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# A Study on Mediating role of Employee Financial well-being between Abusive Supervision, Employee Engagement

## Abstract e of this study

This primary objective of this study will theoretically describe the functional relations among Abusive Supervision, Employee Engagement, and Employee Financial well-being relevance across organizations. An engaged workforce is the best asset a competitive organization desire to meet its objectives. It expects its supervisors to work as its true representatives and help maintain a healthy relationship between the workforce and the organization itself. However based on hierarchical position, supervisors inclined to exercise their power with hostility may produce distinctly negative outcomes for employees resulting a disengaged and not committed workforce. Employee financial well-being a subset of overall psychological well-being also impacts the engagement of workforce. Based on their financial well-being, employees react differently to abusive supervision. And also Employee financial well-being acts as a mediator on the impact of hostile abusive supervision on employee engagement. We will study the relevant available literatures on the subjects to define a conceptual model and research objectives.

**Keywords:** Abusive Supervision, Employee Engagement, Employee Financial Well-Being.

### Introduction

In several recent studies researchers have established links between abusive supervision and subordinates' performance. In many instances employees' quits organizations or shows decreased commitment levels resulting lower productivity, actions that violate organizational norms and are intended to cause harm to the organization and other employees. Tate & White (2005) stated "People leave managers...Not organizations", since researchers are studying to the extent of influence a manager has on a subordinates attitudes and work outcomes. Tepper (2007) found that abusive supervision affected roughly 13.6% of workers in the United States of America alone, resulting in an estimated cost to organizations of \$23 billion US dollars. In Indian Organisations, it is still largely unknown as how big the organizations lose because of abusive supervision.

Employees Engagement has been viewed as one of the most critical drivers of business success (Strom, Sears, and Kelly, 2014). It became a vital factor in today's globalised economy where everyone is striving hard to achieve excellence. An engaged workplace ensures a motivated, energetic and productive workforce committed to business goals and values. Since engaged employees are fully "psychologically present", thus "giving it their all" to their tasks and Organization (Brenthal, 2004). Sharmila (2013) stated that engagement influences commitment, motivation. As a result, companies have a rare opportunity to gain competitive leverage and differentiation by harnessing their greatest asset: their employees. Employees, in fact, are the most critical point of differentiation for any company in today's business environment. The correlations are clear: engaged employees generate satisfied customers, who in turn build long-term relationships-and spend more money generating profit and business growth (Sundaray, 2011). Employee engagement which yields financial results is a very real and tangible one and represents one of the few remaining opportunities for competitive advantage.

Employee Financial well-being is one of the major factors that can impact employee's commitment towards work. Patrickson and Clarke (2001) identified financial status along with physical limitations and

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psychological factors are the main influencers of a person's ability to work. Joo and Garman (1998) found that personal finance wellness is linked to employee productivity. In their 2016 survey titled "A growing interest in employee financial well-being in India: Insights from the Global Benefits Attitudes Survey 2016", Willis Towers Watson (NASDAQ: WLTW) found Indian employees' satisfaction with their financial state today belies financial worries that a majority of them have about current and future finances affecting their engagement towards work and creating a drag on productivity.

Perceived Financial well-being is a significant predictor for psychological well-being. Ullah(1990) found that financial stress influences psychological well-being and also mediates the effect of income on mental health. Stress can affect behavioural outcomes like performance (Barling 1996). Rotundo and Sackett (2002) classified performance as Task performance, organizational citizenship behaviours, and counterproductive or deviant work behaviours. So financial well-being can impact productivity of an organization along with possibly spoiling the environment in which the organization works.

In this competitive global environment it is very important for organizations to find and manage the major bottlenecks in meeting their objectives and success. If employees are considered as their major assets then factors those impact employees' commitment, motivation, productivity and quitting decisions must be given importance. As abusive supervision can be one of the major potential spoilers of employee commitment, organizations must work to find a way to negate its adverse impact on the employees. Profiling and increasing employees' financial well-being can be a considered as a way to deal the ill impacts of Abusive supervision problem. Aim of the Study

The main objectives of the study would be to review available literatures on Employee Financial Well-being, Abusive Supervision and Employee Engagement to develop a conceptual model depicting the relationship existing among them. Also the study will define the mediating impacts of Employee Financial well-being on the relationship between Abusive Supervision and Employee Engagement. Thus followings will be the main objectives of the study:

- 1. To find the relationship between Abusive Supervision and Employee Financial well-being.
- 2. To find the relationship between Abusive Supervision and Employee Engagement.
- To find the relationship between Employee Financial well-being and Employee Engagement.
- 4. To examine the mediating relationship of Employee Financial well-being between Abusive Supervision and Employee Engagement.

### Review of Literature Abusive Supervision

The term 'abusive supervision' generally creates an image of an overbearing boss – yelling, screaming, and telling subordinates that they're not worth the paper their employment agreement is written on, thereby fuelling uneasy feelings amongst

junior employees (Tepper, 2000). Sometimes abusive supervision includes managers being rude, coercive, and publicly criticising subordinates. Powered by their hierarchical position and authority, supervisors are uniquely positioned to make available outcomes that many employees find attractive. But abusive supervisors inclined to exercise their power with hostility that produces decidedly negative outcomes for employees and employers. An important feature of abusive supervision is that the abuse is not of a physical nature (Tepper, 2007). In fact it is the "subordinates' perceptions of the extent to which supervisors engage in the sustained display of hostile verbal and nonverbal behaviours, excluding physical contact" (Tepper, 2000).

Abusive supervisor behaviour is often observed through non-physical acts, such as using derogatory names, intimidation, using threats of job loss, engaging in angry outbursts, withholding required information, taking credit for a subordinate's good work, and humiliating or ridiculing a subordinate in front of others (Keashly, 1998; Zellars et al., 2002; Tepper, 2007). Thus it is unsurprising that abused subordinates signal feelings of frustration, alienation from work, helplessness, powerlessness, feeling undermined, and so forth (Tepper, 2000).

Abusive supervision is a subjective assessment. In one context the same individual could view a supervisor's behaviour as abusive and as non abusive in another context. Also two subordinates can differ in their evaluations of the same supervisor's behaviour. Abusive supervision can be characterized as sustained or enduring in the sense that it is likely to continue until (1) the target terminates the relationship, (2) the agent terminates the relationship, or (3) the agent modifies his or her behaviour (Jezl, Molidor, & Wright, 1996). Several features of abusive relationships contribute to their enduring quality. First, targets of abuse may remain in the relationships because they feel powerless to take corrective action, are economically dependent on the abusers, or fear the unknown associated with separation more than they fear the abuse, and they may remain because the agents often intersperse abusive behaviour with normal behaviour, in effect intermittently reinforcing the targets' hope the abuse will end (Walker, 1979). Second, because abusers often fail to recognize or take responsibility for their abusive behaviour, few modify it, and, in many cases, even clinical intervention fails to recast such relationships as no abusive (Wolfe, 1987). Bies, (2000), Bies & Tripp, (1998) identified the following manifestations of abusive supervision: public criticism, loud and angry tantrums, rudeness, inconsiderate actions, and coercion.

Tepper (2000) stated that "employees regard abusive supervision as a source of injustice that, in turn, has implications for their attitudes and wellbeing". According to justice theory, an individual assesses the fairness of a situation based on their perception of three types of organizational justice: (1) distributive, (2) procedural, and (3) interactional justice (Tepper, 2001). Specifically, distributive justice is more closely aligned with employee attitudes, while procedural justice is more aligned with organizational

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outcomes. Procedural injustices can produce feelings that one is not held in high esteem by their organization (Tyler, 1994) or valued as a group member (Folger & Kass, 2000). Moreover, injustice has been linked to diminished self-efficacy and depression (Tepper, 2001), with some evidence suggesting that the relationship between procedural justice and depression is stronger among those with higher levels of administrative responsibility (Sutinen, Kivimaki, Elovainio, & Virtanen, 2002). The feelings of powerlessness that are associated with depression can, in turn, motivate deviant and aggressive behaviour (Bennett, 1998).

# **Employee Engagement**

Schaufeli et al (2002) defined Engagement as "a positive fulfilling, work related state of mind characterized by vigour, dedication and absorption. Engaged Employees are those who are mentally and emotionally invested in their work and in contributing to their employer's success (Czarnowsky, 2008). According to Sundaray (2011), there are some critical factors which lead to employee engagement. These factors are common to all organizations, regardless of sector. These factors create a feeling of valued and involved among the employees. But the components of feeling valued and involved and the relative strength of each factor are likely to vary depending on the organization. The factors which influence employee engagement are: Recruitment, Job Designing, Career Development Opportunities, Leadership, Empowerment, Equal Opportunities and Treatment, Training and Development, Performance Management, Compensation, Health and Safety, Job Satisfaction Communication, Family Friendliness. If these mentioned things are provided to employees the firm/ Company automatically get Employees engaged to the Organization.

Engagement is as an "individual's involvement and satisfaction with as well as enthusiasm for work (Harter et al., 2002) and plays an important role towards Motivation. Motivation brings in energy, commitment, and creativity resulting enhancement in the productivity possibilities of employee. Christian et. al., (2011) observed that besides affecting productivity, employee engagement, also affects the Organizational citizenship behaviour. Engaged employees exhibit positive attitudes and proactive behaviours at work place including low absenteeism, helpful attitude towards co-workers and adherence to company rules (Salanova and Schaufeli, 2006).

An engaged, creative and energetic workforce brings in success to an organization. Along with productivity, they became focused and customer centric. Blomme, Kodden, and Beasley-Suffolk (2015) reported that Employee work engagement linked to several positive individual and business outcomes including increased customer satisfaction. Customer satisfaction in turn results in achieving organization objectives.

In addition to employees being affected by productivity, an employee's attachment may also be affected by his or her desire to participate in the company. If the corporate culture promotes happiness, then employees will want to sustain that

feeling inside and outside of the work environment. If employees are happy, then they will actively engage in the company inside and outside of work, in meetings and discussions about their company. Trombetta and Rogers (1988) reported that when employees were happy, they wanted participation in decision-making. A company's corporate culture is based on the philosophy, the attitudes, the beliefs and the shared values upon which and around which the organization operates. Therefore, it is the employees, through their behaviour, transmit the climate and culture of the organization. Hence Macey and Schneider (2008) defined Engagement as Persistent positive state.

# **Abusive Supervision and Employee Engagement**

Lind and Tyler (1988) found that Employees pay attention to the interpersonal treatment they receive from organizational authorities. Fair and respectful treatment conveys to employees that they are respected and valued in the organization. Lind and Tyler (1992) argue that once fairness judgments have been formed, people use these judgments to decide how to behave. Tyler and Blader (2003); suggested that employees who feel respected by their supervisors become highly committed to the work group and become motivated to help the group. And thus they became engaged in organizational citizenship behaviours and shows organizational commitment (Masterson, Lewis, Goldman, & Taylor, 2000). In contrast employees who are abused by their supervisors reciprocate mistreatment by engaging in workplace deviance. Employees who perceive abusive supervision are more likely to resist their supervisors' influence tactics (Tepper, Duffy, & Shaw, 2001), withhold beneficial work behaviours (Zellars, Tepper, & Duffy, 2002), performance, (Harris, Kacmar, & Zivnuska, 2007), and engage in deviant behaviour targeted toward the supervisor (Innes et al., 2005) and the organization (Detert et al., 2007).

The victims of abusive supervision may assign blame to their organization and its policies that fails in discouraging abusive behaviour (Folger & Cropanzano, 2001) and starts believing that their organization cares little about their well-being which in turn negatively affect their affective commitment towards their organization. Low affective commitment employees, who do not identify closely to their organization (Mever & Allen, 1997), should be more than their high affective commitment counterparts to engage in acts of organization deviance. Employees respond quite negatively to supervisor mistreatment by engaging in behaviours that are harmful to the organization and to its members (Ambrose et al., 2002). According to social exchange theory (Cropanzano & Mitchell, 2005), in an interdependent workplace relationship, poor treatment by one's supervisor indicates an imbalance that subordinates seek to rectify by engaging in negative behaviours themselves. The norm of reciprocity (Gouldner, 1960) guides this quid pro quo behaviour; employees reciprocate the mistreatment back to the organization and to its perceived agent, the supervisor.

Barling (1996) suggested that stressors may also affect behavioural outcomes such as

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performance. Rotundo and Sackett (2002) classified performance into three broad components: Task performance, organizational citizenship behaviours, and counterproductive or deviant work behaviours and Wall et al (2004) identified Task performance as one of the important indicators in measuring organisational performance. Abusive supervision reduces an Employee's task performance as the workplace aggression it employs directly affects the cognitive and emotional resources of employees (Barling, 1996). The depletion of these resources leaves employees with less emotional and cognitive energy to focus on task performance. In addition, perceiving others to be abusive, as is likely the case when someone displays aggression can also deplete the mental resources of those around the employees, including the target (Hareli & Rafaeli, 2008).

Tepper, Duffy, & Shaw (2001) stated that subordinates respond to abusive supervision by confirming or not confirming behaviour. Conformity makes the subordinate to perform supervisor's request and nonconformity makes him resist the request. Nonconformity may involve constructive efforts like dialogue with supervision including and requesting clarification negotiation dysfunctional response like not performing the task with an excuse like forgot to do so or, too busy to do or, could not hear what the supervisor said.

Locke (1976) defined job satisfaction as "a pleasurable emotional state resulting from appraisal of one's job or job experience". It determines the degree to which people like or detest their job (Spector, 1997). It is also defined as an individual's positive or negative attitude about the intrinsic and, or extrinsic aspects of one's job (Bhuian & Menguc, 2002). Tepper (2000) found that subordinates' procedural justice perceptions explained the effects of abusive supervision on subordinates' job satisfaction. A supervisor or manager acts as an organizational representative with whom employees interact most frequently and acts as a rich source of information regarding the nature of one's relationship with the organization. Hostile and abusive supervisor behaviours indicates the employee that the organization has little trust on him to fulfil their contractual agreements, much less make contributions to a relationship involving unspecified obligations thus reducing Job satisfaction and motivation. Inversely when supportive supervisor behaviours communicate to employees that they are highly valued and provides additional benefits like extra informational support, feedback, training, mentoring, or encouragement, he invoke an obligation on behalf of the subordinate to return the benefit such as through increased commitment, reduced absenteeism (Haar & Spell, 2004).

Greenberg (1990) found that Workplace injustices cause frustration, threaten employees' selfand social images, and, in some circumstances, produce moral outrage. The perceived injustices resulting from abusive supervision may translate into dislike for a job and to prompt an employee to seek out and obtain alternative employment. Intention to quit also captures employees' dependence on their supervisor and employer because employees who have formulated concrete plans to permanently leave their organization will be less reliant on their current supervisor and employment situation for the benefits they provide (e.g., compensation, advancement opportunities, and praise). The reduced levels of dependence perceived by those who intend to guit would be accompanied by a significant increase in their self-perceived power to pursue their selfinterests. This is because as intention to quit increases, subordinates' power disadvantage should dissipate and they will have more to gain (and less to lose) by retaliating (Molm, 1997). The prospect of becoming the target of further supervisory abuse or organizational punishments should not be as threatening to someone who has made the decision to cut ties with their employer and, of course, their supervisor. Undeterred by the possibility of counterretaliation or of being disciplined for having performed deviant acts, abused subordinates who have higher intentions to guit should perform workplace deviance with higher frequency.

# **Employee Financial Well-Being**

Financial well-being can be defined as a state of being where a person can fully meet his current and ongoing financial obligations, feel secure in their financial future, and is able to make choices leading enjoyment of life. It is the understanding of one's financial situation based on some quantitative objective attributes and qualitative perceived attributes that are judged against standards of comparison to form evaluated attributes of that financial situation (Porter, 1990). The objective attributes include observable indicators of the financial situations such as income, marital status, number of children, home ownership, and stage of the financial life cycle and practice of certain financial management behaviour. Perceived attributes include the value related qualitative indicators of income, level of living, net worth, capital accumulation, general financial management, risk management and retirement planning. Perceived attributes are an individual's subjective evaluation of his own financial situation. According to Walson & Fitzsimmons (1993), objective indicators have been used to predict one's perceptions about the financial condition. These indicators may not measure the depth of one's feelings about or reaction to it. Walson and Fitzsimmons (1993) stated that subjective judgments like satisfaction with resources and level of living were important predictors of perceived economic wellbeing. Joo and Grable (2004) found that subjective measures, like reported levels of financial stress and risk tolerance, were related to financial satisfaction.

Financial Well-being can be represented on a continuum extending from negative (low) well-being to positive (high) well-being. Different researchers have termed these perspectives differently. Some researchers termed the positive perspectives as wellbeing (Walson & Fitzsimmons, 1993) and satisfaction (Joo & Grable, 2004), while negative perspective is termed as strain (Aldana & Liljenguist, 1998), stress (Bailey, Woodiel, Turner, & Young, 1998, Kim & Garman, 2003), and distress (Garman, Leech, & Grable, 1996). Brown (1999) reported that at least 10% of employees brings their financial problems to

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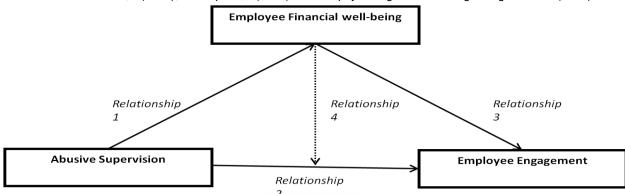
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work. Leech and Grable (1996) calculated that 16% of employees in United States experiences financial stress to the point that it negatively impacts their job productivity. Drentea and Lavrakas (2000) found that individuals with financial stress showed higher levels Employee Financial well-being and Employee Engagement

Olsen et al., (1989), Campbell, (1981)

of physical impairment and illness compare to employees having financial well-being leading to absenteeism. Joo and German (1998) found that highest levels of financial well being is associated with less absenteeism.

to the aggressive event. Employees reaction to the work aggression may differ based on their psychological well-being. Judge et al (1997) found



categorised one's financial situation being one of aspect that impacts overall psychological well-being of a person. Danes and Rettig (1993) found that people who perceived their income to be inadequate to meet even basic living expenses reported experiencing negative feelings and lower satisfaction with the perceived gap between their standard and level of living. These negative reactions to the adverse economic condition can reduce individuals' psychological well-being (Mills et al., 1992). Ryff (1989) in his multi-dimensional model of psychological well-being suggested that holding positive attitudes toward oneself emerges as a central characteristic of positive psychological functioning. He also stated that maintaining positive relations with others is one of the important dimensions of positive psychological wellbeing. Low financial well-being leads to psychological workplace such as engagement, commitment to job, organizations and job satisfaction. Kim (1999) found a negative relationship between low financial well-being and employee Commitment. MacLeod and Clarke (2014) found a strong linkage between well-being and employee engagement and the consequential impact on performance.

Bagwell (2000) found that financial well-being was negatively related to absenteeism. Jacobson et al.(1996) reported that personal finances were one of the highest stress sources for employees and the strongest stress related predictors of absenteeism were health, legal, social and financial problems.

# Abusive Supervision and Employee Financial Well-Being

Tepper (2000) found a positive relationship between abusive supervision and psychological distress. According to the stressor–stress–strain model, psychological strain occurs when a stressor leads to impaired cognition or effect (Gross, 1970). Barling (1996) found workplace aggression can lead people to fear for their well being. Workplace aggression could lead to both impaired cognition and affect, as employees seek to make sense of and react

that people with higher levels of psychological well-being may experience greater satisfaction with the same set of working conditions because they are more confident in their ability to take advantage of those conditions. That means employees can induce positive emotions, which can broaden the scope of attention, cognition, and action leading to negating the effect of abusive supervision. As financial well-being is one of the major factors determining psychological well-being (Olsen et al., 1989, Campbell, 1981), it helps an employee to negate the impact of abusive supervision. Lord (1998) stated that individuals rarely abuse targets that are more powerful than themselves. So there is a less likelihood that employee with high financial well being to become one of the victims.

Financial considerations may make some employees unwilling to quit their jobs, even if their supervisors' behaviour makes those jobs undesirable. For them, the injustices evoked by abusive supervision should translate an attachment to an organization based primarily on need. Moreover, individuals who experience injustice are likely to feel that their employing organizations do not value their contributions or care about their circumstances (Konovsky & Cropanzano, 1991). These subordinates may not feel an obligation to remain with the organizations, nor are they will develop an emotional attachment to their organizations.

# Conceptual Model [Self Formulated]

Based on the findings from the above literature review we have developed this conceptual model depicting relationships between Employee Financial Well-being, Abusive Supervision and Employee Engagement. Relationship 1 defines the relationship between Employee Financial well-being and Abusive Supervision. Based on their financial well-being, employees do react to Abusive supervision. High financial well being leads to action negating the effect of abusive supervision where as Low financial well being prevents employees leaving

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the organization. Relationship 2 defines the relationship between Abusive Supervision and Employee Engagement. Abusive supervision impacts employee's job satisfaction, motivation, commitment to the organization and their productivity. Abused subordinates also display higher intentions to quit and workplace deviance with higher frequency. Relationship 3 defines the relationship between Employee Financial well-being and Employee well-being Engagement. Financial impacts employee's job satisfaction, commitment, leads to absenteeism and influences their quitting decision. Relationship 4 defines the mediating relationship of Employee Financial well-being between Abusive Supervision and Employee Engagement.

### Conclusion

The conclusions of the study are: (a) there is a total effect existing on the relationship between Abusive Supervision and Employee Engagement, (b) there is a significant relationship exists between Abusive Supervision and Employee Financial wellbeing as well as between Employee Financial wellbeing and Employee Engagement. Hence (c) Employee Financial well-being has a mediating role on the relationship between Abusive Supervision and Employee Engagement.

Generally employees do not disclose the truth behind their decisions to guit the organization in their exit interview or feedback. They do so in order to avoid any negative complications in case they want to rejoin the organization or in fear of any negative feedback their supervisor may give in case their new employer seeks any feedback on past employment. Employees also avoid articulating about any negative relation they have with their supervisors in HR or in appraisal discussions in fear of negative reaction from the supervisor. Thus the III effects of abusive supervision generally remain abstract to higher management and the resultant loss to organization remains unchecked. The result of this study proposes to use employee financial wellbeing as an instrument to negate the impact of such abusive supervision on employee engagement.

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