6: Step-Wise Regression Analysis for Interpersonal CWB (CWB-I) for Females' Sample (N=150).

SR.NO	VARIABLES	R	Beta Weight	\mathbb{R}^2	R ² Change	F Change
1	PCV-Employer	.319	319	.102	.102 (10%)	16.745
	Obligation				, ,	
2	PCV-Psychological	.383	215	.147	.045 (5%)	7.818
	Contract Fulfilment				, ,	
3	PCV-Employee	.422	179	.178	.031 (3%)	5.596
	Obligation					

Table 7 indicates significant gender difference between male and female employees on employee obligation t=3.49** (p<.01), employer obligation t=3.426** (p<.01) and psychological contract transitions t=-1.968* (p<.05). Further the tables 7 reveals no significant difference between male and female employees on the variables of psychological contract fulfilment, organizational-counterproductive work behaviour and interpersonal-counterproductive work behaviour.



Table 7: Comparative Analysis of Males' and Females' Sample on Variables of interest in the present study (N=150 each).

study (N=150 each).									
Variables	Mean		Std. D.		Std. E.D.	t-ratio	Level of		
	M	F	M	F			sig.		
PCV-									
Employee Obligation	82.95	78.64	10.64	10.37	1.221	3.491**	.01		
PCV-Employer Obligation	84.52	81.61	8.28	7.22	.8976	3.246**	.01		
PCV- Psychological Contract Transitions	48.06	50.50	11.51	9.83	1.237	-1.968*	.05		
PCV- Psychological Contract Fulfilment	14.86	14.19	2.56	3.87	.3797	1.618	N.S.		
Organizational- CWB	48.64	51.38	12.01	10.73	1.315	-2.077	N.S.		
Interpersonal- CWB	49.08	51.34	11.77	10.29	1.277	-1.775	N.S.		

4. DISCUSSION

It was hypothesized that PCV-Employee Obligation will be significantly and negatively related to Organizational-CWB and also with Interpersonal-CWB. This is particularly pertinent since a key function of human resource management practices is to foster an appropriate psychological contract, and employees' interpretations of their employer's human resource management practices may affect their psychological contract with their employer. Subsequently, their perceptions of contract violation may affect their attitudes and behaviours (Guzzo & Noonan, 1994; Rousseau & Greller, 1994). This view is based on social exchange, organizational support and signalling theories. The results of the present study have supported the hypothesized relationship between variables. Supporting the notion of social exchange theory and Organizational support theory, the results of this research for hypothesized relationship between Employee Obligation and Organizational CWB and Interpersonal-CWB strengthen the arguments developed in previous research suggesting that the employees would have positive perceptions of the psychological contract when they



perceive the organization is supporting them through investments in organization (Katou & Budhwar, 2012). A complementary argument is made by the organizational support theory that posits that employee's perception of psychological contract determines their attitudes and behaviours (Eisenberger & Stinglhamber, 2011). An alternative view is that psychological contract signal organizational support for employees, which strengthen this mutual obligation between the employer and the employees (Ostroff & Bowen, 2000; Wright & Boswell, 2002; Boselie, Dietz & Boon, 2005; McDermott et al., 2013; Kuvaas, Dysvik & Buch, 2014).

It was hypothesized that PCV-Employer Obligation will be significantly and negatively related to Organizational-CWB and also with Interpersonal-CWB and the results of the present study have supported the hypothesized relationship between variables. Psychological contract is a mutual obligation of employees and employer. If employer will fulfill its obligations; this will prevent its employees from getting involved in behaviours which are detrimental to organization and also for the other members of organization. In case employer fails to fulfill its obligations towards its employees then employees may withdraw themselves from their work and engage in counterproductive work behaviours. Bal and Smith (2012) assessed emotional reactions among employees to psychological contract violation their findings indicated that the emotional reactions of employees to psychological contract violation influenced their attitude and behaviours towards work. Thus negative emotions such as anger or frustration about a violated contract also make employee's cognitive views of their job more negative, reducing their motivation level and decreasing their effort and activation at work and these negative emotions also direct them towards work behaviours which are detrimental for the organization and other employees in the organization.

It was hypothesized that PCV-Psychological Contract Transitions will be significantly and positively related to Organizational-CWB and also with Interpersonal-CWB. The results of the present study supported the hypothesized relationship. Cropanzano and Mitchell (2005) proposed that social exchange relationships develop when an organization shows concern for its employees; it usually results in favourable consequences for the organization. In other words, positive social exchange relationships engender employee attitudes and behaviours. Researchers have stated that reciprocity plays a key role in explaining the relationship between the psychological contract evaluation and employee attitudes and behaviours (e.g., Robinson & Morrison, 1995; Conway & Briner, 2002; Turnley, Bolino, Lester & Bloodgood, 2003; Uen et al., 2009; Balet al., 2013). Prior research suggests that the level of reciprocity is contingent upon the value of the exchange as perceived by employees (Cropanzano& Mitchell, 2005; Gould-Williams, 2007; Bagger & Li, 2014). This finding is also consistent with cognitive dissonance theory of psychological contract. Which says from the negative reciprocity perspective, when an employee perceives psychological contract breach (i.e., an employer's failure to fulfil his or her promised obligations), the employee may perceive these apparent broken promises as wrongdoings on the part of his or her employer. Whenever an employer makes promises to an employee in exchange for the employee's contributions in an employment relationship, the employer's act of breaking a promise (i.e., violation) limits or negates the possibility that the employee will exhibit the desired work-related outcomes. As a consequence, the perceived broken promises may lead the employee to feel dissatisfied or unbalanced with the employment relationship and to experience cognitive dissonance (Ho, Weingart & Rousseau, 2004). To restore equity and to reduce this cognitive dissonance in the



relationship, the employee is likely to reduce his or her positive behaviours (e.g., organizational citizenship behaviour), or even display negative behaviours which are harmful for the organization (e.g., employee deviance) as a form of revenge (Uhl-Bien &Maslyn, 2003).

It was also hypothesized that PCV-Psychological Contract Fulfilment will be significantly and negatively related to Organizational-CWB and also with Interpersonal-CWB. The results of the present study supported the hypothesized relationship. Psychological contract addresses the perceptions of the reciprocal promises and obligations between organization and employee, the state of the psychological contract is concerned with the extent to which the promises and obligations have been met, whether the employees perceive their organization to be fair, and whether they trust their organization (Guest and Conway, 2002). Further, Guest and Conway (2000) argued that delivery of promises, fairness and trust "lie at the heart of the employment relationship". Psychological contract fulfilment by both the employee and employer results in organization's productivity job satisfaction and positive work outcomes. In accord with the studies by Chi and Chen (2007) and Willem et al. (2010), found psychological contract fulfilment was negatively counterproductive workplace behaviour. A defining feature of psychological contracts is the belief that the agreement is mutual or that a common understanding exists that binds the parties involved in the employment relationship to a particular course of action (Rousseau, 2001). When two parties are working interdependently, a mutual understanding of the terms of the working agreement leads to satisfactory performance from both parties' perspectives (Rousseau, 1995). In this sense, the individual employee's schema is accurate when the employee and the employer are aware of, respect, and fulfil the promises that make up the psychological contract. This mutual understanding leads to a relationship that facilitates planning, coordination and relationship management (Rousseau, 1995, 2007).

It was also hypothesized that there exists no significant difference between males and females with respect to Organizational-CWB and Interpersonal-CWB, PCV-Employee Obligation, PCV-Employer Obligation, PCV-Psychological Contract Transitions and PCV-Psychological Contract Fulfilment. This hypothesis has been partially supported by the results of the present study. The results have shown that males and females do differ significantly with regards to employee obligation, employer obligation and psychological contract transition. The possible explanation for significant gender difference found with regard to PCV-Employee Obligation and PCV-Employer Obligation and PCV-Psychological Contract Transitions could be due to social factors which influence the behaviour of men and women. Gender differences involve both physical and emotional factors. They are essentially the characteristics that influence the male and female behaviour in workplace. These influences may stem from psychological factors such as personality, upbringing and physical factors such as an employee's capability to perform job duties. Males and females have different expectations from the employer. Gender is negatively related with both obligations to confirm and contribute (Flood, Turner, Ramamurthy& Pearson, 2001). Females score low on Psychological Contract (Thompson & Heron, 2005). Males have stronger obligation attitudes than females (Tallman & Bruning, 2008). It is attributed to the past unfair treatment received from employer (Reskin & Padavic, 1994). A study reported positive correlation between gender and employee-employer fulfilment of obligation (Coyle-Shapiro & Kessler, 2002). It is also assumed that females due



to pre entry socialization limit their expectation from the employer (Sturges, Conway, Guest, &Liefooghe, 2005).

However, no significant difference between males and females has been found with regards to the PCV-Psychological Contract Fulfilment, Organizational-CWB and Interpersonal-CWB. The possible explanation for this kind of results lays in interpreting this finding from the labour market perspective and management perspectives. The current unemployment rate is very high reflecting a loose labour market. Hence, the most important factor among employee is to get a job and retain and secure their current position. Moreover at current, companies are more focused to increase their profit rather than sending their employees for development purposes and to experience lost man working hours. In addition, knowing that assigning of duties and matters related to development is considered as 'managerial prerogatives', employees care less on issues related to their fit with organization, psychological contract, their growth, development, organizational support and psychological well-being. The studies discussed below provide support for the same.

5. LIMITATIONS

First, the sample of this study was taken from the manufacturing industries alone in Baddi, Himachal Pradesh. Vardi and Weitz (2004) indicated that Counterproductive Work Behaviour is a universal problem and occurs in any work organization. The work nature and work environment between the service and production organizations differs. Moreover, Aryee, Budhwar, and Chen (2002) emphasized that the work nature and work environment between the public and private sector is also different. Therefore, future research should also investigate the occurrences of Counterproductive Work Behaviour in service organization for both the public and private sector. Secondly, this study is a cross-sectional in nature. In crosssectional study, the data was collected at one point in time (Sekaran, 2003). Henle (2005) point out that employees are more likely to be tactful and covert when doing deviant acts. Such tactful and covert acts were found to be pervasive, costly and harmful to the organizations as mentioned by scholars such as Aquino, Galperin, and Bennett (2004), Griffin and O'Leary-Kelly, (2004) and Vardi and Weitz, (2004). This suggests that future Counterproductive Work Behaviour research should adopt the longitudinal study. In longitudinal study, the data will be collected over time (Sekaran, 2003). Therefore, it will provide avenues for tracking the employees work behaviour over time and to have better understanding on the impact of organizational variables, work-related variables, employees attitude and personality traits on counterproductive work behaviour. Thirdly, the sample of this study is only 300, which is very less and a study conducted on a sample of 300 respondents cannot be generalized. Data was obtained from a single geographic area Baddi, Himachal Pradesh India, which could limit the generalizability of the findings to other geographic areas.

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