

International Journal of Social Science and Humanities Research-MIYR

ISSN(print): 2788-9092 ISSN(Online): 2788-9106

Volume 5. Issue 1. 2025.03

Deviant workplace behavior in Mongolia's banking industry: An empirical analysis

Narantungalag Ganbat • Gerelmaa Damba

Nandin-Erdene Banzragch • Delgersaikhan Bold • Tamir Enkhbat



Deviant workplace behavior in Mongolia's banking industry: An empirical analysis

Narantungalag Ganbat¹  Gerelmaa Damba^{2*} 
Nandin-Erdene Banzragch³  Delgersaikhan Bold⁴ 
Tamir Enkhbat⁵ 

¹*Business Management Department, University of Finance and Economics, Mongolia,*
narantungalag.g@ufe.edu.mn

²*Business Management Department, University of Finance and Economics, Mongolia,*
gerelmaa.d@ufe.edu.mn

³*Marketing Management Department, University of Finance and Economics, Mongolia,*
nandinerdene.b@ufe.edu.mn

⁴*Accounting Department, University of Finance and Economics, Mongolia,*
delgersaikhan.b@ufe.edu.mn

⁵*Business Management Department, University of Finance and Economics, Mongolia*
tamir.en@ufe.edu.mn

Abstract - This study investigates deviant workplace behavior among Mongolian banking employees, focusing on how age, gender, education, and work experience influence such behavior. Using the Banker's Deviant Behavior Scale, data from 434 employees showed minor deviance was more common than major deviance. Education and experience had significant effects, while age and gender did not. A strong positive correlation between minor and major deviance supports the slippery slope effect. The findings underscore the need for proactive management of employee behavior considering demographic factors.

Keywords - Workplace deviance, Banking industry, Minor deviance, Major deviance, Demographic factors, Empirical study

Received: 2025.02.16

Reviewed: 2025.02.18

Accepted: 2025.03.21

*Corresponding author: Gerelmaa Damba

Deviant workplace behavior in Mongolia's banking industry: An empirical analysis

1. INTRODUCTION

Employee deviance is defined as voluntary behavior that violates significant organizational norms and threatens the well-being of the organization or its members [1]. Numerous studies have shown that such behaviors remain prevalent across various sectors and continue to negatively impact productivity, interpersonal relationships, financial stability, and employee well-being.

In the banking sector, where high accountability, regulatory oversight, and sensitive financial information are central, deviant behaviors carry greater consequences [2]. Even minor violations-such as taking extended breaks or violating dress codes - can erode customer trust, lead to legal risks, and damage organizational reputation.

Ethical behavior in this context is not limited to formal codes of conduct but also depends on the internalization of ethical values by employees. When employees uphold ethical principles as personal values, it strengthens organizational culture, enhances motivation, and supports long-term stability [3]. Therefore, identifying, measuring, and managing deviant behavior in banking institutions is not merely a disciplinary concern but a strategic imperative.

While employee deviance has been widely studied in international contexts, there is a lack of empirical research in the Mongolian banking sector. Specifically, there are no studies that examine the frequency of deviant behavior or the influence of demographic factors such as age, gender, education, and tenure on such behavior.

This study adopts the typology of deviant workplace behavior proposed by Robinson and Bennett [1] and applies the Banker's Deviant Behavior Scale (BDBS) developed by Eze et al [4]. The model categorizes deviant behavior into minor and major forms. Minor deviance includes low impact but frequent violations (e.g., extended breaks), while major deviance involves rare but high-risk actions (e.g., misusing customer funds). This framework provides a robust tool for distinguishing the severity of behaviors and assessing behavioral risk in organizational contexts.

Research objectives: The study's objective is to examine the frequency across the types of deviant workplace behavior among employees in Mongolia's banking sector and assess the influence of demographic factors such as age, gender, education, and years of work experience in the banking sector.

- To measure the frequency of deviant workplace behaviors among Mongolian banking sector employees.
- To examine the influence of demographic factors (age, gender, education level, years of work experience in the banking sector) on deviant workplace behavior.

2. THEORETICAL BACKGROUND

In 1995, Robinson and Bennett developed the first comprehensive measurement of Deviant workplace behavior. This study was published in the Journal of Applied Psychology under the title "A Typology of Deviant workplace behaviors: A Multidimensional Scaling study." They categorized Deviant workplace behaviors into two key dimensions [1].

1. Whether the victim is the organization or an individual (employees).
2. Whether the harmfulness of the act is minor or serious

Based on these two dimensions, four types of deviant workplace behavior were identified. This includes Production deviance, property deviance, political deviance, personal aggression. (see Figure1)

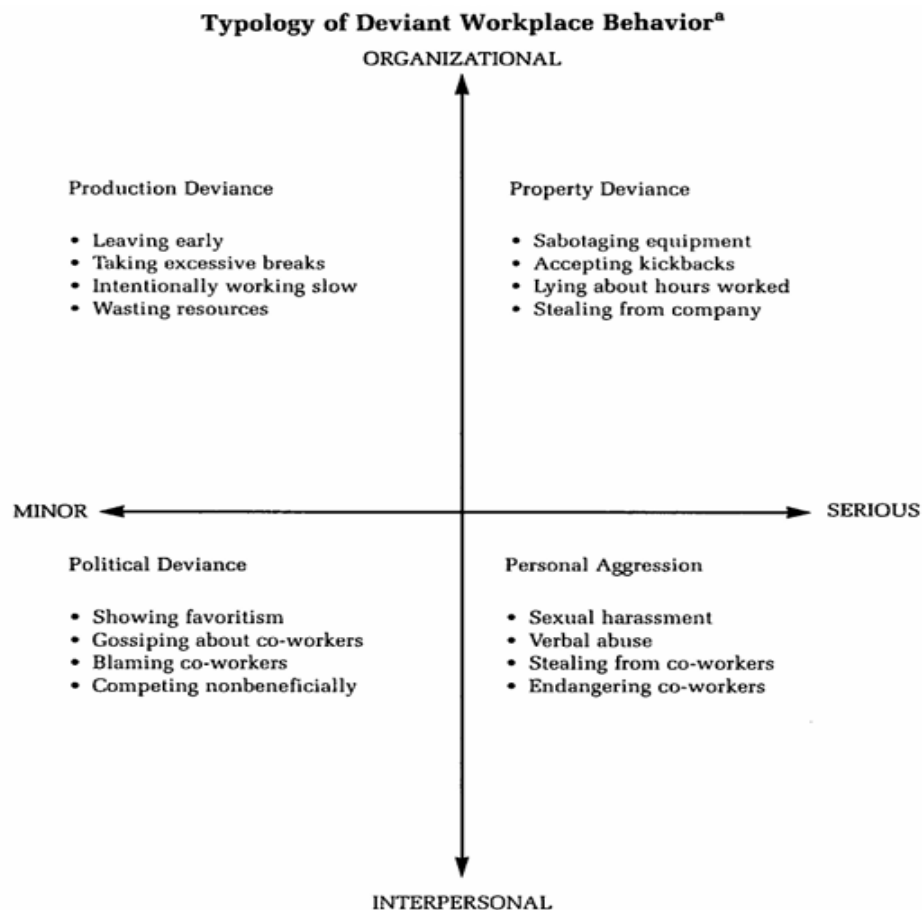


Figure 1 Typology of Deviant workplace Behavior

Deviant workplace behavior in Mongolia's banking industry: An empirical analysis

- Production deviance

Production deviance includes behaviors where employees fail to adhere to established standards and organizational norms related to the quality and quantity of organizational performance. These behaviors are organization-directed and are generally considered to cause relatively minor harm. However, despite being classified as low-impact, such actions - including leaving work early, taking excessive breaks, intentionally working slowly, and wasting resources - significantly affect organizational productivity and profitability.

- Property deviance

This refers to actions involving the misuse, mismanagement, or destruction of organizational property without managerial authority. It is classified as an organization-directed deviance with serious harm, posing a direct financial risk to property owners and investors. Examples include sabotaging equipment, accepting kickbacks, lying about hours worked, stealing from company. [1], [5]

- Political deviance

Political deviance encompasses actions where employees cause harm to others by engaging in corruption, favoritism, or discriminatory treatment toward certain clients, customers, colleagues, or managers. For example, showing favoritism, gossiping about co-workers, blaming co-workers, competing non-beneficially. These actions are generally considered to cause relatively minor harm, however, serious acts such as disclosing confidential information or leaking data to competitors can result in irreparable damage to the organization. [1]

- Personal aggression

Personal aggression is the most serious form of deviance and is characterized by being directed toward individuals rather than the organization that includes sexual harassment in the workplace, verbal abuse, stealing from co-workers, and endangering co-workers. Such behaviors not only create serious issues in the work environment but also have a significant negative impact on the organization's reputation. (Robinson & Bennett, 1995).

In the next phase, in 2000, they validated this scale by testing internal reliability (Cronbach's Alpha), construct validity, and factor analysis. The resulting Workplace Deviance Scale became one of the most widely measures in Organizational behavior research. [6]

Since financial security, ethics, and corporate reputation are the most critical factors in the banking sector, evaluating deviant workplace behavior is essential for ensuring workplace stability and enhancing the organization's ethical culture. Recognizing this significance, in 2020, Robinson and Bennett's (1995, 2000) measurement framework were adapted and developed specifically for the banking sector. [4] Banker's deviant behavior scale is an instrument that measures deviant workplace behavior, categorized into two factors: Major deviance and Minor deviance. Banker's deviant behavior scale is an instrument that measures deviant workplace behavior, categorized into two factors: Major deviance and Minor deviance.

Over the past 10 years, research on Deviant workplace behavior has developed rapidly, with numerous studies conducted in this field. Given this growth, understanding the measurement,

magnitude, and direction of relationships of this phenomenon has become increasingly important. Recognizing this need, researchers have concluded meta-analyses to highlight key trends and insights in workplace deviance research. [7]

They conducted their study by sampling 235 empirical studies based on Robinson and Bennett's (1995, 2000) typology of deviant workplace behavior, utilizing data from 66990 participants. The findings reveal a strong correlation between interpersonal deviance and organizational deviance. This suggests that negative workplace behaviors among employees within the same organization are closely interconnected. Additionally, demographic factors were identified as weak predictors, with results closely aligning with findings from previous studies.

3. RESEARCH DESIGN

This study utilized Banker's deviant behavior scale, a standardized and validated instrument for quantitatively measuring deviant workplace behavior among banking sector employees. In addition to assessing deviant workplace behavior, demographic information in the participants was also collected. The scale comprises 19 items, categorized into two key dimensions for deviant workplace behavior: minor deviance (causing less harm), and major deviance (causing severe harm to the organization or individuals).

3.1 RESEARCH VARIABLES

Dependent variable: Minor deviance and major deviance

Independent variable: Demographic factors (age, gender, education level and years of work experience in the banking sector)

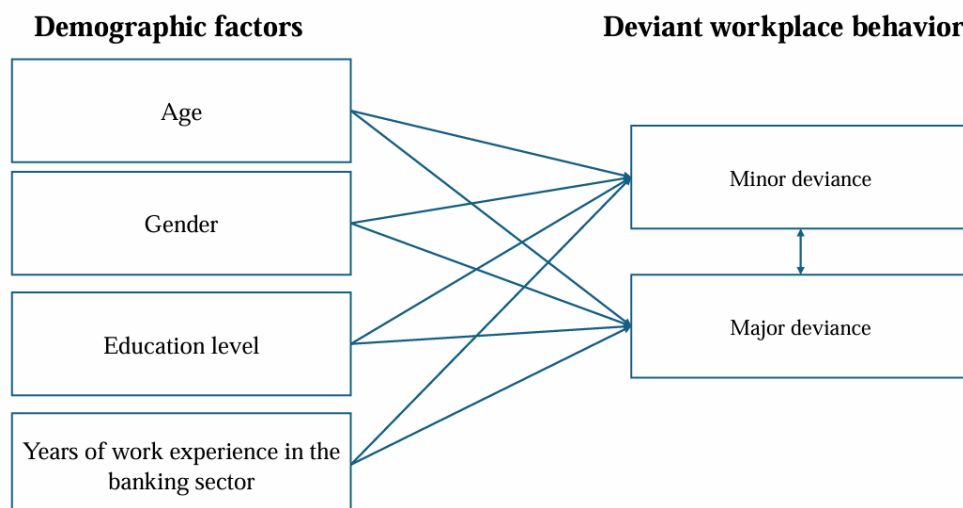


Figure 2 Research design

Deviant workplace behavior in Mongolia's banking industry: An empirical analysis

3.2 HYPOTHESIS

H1: Major and minor deviant workplace behaviors are strongly correlated.

- The meta-analysis results indicate a strong correlation, with a reported effect size of $\rho = 0.67$. [7]

H2: Age is negatively associated with deviant workplace behavior; such that older employees engage in lower levels of deviant workplace behavior compared to younger employees.

- The meta-analysis results indicate a weak negative correlation $\rho = -0.12$. [7]
- As individuals age, their moral reasoning and workplace ethics tend to improve, leading to a decreased likelihood of engaging in deviant workplace behavior. [7] This is likely because they develop a greater understanding of the consequences of their actions. This is likely because they develop a greater understanding of the consequences of their actions. [8]

H3: Male employees are more likely to engage in deviant workplace behavior compared to female employees.

- The meta-analysis results indicate a weak correlation between gender and deviant workplace behavior. (interpersonal deviance $\rho = -0.11$, organizational deviance $\rho = -0.09$) [7]
- Men are more likely to engage in deviant workplace behavior due to their higher propensity for risk-taking and competitiveness. [9]

H4: Years of work experience in the banking sector is negatively associated with deviant workplace behavior, such that employees with more experience exhibit lower levels of deviant workplace behavior.

- The meta-analysis results indicate a weak negative correlation between organizational tenure and deviant workplace behavior ($\rho = -0.08$). [7]
- According to Social exchange theory, employees who have worked in an organization for a long time tend to respect the organization's values and take ethical concerns more seriously. [5]
- Long-tenured employees are generally more committed to their organizations and exhibit lower levels of deviant workplace behavior.
- However, excessively long-tenured employees may become disengaged from organizational ethical standards and are more likely to abuse their authority. [10]

H5: Higher levels of education are negatively associated with deviant workplace behavior, such that employees with higher education are less likely to engage in deviant workplace behavior.

- According to Kohlberg's Moral development theory, individuals with higher education levels tend to have more advanced moral reasoning, [11] making them less likely to engage in deviant workplace behavior.
- The meta-analysis results indicate a weak negative correlation between education level and deviant workplace behavior. (individual deviance $\rho = 0.02$, organizational deviance $\rho = 0.06$) [7]

3.3 DATA COLLECTION METHOD

A structured questionnaire was used as the research instrument, incorporating a frequency-based 7-point Likert scale. (Figure 3) Participants were asked how often they had observed specific deviant workplace behaviors, selecting a response from 1 (Never) to 7 (Daily).

1 Never	2 Once a year	3 Twice a year	4 Several times a year	5 Monthly	6 Weekly	7 Daily
------------	------------------	-------------------	------------------------------	--------------	-------------	------------

Figure 3 Likert scale

The survey questions were formulated using an observer-based rating scale rather than a self-report approach. In other words, participants were asked to evaluate deviant workplace behaviors based on their observations of others' actions, rather than reporting their own behaviors.

General question: Based on your observations, how frequently do these behaviors occur in your bank?

Reasons for using observer-based rating scale

- Avoiding social desirability bias [12]:

Since participants evaluate behaviors separately from their own actions, this approach helps to reduce social desirability bias. Additionally, meta-analysis findings on deviant workplace behavior suggest that self-reported measures may lead to underreporting of such behaviors. [7]

- The need to study at the sector level:

The study aims to measure and manage the frequency of deviant workplace behavior at a social group level rather than at an individual level. Therefore, an observer-based approach is considered more appropriate than self-reporting. According to Social Learning Theory [13], individuals learn behaviors through social interactions, and behavior is shaped because of these interactions. Hence, evaluating observed behaviors rather than self-reported actions provides a more accurate representation of an organization's behavioral tendencies.

3.4 SAMPLE

This study included 434 full-time employees who have been working in the Mongolian commercial banking for more than one year. Convenience sampling methods were employed to recruit participants, ensuring a diverse representation of employees across different job roles and experience levels.

Deviant workplace behavior in Mongolia's banking industry: An empirical analysis

The demographic characteristics of the participants are presented in Table 1.

Table 1. Distribution of demographic factors

Age				
21-30	150	34.60%	434	100.00%
31-40	198	45.60%		
41-50	75	17.30%		
51 and above	11	2.50%		
Gender				
Male	162	37.30%	434	100.00%
Female	272	62.70%		
Years of work experience in the banking sector				
Up to 3 years	86	19.80%	434	100.00%
4–7 years	110	25.30%		
8–11 years	48	11.10%		
12 years and above	190	43.80%		
Education level				
High school diploma or vocational education	3	0.69%	434	100.00%
Bachelor's degree	297	68.43%		
Master's degree	133	30.65%		
Doctoral degree (Ph.D. or equivalent)	1	0.23%		

The data for this study were collected between October 1, 2024, and February 27, 2025. Data was gathered from employees working in the banking sector through both in-person surveys and the Qualtrics online survey platform.

The online responses were extracted from the Qualtrics platform, while paper-based responses were manually coded and integrated into SPSS 26. The final dataset was analyzed using SPSS 26 statistical software to conduct the necessary statistical analysis.

3.5 RESEARCH ETHICS

The study adhered to the following ethical principles:

- Confidentiality and data protection: Participants' names and personal information were kept anonymous and securely protected.
- Voluntary participation: All participants took part in the study on a voluntary basis.
- Informed consent: The study's objectives were clearly communicated to participants in written form before their participation.

- Protection of personal and organizational identity: To prevent any risk to individuals or institutions, no identifying information, including participant names or organizational affiliations, was collected.

Descriptive statistics (mean, standard deviation, frequency percentage), Exploratory Factor Analysis (KMO and Bartlett's test, factor loadings), Reliability Analysis (Cronbach's Alpha), ANOVA, Independent Samples test, Correlations and Regression were conducted to analyze the research data.

4. RESULTS

4.1 RELIABILITY ANALYSIS

The reliability analysis of the Banker's Deviant Behavior Scale (BDB) in this study revealed Cronbach's alpha of 0.936 for the overall scale, indicating excellent internal consistency. The major and minor deviance subscales yielded alpha values of 0.895 and 0.919, respectively, demonstrating a high level of reliability for both dimensions. These results closely correspond with the findings of Eze et al., who reported a Cronbach's alpha of 0.90 for the overall scale, with 0.81 for major deviance and 0.89 for minor deviance in a Nigerian sample [4]. The similarity in findings supports the cross-cultural applicability of the BDB, confirming its structural soundness and psychometric strength in the Mongolian banking context. Thus, the BDB proves to be a valid and reliable tool for assessing workplace deviant behavior among banking employees and offers considerable utility for organizational evaluation and behavioral management.

Table 2. Case Processing Summary

Case Processing Summary			
		N	%
Cases	Valid	434	100.0
	Excluded ^a	0	0.0
	Total	434	100.0
a. Listwise deletion based on all variables in the procedure.			

Table 3 presents the observation frequency, means, and standard deviation of deviant workplace behaviors categorized as minor deviance.

Table 3. Reliability Statistics

	Reliability Statistics	
	Cronbach's Alpha	N of Items
	0.936	19
Major_Deviance	0.895	10
Minor_Deviance	0.919	9

Deviant workplace behavior in Mongolia's banking industry: An empirical analysis

Table 4. Scale Statistics

Scale Statistics			
Mean	Variance	Std. Deviation	N of Items
36.98	343.824	18.542	19

4.2 DESCRIPTIVE STATISTICS ANALYSIS

The comparative analysis of minor and major deviant behaviors revealed distinct patterns in both frequency and perceived severity among banking employees. Minor deviance behaviors, such as taking excessive breaks ($M = 2.87$) and overstaying during breaks ($M = 2.77$), demonstrated higher mean scores and lower rates of “never” responses (31.9% and 40.6%, respectively), indicating that these behaviors occur more frequently in the workplace. Other frequent minor behaviors included non-compliance with the dress code and showing favoritism, with mean scores above 2.5.

In contrast, major deviant behaviors such as using customers' funds for personal use ($M = 1.32$) and sexually harassing colleagues ($M = 1.32$) received extremely low frequency ratings and high “never” responses (82.3% and 84.3%, respectively), suggesting that these behaviors are rare but highly serious in nature. Even relatively less severe major deviance, such as talking impolitely to customers ($M = 2.05$), was reported significantly less often than most minor behaviors.

Table 5. Descriptive Statistics-Minor deviance

Minor deviance	Daily	Weekly	Monthly	Several times a year	Twice a year	Once a year	Never	Mean	SD
Take excessive breaks.	6.0%	6.2%	5.8%	22.1%	7.6%	15.2%	37.1%	2.87	1.897
Overstay during break.	6.5%	3.5%	8.1%	20.7%	7.4%	12.0%	41.9%	2.77	1.904
Don't adhere to the bank's dress code.	4.1%	5.3%	6.7%	22.8%	8.1%	10.4%	42.6%	2.73	1.838
Show favoritism in the workplace.	3.7%	2.1%	6.9%	17.7%	7.8%	10.6%	51.2%	2.40	1.739
Give some customers more attention than the others.	2.5%	2.5%	6.0%	19.8%	7.4%	13.1%	48.6%	2.39	1.668
Blame colleagues for non-performance.	3.5%	1.4%	4.8%	16.1%	8.8%	15.0%	50.5%	2.28	1.639
Deliberately come to work late.	3.2%	2.5%	5.1%	12.4%	4.6%	8.3%	63.8%	2.07	1.689
Intentionally work slowly.	1.8%	1.6%	4.4%	14.7%	5.3%	8.8%	63.4%	2.00	1.548
Deliberately spend more time with a customer.	1.8%	1.8%	3.5%	13.1%	5.8%	9.2%	64.7%	1.94	1.516

Table 6. Descriptive Statistics-Major deviance

Major deviance	Daily	Weekly	Monthly	Several times a year	Twice a year	Once a year	Never	Mean	SD
Talk impolitely to customers.	0.9%	0.2%	5.1%	15.9%	7.4%	15.2%	55.3%	2.05	1.410
Publicly embarrassed colleagues at work.	0.7%	1.4%	3.9%	13.6%	4.8%	12.2%	63.4%	1.89	1.402
Taken colleagues' properties without their consent.	0.7%	0.7%	2.5%	8.3%	4.6%	10.4%	72.8%	1.62	1.216
Intentionally waste resources during work.	0.7%	0.2%	0.9%	6.9%	4.8%	11.8%	74.7%	1.51	1.062
Use the bank's property for personal gain.	0.7%	0.7%	0.9%	7.4%	3.5%	9.9%	77.0%	1.50	1.105
Divulge the bank's confidential information to an outsider.	0.5%	0.2%	0.5%	8.3%	3.9%	9.0%	77.6%	1.47	1.033
Have used colleague's password without his/her consent.	0.5%	0.5%	1.2%	6.5%	3.5%	7.6%	80.4%	1.44	1.036
Take the bank's property without permission.	0.5%	0.5%	0.9%	4.6%	3.0%	9.7%	80.9%	1.38	0.957
Use customers' funds for personal use.	0.0%	0.0%	0.0%	5.3%	4.6%	8.8%	81.3%	1.34	0.797
Sexually harass colleagues.	0.0%	0.5%	0.2%	4.6%	2.8%	9.4%	82.5%	1.32	0.819

4.3 FACTOR ANALYSIS

This table presents the results of the Kaiser-Meyer-Olkin (KMO) Measure of Sampling Adequacy and Bartlett's Test of Sphericity. With a high KMO value (0.939) and a statistically significant Bartlett's test ($p < 0.001$), the dataset is well-suited for conducting Exploratory Factor Analysis (EFA).

The exploratory factor analysis identified two distinct factors: Minor Deviance and Major Deviance, explaining 52.974% of the total variance. Minor Deviance, which includes behaviors such as excessive breaks, intentional work slowdowns, and lateness, primarily reflects issues related to time management and workplace discipline. In contrast, Major Deviance, encompassing unauthorized use of company property, disclosure of confidential information, and financial misconduct, is strongly associated with ethical violations and organizational harm.

Deviant workplace behavior in Mongolia's banking industry: An empirical analysis

Table 7. KMO and Bartlett's Test

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.939
Bartlett's Test of Sphericity	Approx. Chi-Square	5293.324
	df	171
	Sig.	0.000
Communalities		
	Initial	Extraction
Have used colleague's password without his/her consent.	0.283	0.246
Sexually harass colleagues.	0.368	0.260
Use customers' funds for personal use.	0.442	0.423
Publicly embarrassed colleagues at work.	0.559	0.462
Taken colleagues' properties without their consent.	0.485	0.399
Divulge the bank's confidential information to an outsider.	0.642	0.669
Talk impolitely to customers.	0.487	0.463
Intentionally waste resources during work.	0.685	0.688
Use the bank's property for personal gain.	0.751	0.650
Take the bank's property without permission.	0.757	0.687
Overstay during break.	0.625	0.528
Take excessive breaks.	0.685	0.654
Deliberately spend more time with a customer.	0.517	0.452
Deliberately come to work late.	0.525	0.484
Intentionally work slowly.	0.648	0.630
Blame colleagues for non-performance.	0.633	0.626
Don't adhere to the bank's dress code.	0.554	0.548
Show favoritism in the workplace.	0.674	0.615
Give some customers more attention than the others.	0.628	0.581
Extraction Method: Principal Axis Factoring.		

Table 8. Total Variance Explained

Total Variance Explained							
Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings ^a
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total
1	9.266	48.768	48.768	8.825	46.445	46.445	7.819
2	1.684	8.861	57.629	1.241	6.529	52.974	7.602
3	1.159	6.099	63.728				
4	0.791	4.164	67.892				
5	0.715	3.762	71.654				
6	0.710	3.739	75.393				
7	0.630	3.318	78.711				
8	0.612	3.222	81.933				
9	0.519	2.729	84.662				
10	0.453	2.383	87.046				
11	0.411	2.161	89.206				
12	0.356	1.874	91.080				
13	0.310	1.630	92.711				
14	0.295	1.553	94.264				
15	0.255	1.344	95.607				
16	0.242	1.275	96.883				
17	0.228	1.203	98.085				
18	0.213	1.119	99.204				
19	0.151	0.796	100.000				
Extraction Method: Principal Axis Factoring.							
a. When factors are correlated, sums of squared loadings cannot be added to obtain a total variance.							

Deviant workplace behavior in Mongolia's banking industry: An empirical analysis

Table 8. Pattern Matrix^a

Pattern Matrix ^a		
	Factor	
	Minor deviance	Major deviance
Take excessive breaks.	0.824	
Intentionally work slowly.	0.789	
Deliberately come to work late.	0.782	
Blame colleagues for non-performance.	0.760	
Don't adhere to the bank's dress code.	0.758	
Show favoritism in the workplace.	0.733	
Overstay during break.	0.700	
Give some customers more attention than the others.	0.636	
Deliberately spend more time with a customer.	0.480	
Take the bank's property without permission.		0.863
Divulge the bank's confidential information to an outsider.		0.860
Use the bank's property for personal gain.		0.798
Intentionally waste resources during work.		0.774
Use customers' funds for personal use.		0.709
Publicly embarrassed colleagues at work.		0.510
Have used colleague's password without his/her consent.		0.505
Taken colleagues' properties without their consent.		0.483
Sexually harass colleagues.		0.459
Talk impolitely to customers.		0.440
Extraction Method: Principal Axis Factoring. Rotation Method: Promax with Kaiser Normalization.		
a. Rotation converged in 3 iterations.		

Table 9. Factor Correlation Matrix

Factor Correlation Matrix		
Factor	1	2
1	1.000	0.707
2	0.707	1.000
Extraction Method: Principal Axis Factoring. Rotation Method: Promax with Kaiser Normalization.		

4.4 CORRELATIONS

The factors' correlation coefficient of 0.707 indicates a strong positive association between major deviant workplace behaviors and minor deviant workplace behaviors. The Pearson correlation analysis indicates a strong positive relationship ($r = 0.761$, $p < 0.01$) between Minor Deviance and Major Deviance. This suggests that as Minor Deviance increases, Major Deviance is also likely to increase. Given that $p\text{-value} = 0.000$, this correlation is highly statistically significant.

Table 10. Correlations

Correlations		
		Major_Deviance
Minor_Deviance	Pearson Correlation	.761**
	Sig. (2-tailed)	0.000
	N	434
**. Correlation is significant at the 0.01 level (2-tailed).		

4.5 REGRESSION

The results of the regression analysis indicate that Minor Deviance explains 57.9% of the variance in Major Deviance ($R^2 = 0.579$), suggesting that an increase in Minor Deviance is likely to be associated with a proportional increase in Major Deviance.

The ANOVA test results ($F = 593.184$, $p < 0.001$) confirm that the model is statistically significant.

The regression coefficients further show that for every one-unit increase in Minor Deviance, Major Deviance increases by 0.76 ($B = 0.758$, $p < 0.001$).

Additionally, the Collinearity Statistics values (Tolerance = 1.000, VIF = 1.000) confirm the absence of multicollinearity between Minor Deviance and Major Deviance.

These findings empirically support the deviant workplace behavior typology proposed by Robinson and Bennett (1995), which distinguishes between minor and major deviance based on both behavioral intensity and impact. The frequent occurrence of minor deviance, combined with its potential to escalate—as suggested by the slippery slope effect [14]—underscores the importance of early detection and preventive strategies. Moreover, the data confirm that while major deviance is less prevalent, its consequences, particularly in sensitive sectors like banking, warrant strict organizational control and ethical reinforcement measures.

According to Social learning theory [15], if an organization's culture and climate fail to address minor deviant behaviors, it may lead to the normalization of such misconduct. Over time, this normalization process can contribute to the escalation of more severe deviant

Deviant workplace behavior in Mongolia's banking industry: An empirical analysis

behaviors, as employees observe and internalize these actions through social learning mechanisms within the workplace environment.

Therefore, the findings support Hypothesis 1.

Table 11. Regression

Model Summary								
Model		R		R Square		Adjusted R Square		Std. Error of the Estimate
1		.761 ^a		0.579		0.578		0.62419918
a. Predictors: (Constant), Minor_Deviance								
ANOVA ^a								
Model		Sum of Squares		df	Mean Square		F	Sig.
1	Regression	231.119		1	231.119		593.184	<.001 ^b
	Residual	168.318		432	0.390			
	Total	399.437		433				
a. Dependent Variable: Major_Deviance								
b. Predictors: (Constant), Minor_Deviance								
Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	6.083E-17	0.030		0.000	1.000		
	Minor_Deviance	0.758	0.031	0.761	24.355	0.000	1.000	1.000
a. Dependent Variable: Major_Deviance								

4.6 ANOVA ANALYSIS FOR AGE GROUP

This ANOVA table presents the statistical comparison of deviant workplace behavior (minor deviance and major deviance) across different age groups.

For Minor Deviance, the ANOVA results indicate $F = 0.604$, $p = 0.613$, suggesting that the differences in minor deviant workplace behaviors across age groups are not statistically significant ($p > 0.05$). The substantial discrepancy between Between Groups (3.267) and Within Groups (775.271) implies that the majority of variance is explained by within-group differences rather than between-group differences, further supporting the lack of meaningful variation among age categories.

For Major Deviance, the results show $F = 1.660$, $p = 0.175$, which also exceeds the conventional significance threshold ($p > 0.05$). This finding indicates that age does not significantly differentiate major deviant workplace behaviors. Moreover, the large difference between Between Groups (3.158) and Within Groups (272.765) further suggests that most variations occur within individual groups rather than between them. Therefore, Hypothesis 2 is not supported.

Table 12. ANOVA analysis for age group

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
Minor_Mean	Between Groups	3.267	3	1.089	0.604	0.613
	Within Groups	775.271	430	1.803		
	Total	778.538	433			
Major_Mean	Between Groups	3.158	3	1.053	1.660	0.175
	Within Groups	272.765	430	0.634		
	Total	275.923	433			

This test was conducted to examine gender differences in deviant workplace behavior among male and female employees. Levene's Test for Equality of Variances results indicate that the variance between gender groups is equal for both Minor Deviance ($F = 2.807$, $p = 0.095$) and Major Deviance ($F = 1.912$, $p = 0.167$), as $p > 0.05$ in both cases. The T-test for Equality of Means further shows that gender differences in Minor Deviance ($t(432) = -0.475$, $p = 0.635$) and Major Deviance ($t(432) = -0.378$, $p = 0.706$) are not statistically significant ($p > 0.05$). Additionally, the Mean Differences (-0.0454 for Minor Deviance and -0.0360 for Major Deviance) and the 95% Confidence Interval, which includes zero, confirm that gender does not have a statistically significant effect on deviant workplace behaviors. Therefore, the findings reject Hypothesis 3.

Independent Samples Test – Gender Differences in deviant workplace behavior

Table 13. Independent Samples Test – Gender Differences in deviant workplace behavior

Independent Samples Test											
		Levene's Test for Equality of Variances		t-test for Equality of Means							
		F	Sig.	t	df	Significance		Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
						One-Sided p	Two-Sided p			Lower	Upper
Minor Deviance	Equal variances assumed	2.807	0.095	-0.475	432	0.318	0.635	-0.045	0.095	-0.233	0.142
	Equal variances not assumed			-0.492	375.8	0.312	0.623	-0.045	0.092	-0.227	0.136
Major Deviance	Equal variances assumed	1.912	0.167	-0.378	432	0.353	0.706	-0.036	0.095	-0.223	0.151
	Equal variances not assumed			-0.393	379.6	0.347	0.695	-0.036	0.091	-0.216	0.144

Deviant workplace behavior in Mongolia's banking industry: An empirical analysis

Independent Samples Test – Education level differences in deviant workplace behavior

Table 14. Independent Samples Test – Education level differences in deviant workplace behavior

Independent Samples Test											
		Levene's Test for Equality of Variances		t-test for Equality of Means							
		F	Sig.	t	df	Significance		Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
						One-Sided p	Two-Sided p			Lower	Upper
Minor deviance	Equal variances assumed	2.336	0.127	-2.513	428	0.006	0.012	-0.251	0.100	-0.448	-0.054
	Equal variances not assumed			-2.456	240.7	0.007	0.015	-0.251	0.102	-0.453	-0.049
Major deviance	Equal variances assumed	16.931	0.000	-3.525	428	0.000	0.000	-0.349	0.099	-0.544	-0.154
	Equal variances not assumed			-3.179	202.8	0.001	0.002	-0.349	0.109	-0.566	-0.132

	F	Sig.	
Minor_Deviance	2.336	0.127	Since $p > 0.05$, equal variances are assumed.
Major_Deviance	16.931	< 0.001	Since $p < 0.05$, the variances are assumed to be unequal.

Variables	Variance	t-value	df	p-value (Sig. 2-tailed)	Mean Difference
Minor_Deviance	Equal variances assumed	-2.513	428	0.012	-0.2515
Major_Deviance	Equal variances not assumed	-3.179	202.8	0.002	-0.3496

This Independent Samples t-Test examines the differences in workplace deviant behaviors (Minor & Major Deviance) between employees with a bachelor's degree and those with a master's degree.

The findings reveal a statistically significant difference ($P\text{-value} < 0.05$) in both minor and major deviance between employees with a bachelor's and a master's degree. Specifically, employees with a master's degree exhibited a 0.25-point higher mean in minor deviance compared to those with a bachelor's degree. Similarly, for major deviance, employees holding a master's degree demonstrated a 0.34-point higher mean than their counterparts with a bachelor's degree. While the difference in minor deviance is relatively small, the larger

difference in major deviance suggests that higher educational attainment may be linked to a greater likelihood of engaging in more severe forms of deviant workplace behavior.

Table 15. Group Statistics

Group Statistics					
Education level		N	Mean	Std. Deviation	Std. Error Mean
Minor Deviance	Bachelor's degree	297	-0.0719253	0.94093612	0.05459865
	Master's degree	133	0.1795819	0.99923667	0.08664481
Major Deviance	Bachelor's degree	297	-0.1029005	0.85818800	0.04979712
	Master's degree	133	0.2467297	1.13094252	0.09806515

ANOVA analysis for years of work experience in the banking sector

ANOVA results indicate that years of work experience in the banking sector have a statistically significant effect on Minor Deviance ($F = 3.344$, $p = 0.019$). However, the effect on Major Deviance is not statistically significant ($F = 1.584$, $p = 0.192$).

Levene's test shows that variance is homogeneous for Minor Deviance ($p = 0.133$), meaning the assumption of equal variances is not violated.

Tukey's post hoc test reveals those employees with 4–7 years of experience show significantly higher Minor Deviance compared to those with up to 3 years of experience ($p = 0.014$), but no other significant differences are observed among other experience groups.

For minor deviance, a correlation with years of work experience in the banking sector was observed; however, Hypothesis 4 was fully supported. In contrast, for major deviance, no significant difference was found based on years of work experience, leading to the rejection of Hypothesis 4.

Table 16. ANOVA

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
Minor_Deviance	Between Groups	9.162	3	3.054	3.344	0.019
	Within Groups	392.693	430	0.913		
	Total	401.855	433			
Major_Deviance	Between Groups	4.367	3	1.456	1.584	0.192
	Within Groups	395.070	430	0.919		
	Total	399.437	433			

Deviant workplace behavior in Mongolia's banking industry: An empirical analysis

Table 17. Tests of Homogeneity of Variances

Tests of Homogeneity of Variances					
		Levene Statistic	df1	df2	Sig.
Minor_Deviance	Based on Mean	1.876	3	430	0.133
	Based on Median	1.378	3	430	0.249
	Based on Median and with adjusted df	1.378	3	402.566	0.249
	Based on trimmed mean	1.721	3	430	0.162

Table 20 Tests of Homogeneity of Variances

Multiple Comparisons						
Dependent Variable:						
Tukey HSD						
(I) Years of experience in the banking sector		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Up to 3 years	4-7 years	-.41748232*	0.13755452	0.014	-0.7722499	-0.0627148
	8-11 years	-0.22314793	0.17217692	0.566	-0.6672103	0.2209144
	12 years and above	-0.31562374	0.12419980	0.055	-0.6359481	0.0047006
4-7 years	Up to 3 years	.41748232*	0.13755452	0.014	0.0627148	0.7722499
	8-11 years	0.19433439	0.16531184	0.643	-0.2320222	0.6206910
	12 years and above	0.10185858	0.11449325	0.810	-0.1934315	0.3971487
8-11 years	Up to 3 years	0.22314793	0.17217692	0.566	-0.2209144	0.6672103
	4-7 years	-0.19433439	0.16531184	0.643	-0.6206910	0.2320222
	12 years and above	-0.09247581	0.15437730	0.932	-0.4906311	0.3056795
12 years and above	Up to 3 years	0.31562374	0.12419980	0.055	-0.0047006	0.6359481
	4-7 years	-0.10185858	0.11449325	0.810	-0.3971487	0.1934315
	8-11 years	0.09247581	0.15437730	0.932	-0.3056795	0.4906311

*. The mean difference is significant at the 0.05 level.

5. DISCUSSION

This study examined workplace deviant behavior among employees in Mongolia's banking sector using the Banker's Deviant Behavior Scale methodology. The following key findings are highlighted:

First, The findings indicate that both minor and major deviant workplace behaviors have been observed to some extent, highlighting their presence across various levels. Therefore, the banking sector must recognize this issue, implement preventive measures, and establish effective management strategies to mitigate its potential impact.

Second, Minor deviant workplace behaviors occur at a relatively higher frequency compared to major deviant workplace behaviors. According to observer reports, time misuse, such as excessive breaks and lateness, was commonly noted. Among major deviant workplace behaviors, issues related to negative interactions with clients and colleagues appear to be more prevalent.

Third, There is a strong correlation between major and minor deviant workplace behaviors, with regression analysis confirming that an increase in minor deviant workplace behaviors significantly predicts an increase in major deviant workplace behaviors. This finding supports the slippery slope effect, suggesting that engagement in minor deviant acts can escalate into more severe workplace misconduct over time.

Fourth, The frequency of deviant workplace behavior shows no significant association with age or gender. However, differences based on education level and years of work experience in the banking sector were found to be statistically significant. Notably, employees with 4-7 years of experience exhibited higher levels of deviant workplace behavior compared to other groups, indicating the need for further attention to this category. Regarding education level, a significant difference was observed between employees with bachelor's and master's degrees, with the latter group displaying a higher mean level of deviant workplace behavior.

Table 18. Hypothesis

Hypothesis	Result
H1: Major and minor deviant workplace behaviors are strongly correlated.	Supported
H2: Age is negatively associated with deviant workplace behavior; such that older employees engage in lower levels of deviant workplace behavior compared to younger employees.	Rejected
H3: Male employees are more likely to engage in deviant workplace behavior compared to female employees.	Rejected
H4: Years of work experience in the banking sector is negatively associated with deviant workplace behavior, such that employees with more experience exhibit lower levels of deviant workplace behavior.	Rejected
H5: Higher levels of education are negatively associated with deviant workplace behavior, such that employees with higher education are less likely to engage in deviant workplace behavior.	Rejected

Deviant workplace behavior in Mongolia's banking industry: An empirical analysis

The study confirmed a statistically significant correlation between minor and major deviant workplace behaviors, providing empirical support for the slippery slope hypothesis—the notion that frequent engagement in minor deviant acts may increase the likelihood of more serious deviant behavior over time. This finding aligns with the two-dimensional typology of workplace deviance proposed by Robinson and Bennett (1995), which emphasizes both severity and frequency in understanding behavioral risks.

However, no statistically significant associations were found between deviant behavior and demographic factors such as age, gender, education level, or years of work experience. The absence of meaningful differences by age and gender may be attributed to the highly regulated and standardized nature of the banking sector, where organizational culture, ethical codes, and supervisory mechanisms apply uniformly across employees regardless of individual characteristics.

Interestingly, employees with 4–7 years of experience reported slightly higher levels of minor deviant behavior. This pattern may indicate an occupational plateau or a phase during which employees become more familiar with institutional norms, thereby gaining knowledge of how to engage in subtle rule violations without overt consequences.

Contrary to the original hypothesis, employees holding a master's degree exhibited higher levels of deviant behavior compared to those with a bachelor's degree. Given that the data were collected through observer-report rather than self-report measures, this discrepancy may be influenced by greater visibility, responsibility, or expectations associated with higher education levels. Alternatively, employees in more senior roles - often held by those with advanced degrees - may have greater autonomy and access, which could present more opportunities for minor forms of deviance to occur.

6. CONCLUSION

Measuring and preventing deviant workplace behavior in the banking sector is crucial. Since the reliability of the Bankers' Deviant Behavior Scale has been established, continuous monitoring and assessment are essential to identify emerging patterns and address them effectively. Organizations should implement programs aimed at enhancing an ethical organization culture. Additionally, fostering ethical leadership among managerial staff is vital, as it plays a significant role in preventing deviant workplace behaviors.

A zero tolerance policy should be implemented to address deviant workplace behaviors effectively. A zero-tolerance environment refers to a workplace where clear and specific rules are strictly applied, with no room for flexibility or exceptions [16]. This policy should include regular training programs for employees at all levels to ensure a clear understanding of ethical standards and organizational explicit and implicit norms. Additionally, establishing a whistleblowing system that enables employees to report misconduct without fear of retaliation is fundamental to prevention. Strengthening accountability mechanisms to ensure that all forms of workplace misconduct are appropriately addressed and sanctioned is also essential.

Furthermore, organizations should develop behavioral monitoring and auditing systems to detect and intervene in minor deviant workplace behaviors at an early stage, preventing them from escalating into more severe violations.

6.1 LIMITATIONS

This study provides valuable insights into workplace deviance among employees in Mongolia's banking sector. However, certain methodological, design, and measurement limitations should be considered when interpreting the findings:

The study was conducted exclusively among employees in Mongolia's banking sector. As a result, the findings may not be generalizable to other industries or international contexts. While the convenience sampling method may limit the sample's representativeness, it ensures reliability within the sector. Using an observer-based rating scale reduces social desirability bias but introduces potential subjectivity from observers.

As a cross-sectional study, the research captures workplace deviance at a single point in time, making it impossible to assess long-term behavioral changes. Although correlation and regression analyses have been conducted to determine associations, further experimental studies are needed to establish causal relationships.

The study employed a Likert scale, which may lead to subjective interpretations and response biases, such as overestimation or underestimation of workplace deviance.

The study primarily focused on workplace deviant behavior and demographic factors. However, it did not account for organizational factors such as corporate culture, work climate, or leadership styles, which could provide a more comprehensive understanding of workplace deviance.

6.2 RECOMMENDATIONS AND FUTURE RESEARCH

Future research should adopt a longitudinal study design to examine how workplace deviant behaviors evolve over time. Instead of relying solely on observer-based evaluations, future studies should incorporate self-reported assessments to allow for comparative analysis. Additionally, employing qualitative research methods alongside quantitative approaches can enhance measurement reliability and provide deeper insights into workplace deviance.

Moreover, it is crucial to investigate the organizational factors that influence workplace deviant behaviors. Analyzing their relationships with workplace deviance will help better explain causal mechanisms and enable organizations to implement more effective preventive and managerial strategies to mitigate deviant behaviors in the workplace.

Deviant workplace behavior in Mongolia's banking industry: An empirical analysis

REFERENCES

- [1]S. L. Robinson and R. J. Bennett, "A typology of deviant workplace behaviors: A multidimensional scaling study," 4(1995):555-572.
- [2]E. M. Adaga, Z. E. Egieya, S. K. Ewuga, A. A. Abdul, and T. O. Abrahams, "A comprehensive review of ethical practices in banking and finance," *Finance & Accounting Research Journal*, 6.1(2024) :1–20, doi: 10.51594/farj.v6i1.705.
- [3]E. B. Aktürk, "Perception Regarding Ethical Rules Implemented in the Context of Corporate Governance: A Study in Banking Sector," *European Journal of Science and Technology*, 17(2019):1348–1357, doi: 10.31590/ejosat.643744.
- [4]I. C. Eze *et al.*, "Measuring bankers' deviant behaviour: Structure and reliability in a Nigerian sample," *Journal of Psychology in Africa*, 30.2(2020):157–161, doi: 10.1080/14330237.2020.1746565.
- [5] Chamintsetseg Narantsetseg, Anna dunay, Tsoodol Nyamdulam, The role of information technology for small medium enterprises: focusing on vehicle companies in Mongolia, *International Journal of Social Science and Humanities Research-MIYR*, 1.1(2021): 1-10. <https://doi.org/10.53468/mifyr.2021.01.01.01>
- [6]R. J. Bennett and S. L. Robinson, "Development of a measure of workplace deviance," *Journal of Applied Psychology*, 85.3(2000):349–360, doi: 10.1037/0021-9010.85.3.349.
- [7]J. D. Mackey, C. P. McAllister, B. P. Ellen, and J. E. Carson, "A Meta-Analysis of Interpersonal and Organizational Workplace Deviance Research," *J Manage*, 47.3(2021):597–622, doi: 10.1177/0149206319862612.
- [8]J. L. Pletzer, J. Oostrom, and S. C. Voelpel, "Age Differences in Workplace Deviance: A Meta-Analysis," *Academy of Management Proceedings*, 2017.1(2017):11475, Aug. 2017, doi: 10.5465/ambpp.2017.11475abstract.
- [9]A. H. Eagly and S. J. Karau, "Role congruity theory of prejudice toward female leaders," *Psychol Rev*, 103.3(2002):573–598, doi: 10.1037/0033-295X.109.3.573.
- [10]C. Tanyolaç, "Antecedents and Consequences of Workplace Deviance: A Literature Review with Suggestions for Future Studies," 2020.
- [11]L. Kohlberg and C. Power, "Moral development, religious thinking, and the question of a seventh stage," 1981.
- [12]T. Gower, J. Pham, E. N. Jouriles, D. Rosenfield, and H. J. Bowen, "Cognitive biases in perceptions of posttraumatic growth: A systematic review and meta-analysis," *Clin Psychol Rev*, 2022.
- [13]A. Bandura and R. H. Walters, "Social learning theory," 1977.
- [14]D. T. Welsh, L. D. Ordóñez, D. G. Snyder, and M. S. Christian, "The slippery slope: How small ethical transgressions pave the way for larger future transgressions," *Journal of Applied Psychology*, 100.1(2015): 114–127, doi: 10.1037/a0036950.
- [15]M. D. Krohn, L. Lanza-Kaduce, and R. L. Akers, "Community Context and Theories of Deviant Behavior: An Examination of Social Learning and Social Bonding Theories," *Sociol Q*, 1984, Accessed: Mar. 28, 2025. [Online]. Available: <https://doi.org/10.1111/j.1533-8525.1984.tb00196.x>
- [16]A. Oade, "Responding to an incident of bullying at work: An opportunity to create a zero-tolerance culture," *The Psychologist-Manager Journal*, 2018

AUTHOR'S INTRODUCTION

1. First Author

	Narantungalag Ganbat narantungalag.g@ufe.edu.mn
	Doctoral student at the Graduate School of University of Finance and Economics, Ulaanbaatar, Mongolia Work: Senior lecturer, Business management department, University of Finance and Economics, Ulaanbaatar, Mongolia Work field: Education, Business management

2. Corresponding Authors

	Gerelmaa Damba gerelmaa.d@ufe.edu.mn
	2003- Ph.D in Management, Academy of Management, Mongolia Work: Professor, Business management department, University of Finance and Economics, Ulaanbaatar, Mongolia Work field: Education, Management and governance

Deviant workplace behavior in Mongolia's banking industry: An empirical analysis

3. Co-Author

	Nandin-Erdene Banzragch nandinerdene.b@ufe.edu.mn
	2012- Master in Marketing, Australian National University, Australia Work: Senior lecturer, Marketing management department, University of Finance and Economics, Ulaanbaatar, Mongolia Work field: Education, Marketing management

4. Co-Author

	Delgersaikhan Bold delgersaikhan.b@ufe.edu.mn
	2011- MAFM, DeVry university, USA Work: Senior lecturer, Accounting department, University of Finance and Economics Work field: Education, Managerial accounting

5. Co-Author

	Tamir Enkhbat tamir.en@ufe.edu.mn
	2023- MBA, University of Finance and Economics, Ulaanbaatar, Mongolia Work: Lecturer, Business management department, University of Finance and Economics, Ulaanbaatar, Mongolia Work field: Education, Human resource management