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Workplace Incivility and Employee Performance of Deposit Money Banks in Anambra State, Nigeria

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ABSTRACT: This study examined the effect of workplace incivility on employee performance in deposit money banks in Anambra State, Nigeria. Specifically, the study investigated the effect of workplace ostracism on employee contextual performance and the effect of workplace gossiping on employee innovative performance. The study was anchored on the Social Exchange Theory and Conservation of Resources Theory. A correlational research design was adopted. The population comprised 3,122 employees of the seventeen deposit money banks operating in Awka, Onitsha, and Nnewi, Anambra State. A sample size of 355 respondents was determined using Taro Yamane's formula, while Bowley's proportionate allocation technique was employed in distributing the questionnaire. Primary data were collected through a structured questionnaire whose reliability coefficient, determined using Cronbach's Alpha, was 0.712. Of the 355 questionnaires administered, 332 were correctly completed and used for the analysis. Data were analysed using simple linear regression at the 5% level of significance. The findings revealed that workplace ostracism has a negative and statistically significant effect on employee contextual performance ($\beta = -0.638$, $t = 14.876$, $p < 0.05$), while workplace gossiping has a positive and statistically significant effect on employee innovative performance ($\beta = 0.687$, $t = 18.816$, $p < 0.05$). The study concluded that workplace incivility exerts varying effects on employee performance depending on its form and organizational context. It therefore recommended that management of deposit money banks should institutionalize comprehensive workplace civility policies to discourage ostracism and other uncivil behaviours while promoting transparent communication systems that channel informal interactions toward constructive knowledge sharing capable of enhancing employee innovation.

Keywords: Workplace incivility, workplace ostracism, workplace gossiping, employee contextual performance, & employee innovative performance.

INTRODUCTION

Workplace incivility, a pervasive and insidious phenomenon, has become a pressing concern in modern organizational settings. The term "workplace incivility" refers to behaviour that is rude, discourteous, or unprofessional, and can range from subtle, passive-aggressive actions to overt, aggressive behaviours (Sliter, Sliter, & Jex, 2019). Such behaviour can be perpetrated by colleagues, supervisors, or even clients, and can have far-reaching consequences for employees, organizations, and the broader society. It is also regarded as a less intense form of

organizational mistreatment, and includes behaviours demonstrating a lack of consideration toward others, in which the intent to harm is ambiguous. The goal of the perpetrator to harm the victim must be viewed as ambiguous, that is, there must be no obvious desire to harm, in order for behaviour to be categorized as uncivil. Rude and uncourteous actions are defining characteristics of uncivil behaviour. Examples of these actions include using derogatory language, making subtle threats, gossiping, disobeying instructions from coworkers, sending flaming emails, or otherwise acting in a way that shows disdain for people at work. (Guo & Kumar, 2020).

The impact of workplace incivility on employee performance is particularly concerning in the banking industry, where high levels of professionalism, attention to detail, and customer service are essential. When employees are exposed to incivility, they may become distracted, demotivated, and less focused on their work, leading to errors, poor customer service, poor job and organizational commitment, decrease job satisfaction and engagement, high employee turnover intention, low employee innovation, and decreased productivity (Ng & Feldman, 2020). Furthermore, the effects of workplace incivility can extend beyond the individual employee to affect the broader organization.

Incivility can create a toxic work environment, where employees feel uncomfortable, unsupported, and undervalued. This can lead to a decline in organizational performance, as employees become less engaged, less motivated, and less committed to the organization (Harris et al., 2020; Penney & Spector, 2020). Despite the significance of this issue, there is a scarcity of research on the effects of workplace incivility on employee performance in Nigerian deposit money banks. Existing research has largely focused on Western contexts, and there is a need for more studies that will explore the effects of workplace incivility on employee performance in deposit money banks in Nigerian and to provide insights for policymakers, managers, and HR practitioners seeking to promote a more civil and productive work environment.

Statement of the Problem

The workplace environment is expectedly to be an environment that bastions high level of civility. This has made most organizations put policy in place to regulate the behaviour of its employees at work. However, most of these organizations have failed to set up mechanisms that checkmate the adherence to these policies, rather they concentrate on attainment of their organizational goals and this negligence in monitoring the adherence to this policy have allowed some sort of workplace incivility to cripple into most workplace environment.

The effects of workplace incivility on employee performance are multifaceted and far-reaching. Employees who experience incivility may report decreased job satisfaction, increased turnover intentions, and decreased well-being. Moreover, incivility can also affect organizational outcomes, including decreased productivity, increased absenteeism, and decreased customer satisfaction. Despite the significance of this issue, there is limited research on the effects of workplace incivility on employee performance in Nigerian deposit money banks. Existing research has largely focused on Western contexts, and there is a need for more studies that explore the unique challenges and opportunities facing Nigerian banks. Therefore, this study broadly aims to investigate the effects of workplace incivility on employee performance in Nigerian deposit money banks.

Objectives of the Study

The broad objective of the study is to determine the effect of workplace incivility on employee performance in deposit money

banks in Anambra State, while specifically the study seek to;

i. determine the effect of Workplace Ostracism on employee contextual performance in deposit money banks in Anambra State,
ii. assess the effect of workplace gossiping on employee innovative performance in deposit money banks in Anambra State,

LITERATURE REVIEW

Conceptual Review

Workplace Incivility

According to Cortina et al (2017), workplace incivility is a relatively new concept in the study of abnormal workplace behaviour. It refers to rude, dismissive, and exclusionary behaviours that violate respect-based workplace norms. It is defined as low-intensity deviant behaviour with ambiguous intent to harm the target, in violation of workplace norms for mutual respect (Andersson & Pearson, 2019). It is also seen as a milder version of organizational abuse and comprises actions that show a lack of respect for others. For behaviour to be classified as uncivil, the perpetrator's intention to damage the victim must be considered as ambiguous, meaning there must be no obvious wish to harm (Oboreh et al., 2022). Examples of uncivil behaviour include sarcasm, condescension, disparaging others, making condescending comments, subtly condemning statements, and nonverbal displays of impertinence like ignoring.

Workplace Gossip

Gossip is derived from an old English word godsibbs meaning godparents. This definition disappeared into obscurity in the 16th century (Noon & Delbridge, 2023) when the word assumed the meaning of persons especially women who delights in idle talk, tattler, and newsmongers. Gossip has historical links to childbirth, being that birth used to be a social gathering where neighbours and pregnant women converge to welcome the newborn, during this process, chattering or talking about others becomes inevitable. Historically therefore, gossip is stereotypically been seen as pejorative women talk (Waddington & Michelson, 2017).

The term gossip refers to an unofficial, unconstrained, or casual conversation or reporting about other individuals that frequently includes unconfirmed facts (Kuo, Chang, Quiton, Lu & Lee,2015). Foster (2014) identifies the practice of making, hearing, or taking part in disparaging remarks about someone as gossip. In the office, idle conversation about absent coworkers is frequently considered to be gossip. Gossip is idle talk by two or more persons about the private affairs of others who are not participating in the conservation. It is a discussion about a third party who is not participating in the conservation (Grunert, 2010). Gossip entails idle talk, scandal, rumour, malicious tats and tittle-tattle. It is the process of informally communicating value-laden information about members of a social setting (Noon & Delbridge, 2023). It is a talk that breaches confidence and escalate falsehood or a talk that produces future harms than good (Westacott, 2020).

Workplace Ostracism

Workplace ostracism, which is the feeling of being ignored or excluded by others (Ferris, Brown, Berry, & Lian, 2018), can occur in workplaces regardless of demographic diversities (Kaya, Ataman, & Aydin, 2017). Ostracism can take various forms, including verbal and non-verbal behaviour (Irshad & Hussain, 2021). Examples of such behaviours include failing to invite colleagues to team events, ignoring their ideas during meetings, voting them out, giving the cold shoulder, giving the silent treatment, freezing them out, or not reciprocating greetings (Balliet and Ferris, 2013). Not all instances of this behaviour are necessarily intentional or punitive. Sometimes, employees may be too engrossed in their work and unknowingly

display behaviours that socially exclude others (Robinson, O'Reilly, & Wang, 2013). For example, an employee may fail to include another employee's email address in a group email because they mistakenly believe that they have already been added.

Employee Performance

Performance comes from the word job performance or actual performance which means work performed or actual accomplishment achieved by someone. Definition of performance (work performance) is the work quality and quantity achieved by an employee in carrying out his function in accordance with the responsibilities given to him. According to (Al Mehrzi and Singh, 2016) Performance is the result or level of success of a person as a whole during a certain period in carrying out tasks compared to various possibilities, such as work standards, targets or targets or predetermined criteria that have been mutually agreed upon. Furthermore Yang, Lee, Cheng, (2016) state that performance is basically what employees do or do not do. According to Shmailan, (2016), employee performance is an action which employees do in carrying out the work expected of them in the organization. Performance in carrying out functions is not independent, but always relates to employee job satisfaction and the level of reward given, and influenced by individual skills, abilities, and traits.

Employee Innovative Performance

Innovative performance refers to the ability of employees to generate, promote, and implement novel ideas, products, or processes that add value to the organization (Anderson et al., 2020). It involves both individual and collective efforts to introduce changes that improve efficiency, effectiveness, or competitiveness. In organizations, fostering innovative performance requires creating an environment that encourages experimentation, risk-taking, and collaboration. According to Kim and Park (2022), employees who feel supported and empowered by their leadership are more likely to exhibit higher levels of innovative performance, contributing to long-term organizational success.

Employees' Contextual Performance

Employee contextual performance refers to extra-role behaviour that does not cover the job description assigned to the employee but is beneficial to the organization. Contextual performance is synonymously used with discretionary behaviour (Organ, Podsakoff, & Mackenzie, 2018), extra-role performance (Cincalova, & Novákova, 2021), organizational citizenship behaviour (Rotundo, & Sackett, 2022); non-job-specific task proficiency (Petrykivska, 2021). Contextual performance is employee-discretionary behaviour that benefits the organization (Petrykivska, 2021). This extra-role behaviour contributes significantly to firms' effectiveness (Poier, 2020). Contextual or extra-role performance is defined as discretionary behaviors on the part of an employee that are believed to directly promote the effective functioning of an organization without necessarily directly influencing an employee's productivity (Podsakoff et al., 2000). Contextual or extra-role performance is defined as discretionary behaviors on the part of an employee that are believed to directly promote the effective functioning of an organization without necessarily directly influencing an employee's productivity (Podsakoff et al.,2000). Contextual activities, however, are common to many (or all) jobs and are less role-prescribed. They support the organizational, social and psychological environment in which task performance occurs. Behaviors such as volunteering, helping, persisting and so on are probably better predicted by volitional variables related to individual differences in motivational characteristics and predisposition or person-organization fit (Borman and Motowidlo, 1993; Motowidlo and VanScotter, 1994).

Social Exchange Theory and Conservation of Resources (COR) Theory

This study adopts the theory of social exchange theory and Conservation of resources theory that creates a model for understanding employee misbehaviour. The two theories teach us two things: first, that employees who perceive unfavourable treatment from their employers should act in a way that undermines their employer; and second, that employees are more motivated to complete their work tasks if they perceive their coworkers to be supportive and use them in daily interactions. According to this viewpoint, employee misbehaviour would have its source in this. While organizations should provide a useful framework in investigating the possible harmful effects of workplace incivility on job performance and how this effect might be contained and that workplace incivility is an interactive event or exchange in which two or more parties are involved.

Empirical Review

Guo and Kumar (2020) evaluated how workplace uncivility affected organizational performance. A quantitative research method was used to collect relevant data from a sample of 250 teachers employed by the Ministry of Education, Fiji. Multiple regression analyses were the major statistical tools used in testing the study hypotheses. According to the findings, workplace incivility has a negative impact on organizational commitment, job involvement, and job satisfaction. Second, there was a bad correlation between psychological capital and workplace incivility. Thirdly, psychological capital significantly and positively correlated with organizational commitment, job involvement, and job satisfaction, as was anticipated. Fourth, psychological capital was found to play a major mediation role in the relationship between workplace disrespect and organizational success. Finally, a useful suggestion was made for the Ministry of Education staff in Fiji.

Nwaeke and Akani (2019) examined the effects of down top workplace incivility on organizational health in deposit money banks in Rivers State. This study explored quasi experimental research design. The population of the study comprises of 17 deposit money banks operating in Port Harcourt quoted in the Nigeria Stock Exchange. Three hundred and forty-six respondents were obtained as sample size, using the Taro Yemen's formula. Spearman rank correlation was used to test the null hypotheses at 0.05 level of significance computed within SPSS software. The study found that there is a negative and no significant relationship between down top workplace incivility and resource utilization, negative and no significant relationship between down top workplace incivility and cohesiveness.

Miebaka and Ukwuije (2021) explored workplace incivility and counterproductive work behaviour. The paper being a largely conceptual in nature adopted a desk research methodology in reviewing extant literature. Based on the findings in extant literature, it was obvious that workplace incivility and counterproductive work behaviour have a significant nexus. The study gave useful insights on the ubiquitous nature of workplace incivility and its attendant impact of work outcomes.

Ojimba and Nnabuife, (2024), studied workplace incivility and employee performance of brewing firms in Anambra state. The broad objective of this study is to examine the relationship between workplace incivility and employee performance of brewing firms in Anambra State. The study was fastened on the Affective Event Theory (AET) propounded by

Ejiroghene, and Ugbeghene, (2023), examined the relationship between Workplace Incivility and Employee Performance. The study examines the relationship between workplace incivility and four dimensions of employee

performance (task performance, adaptive performance, counterproductive work behaviour, and contextual performance). Data was collected using a self-administered questionnaire, and participants were 227 employees selected from Local Government Councils in Delta State, Nigeria. Hypotheses were tested using simple linear regression. Findings revealed that workplace incivility was negatively related to both task and adaptive performance, but only significantly related to task performance. Furthermore, workplace incivility was found to be positively related to counterproductive work behaviour and contextual performance, however, this relationship was only significant for counterproductive work behaviour. It was recommended that management of Local Government Councils in Delta State should create an environment where uncivil behaviour among employees is reduced.

Gap in Knowledge

Over the years, a lot of studies have been done in the area of examining the effect of workplace incivility on employee performance in various organizations and industries both within and across the country using various variables to measure workplace incivility and employee performance. However, the new perspective which measures the effect of workplace incivility with workplace gossip, workplace hostility and workplace ostracism on the employee performance in deposit money banks in Anambra State is yet to be fully examined in order to know how they affect employee contextual performance, employee innovative, employee adaptive performance, employee task performance, and employee quality performance. This is an academic gap that this research intends to fill because the effect of workplace incivility on employee performance in deposit money banks has not yet been adequately examined in recent times, to the best of our knowledge.

METHODOLOGY

This study adopted a correlational research design. Correlational study seeks to establish what relationship exists between two or more variables. The population of the study comprised of employees of seventeen (17) banks currently operating in most commercial cities in Anambra State as at the time of this study. The cities are Awka, Onitsha and Nnewi.

Sample Size Determination: The sample size of the study was determined using Taro Yamane's Statistical formula. The formula is given below as:

$$n = \frac{N}{1+(Ne)^2}$$

Where:

n = sample size.
N = population size (3,122).
e = error limit (0.05).

$$n = \frac{3122}{1+3122(0.05)^2}$$

$$n = 355$$

Sampling Techniques: To determine what proportion of questionnaire goes to each of the seventeen studied banks, Bowley's proportionate allocation formula was utilized. The number of questionnaire given to each Banks are: Keystone Bank Plc 24, Fidelity Bank Plc 27, First Bank Plc 34, Heritage Bank Ltd 20, Standard Chartered

Bank Nigeria Ltd, 7, Access Bank Plc, 32, Polaris Bank Ltd 18, Union Bank Plc 34, United Bank of Africa 32, Stanbic IBTC Bank Ltd 14, Unity Bank Plc 17, Zenith Bank Plc 31, Eco Bank 11, Wema Bank 8, Sterling Bank 9, First City Moment Bank (FCMB) 12, Guaranty Trust Bank (GTBank) 25.

Sources of Data: The sources of data collection employed for this study was the primary source of data collection. This was done with the aid of a structured questionnaire designed to elicit data relevant to the variables of the study.

Validity of Instrument: Face and content validity was employed in testing whether the instrument measured what it was supposed to measure.

Reliability of the Instrument: Crombach Alpha reliability technique was used in testing the consistency capacity of the instrument. The result obtained was .712 which is higher than the benchmark of .7.

Method of Data Analysis: Simple Regression analysis was deployed in testing the hypotheses of the study.

TEST OF HYPOTHESIS

Hypothesis One

H_0 1: Workplace Ostracism has no significant effect on employee contextual performance in deposit money banks in Anambra State.

Table 4.1: Regression table for workplace ostracism and employee contextual performance

DependentVariable:

EMPLOYEE_CONTEXTUAL_PERFORMANCE

Method: Least Squares

Date: 12/20/25 Time: 05:56

Sample: 1 332

Included observations: 332

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	1.057524	0.162947	6.489989	0.0000
WORKPLACE_OSTRACISM	-0.638215	0.042904	14.87558	0.0000

R-squared	0.401396	Mean dependent var	3.316265
Adjusted R-squared	0.399582	S.D. dependent var	1.390290
S.E. of regression	1.077289	Akaike info criterion	2.992778

Sum squared resid	382.9819	Schwarz criterion	3.015701
Log likelihood	-494.8012	Hannan-Quinn criter.	3.001920
F-statistic	221.2830	Durbin-Watson stat	1.847850
Prob(F-statistic)	0.000000		

Source: Field Survey, 2025

The regression results from the test of hypothesis one reveals that workplace ostracism has a negative and statistically significant effect on employee contextual performance. Specifically, the coefficient of workplace ostracism is β = -0.638215, indicating that a one-unit increase in workplace ostracism leads to an average decrease of approximately -0.64 units in employee contextual performance, holding other factors constant. This implies that an increase in workplace ostracism significantly reduces employees' willingness and ability to engage in contextual performance behaviors such as helping colleagues, volunteering for extra tasks, and supporting organizational goals beyond formal job requirements.

The t-statistic (14.87558) far exceeds the critical value of 1.96, while the associated probability value (p = 0.0000) is less than the 0.05 significance level. This confirms that the effect is statistically significant. The R-squared value of 0.401396 indicates that approximately 40.1% of the variation in employee contextual performance is explained by workplace ostracism. This represents a strong explanatory power for a behavioral study within organizational settings. The Adjusted R-squared (0.399582) further confirms the robustness of the model after adjusting for degrees of freedom.

The F-statistic (221.2830) with a probability value of 0.000000 indicates that the regression model is statistically significant and reliable. This implies that workplace ostracism jointly explains variations in employee contextual performance beyond what would occur by chance.

On the diagnostic Statistics, the Durbin–Watson statistic (1.847850) is close to 2, suggesting the absence of serious autocorrelation in the residuals. The standard error of regression (1.077289) is relatively close to, but slightly lower than, the standard deviation of the dependent variable (1.390290), indicating that the model provides a reasonable level of predictive accuracy by reducing unexplained variation compared to a mean only prediction. Given that the probability value associated with workplace ostracism ($p < 0.05$), the null hypothesis is rejected. Hence, the study concludes that workplace ostracism has significant effect on employee contextual performance in deposit money banks in Anambra State.

Hypothesis Two

H_0 2: Workplace gossiping has no significant effect on employee innovative performance in deposit money banks in Anambra State.

H_1 2: Workplace gossiping has a significant effect on employee innovative performance in deposit money banks in Anambra State.

Table 4.2: Regression table for workplace gossiping and employee innovative performance

Dependent Variable: EMPLOYEE_INNOVATIVE_PERFORMANCE

Method: Least Squares

Date: 12/20/25 Time: 06:04

Sample: 1 332

Included observations: 332

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.889549	0.138577	6.419155	0.0000
WORKPLACE_GOSSIPING	0.686528	0.036487	18.81566	0.0000

R-squared	0.517564	Mean dependent var	3.319277
Adjusted R-squared	0.516102	S.D. dependent var	1.317047
S.E. of regression	0.916174	Akaike info criterion	2.668785
Sum squared resid	276.9936	Schwarz criterion	2.691707
Log likelihood	-441.0183	Hannan-Quinn criter.	2.677926
F-statistic	354.0291	Durbin-Watson stat	1.846797
Prob(F-statistic)	0.000000		

Source: Field Survey, 2025

The regression results from the test of hypothesis two reveals that workplace gossiping has a positive and statistically significant effect on employee innovative performance. Specifically, the coefficient of workplace gossiping is β = 0.685528, indicating that a one-unit increase in workplace gossiping leads to an average increase of approximately 0.69 units in employee innovative performance, holding other factors constant. This suggests that workplace gossiping possibly in the form of informal information sharing may stimulateidea exchange and awareness that enhance innovative behavior among employees.

The t-statistic (18.81566) far exceeds the critical value of 1.96, while the associated probability value (p = 0.0000) is less than the 0.05 significance level. This confirms that the effect is statistically significant. The R-squared value of 0.517564 indicates that approximately 51.8% of the variation in

employee innovative performance is explained by workplace gossiping. This represents a strong explanatory power for a behavioral study within organizational settings. The Adjusted R-squared (0.516102) further confirms the robustness of the model after adjusting for degrees of freedom.

The F-statistic (354.0291) with a probability value of 0.000000 indicates that the regression model is statistically significant and reliable. This implies that workplace gossiping jointly explains variations in employee innovative performance beyond what would occur by chance.
On the diagnostic Statistics, the Durbin–Watson statistic (1.846797) is close to 2, suggesting the absence of serious autocorrelation in the residuals. The relatively low standard error of regression (0.916174) indicates reasonable prediction accuracy. Given that the probability value associated with workplace gossiping ($p < 0.05$), the null hypothesis is rejected. Hence, the study concludes that workplace gossiping has significant effect on employee innovative performance in deposit money banks in Anambra State.

Discussion of Findings

The test of hypothesis one showed that workplace Ostracism has a negative statistically significant effect on employee contextual performance in deposit money banks in Anambra State, which implies that an increase in workplace ostracism significantly reduces employees' willingness and ability to engage in contextual performance behaviors such as helping colleagues, volunteering for extra tasks, and supporting organizational goals beyond formal job requirements. This finding collaborates the findings of Sembiring and Satrya (2022), who investigated the effect of workplace ostracism on employee silence on task performance with perceived stress as a mediation variable. A quantitative method was used to collect data from 200 outsourced employees through online questionnaires.

The test of hypothesis two showed that workplace gossiping has a positive statistically significant effect on employee innovative performance in deposit money banks in Anambra State. This implies that workplace gossiping possibly in the form of informal information sharing may stimulate idea exchange and awareness that enhance innovative behavior among employees. The finding suggests that not all workplace gossip is detrimental. When it functions as informal communication, it may promote knowledge sharing, awareness of opportunities, and idea generation, thereby enhancing employees' innovative performance. Management should therefore focus on guiding and moderating gossip, rather than attempting to eliminate it entirely. This finding corroborates the findings of District of Cross River State, Nigeria. The study investigated the effect of workplace gossip on work relations and organizational performance. Survey method, which employed closed ended questionnaire, was used to gather information from purposive selected participants. The study reveals that workplace gossip is prevalent among female workers. The study shows that poor communication system, management/leadership style, idleness and inadequate responsibilities breeds workplace gossip. It further shows that workplace gossip affect work relations, information dissemination and the overall performance of formal organizations.

Summary of Findings

i. Workplace Ostracism has a negative statistically significant effect on employee contextual performance in deposit money banks in Anambra State, the coefficient of workplace ostracism is $\beta = -0.638215$, t-statistic (14.87558), probability value ($p = 0.0000$) R-squared value of 0.401396, Adjusted R-squared (0.399582), F-statistic

(221.2830) with a probability value of 0.000000, Durbin–Watson statistic (1.847850), and standard error of regression (1.077289)

ii. Workplace gossiping has a positive statistically significant effect on employee innovative performance in deposit money banks in Anambra State, the coefficient of workplace gossiping is β = -0.376321, t-statistic (6.617067) with probability value (p = 0.0000), R-squared value of 0.117141, Adjusted R-squared (0.114466), F-statistic (43.78557) with a probability value of 0.000000, Durbin–Watson statistic (1.701459) standard error of regression (1.010753).

CONCLUSION

In conclusion, the findings confirmed that while some forms of workplace incivility consistently erode employee performance, others particularly workplace gossiping may exhibit context-specific functional outcomes. The study therefore conclude that workplace incivility is a multifaceted phenomenon whose consequences for employee performance depend on its form, intensity, and social context within the organization. Based on the findings of the study, the following recommendations are proposed for management of deposit money banks, policymakers, and organizational stakeholders:

1. Management of deposit money banks in Anambra State should develop and enforce explicit workplace incivility policies, such as anti-ostracism policy, anti-gossip policy, anti-bullying policy, anti-verbal abuse policy, and workplace respect/code of conduct policy. These policies should clearly define unacceptable behaviours, outline expected standards of professional conduct, and specify disciplinary actions for violations. Team-based structures, inclusive leadership practices, and employee engagement programmes should also be strengthened to support a respectful, positive work environment and encourage contextual performance.
2. Rather than attempting to eliminate gossip entirely, management of Deposit money banks in Anambra State should recognize its potential informational and social functions. Open communication channels, transparent leadership, and regular feedback mechanisms can help redirect informal conversations toward constructive knowledge sharing while minimizing harmful or malicious gossip.

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