# Impact of Workplace Civility on Corporate Image of Financial Organization in Nigeria(A Study of FBN Quest Merchant Bank Limited)

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**ABSTRACT**
This study examinedthe impact of workplace civility on corporate image of financial organization in Nigeria with focus on FBNQuest Merchant Bank Ltd.The study focused on courtesy, relational decency, professionalism and ethical behaviours as workplace civility construct. The study employed quantitative approach and made use of survey design. Structured questionnaires were used to elicit data from the respondents. A sample size of one hundred and seventy-five (175) respondents was selected using simple random sampling, out of which one hundred and fifty-six (156) returned questionnaires were valid. Data collected were presented and analyzed using descriptive statistics; mean and standard deviation were used, while Pearson correlation and regression analysis were used to test hypotheses formulated with the aid of SPSS 20.0. The findings revealed courtesy, relational decency, professionalism and ethical behaviourhave positive and significant relationship with corporate image.It was recommended that FBNQuest Merchant Bank Ltd should encourage courtesy, relational decency, professionalism and ethical behavioursin the workplace as they promote positive corporate image.
**Keywords**: Workplace civility, courtesy, relational decency, professionalism, ethical behaviours, corporate image

## I. INTRODUCTION

As the nature of employment shifts as a result of globalization and ethnic diversity, workplace incivility is on the increase (Sleem&Seada, 2017). Due to the sheer perplexing characteristics of modern society, workplace incivility is on the increase. Millions of people are victims of workplace incivility each year (Guo & Kumar, 2020). According to Porath and Pearson (2012), workplace incivility is prevalent in many firms across various industries, which is alarming. Workplace incivility has been labelled "organizational chaos", a term that refers to a lack of discipline and cohesion in the workplace (Guo & Kumar, 2020).

In the vast literature on unethical behaviour, workplace incivility is a concept that has only lately acquired currency (Hanrahan & Leiter, 2014). These uncivil attitudes are usually unpleasant and arrogant, demonstrate a lack of care for others, and commonly include offensive words and acts such "not listening to others" (Porath & Pearson, 2012).Andersson and Pearson (1999) defined workplace incivility as low-intensity deviant behaviour with uncertain intent to harm the target, in violation of workplace standards for mutual respect. Uncivil activities are violations of corporate regulations that put the company's and employees' safety in jeopardy (Lim, Ilies, Koopman, Christoforou&Arvey, 2018). According to Andersson and Pearson (1999), negligence, supervision, or the alleged employee's disposition can all contribute to an ambiguous reason for uncivil workplace behaviour. Perceived uncivil behaviour of coworkers has a negative impact on organizational performance (Andrusyszyn&Laschinger, 2010).

Despite its low severity, organizational incivility was highlighted by Lim, Ilies, Koopman, Christoforou, and Arvey (2018) as a factor to violence and other increasing tensions inside organizations. It might be harmful not only to the victims who are directly impacted, but also to other members of workgroups (Lim, Ilies, Koopman, Christoforou&Arvey, 2018). Workplace incivility reduces perceived fairness and has a negative impact on company participation and motivation (Lim & Lee, 2011). Employee work satisfaction is described by Lim and Teo (2009) as a psychological or affective reaction to one's employment. If workers' perceptions of the job and labour-related aspects are satisfied, they will have a good attitude toward their jobs (Cingöz& Kaplan, 2015).

An unfavourable working environment, on the other hand, might cause employees to feel anxious and weary.Lack of involvement in organizational decision-making and a sense of "roboting" for the sole purpose of completing duties add to the sense of helplessness and dissatisfaction (Uche, Obisi, Okundalaiye, Ukonu&Oyewo,2020). In this regard, employees exhibit discontent, developmental challenges, and decreased job satisfaction. As a result, they would engage in inappropriate behaviour and be unsatisfied with their work (Reio& Ghosh, 2009). Workplace uncivility and unethical behaviour pose a threat to employee relationships and the organization's image.

Workplace incivility has been found to reduce employees' proclivity to act uncivilly (Lim & Cortina, 2005), which has a negative impact on organizational outcomes such as increasing deviance (Penney & Spector, 2005), increasing absenteeism (Everton, Jolton, & Mastrangelo, 2005), increasing turnover (Lim & Teo, 2009), decreasing citizenship behaviours (Porath &Erez, 2007), and decreasing commitment (Pearson, Andersson, & Wegner, 2001).Some of these behaviours are fundamentally softer, such as disparaging a specific employee, sending a nasty email to a coworker, utilizing the latter without replenishing, and so on. These incivilities cost businesses millions of Naira each year, resulting in decreased productivity, involvement, a poor company image, and even inability to achieve organizational goals (Lim, Cortina, & Magley, 2008).

Incivility can be demonstrated by coworkers or customers as well as those in management or supervisory roles.Not only does incivility occupy a separate place within the domain of bad workplace behaviour, but these qualities are also likely to result in distinctive behaviours, feelings, and cognitions in targets of incivility when compared to recipients of other types of negative workplace behaviours. In addition, the antecedents of incivility are likely to be different than the antecedents of more severe and/or deliberate poor workplace behaviours.

Incivility might not just be demonstrated by managers or supervisors, but also by employees or customers. These differences not only occur because incivility has a distinct space in the area of negative behaviour, but also since these attributes may result in different behaviour, emotion and cognition targets compared to the beneficiaries of other negative forms of workplace behaviour. In addition, the history of incivility may differ from that which causes more severe and/or deliberate misbehaving in the workplace.

An organization is only as good as its people, and a lucrative, steady bottom line needs a healthy, pleasant work environment. This is especially harmful to a company's image and reputation. Banks are Nigeria's most dynamic industry, with exceptionally high consumer turnover.Though no studies have explicitly linked corporate image to workplace civility, this research provides a framework for establishing ties to this issue. The fact that workers of FBNQUEST Merchant Bank Limited come from a variety of cultures and traditions necessitates an assessment of their degree of workplace civility in relation to the corporate image. An employee's interpersonal interactions and behaviour is often shaped by the organization's cultural structure (Uche, Onokala, Okundalaiye, George & Oni,2020).

This study would help the Nigerian financial industry, government, policymakers, multinational corporations, and other organizations assess the degree of civility in the workplace and educate the general public on the relevance of workplace civility and corporate image in Nigeria. Based on the facts supplied, the researcher would likely provide recommendations on how to enhance and promote civility, as well as prevent or eradicate incivility in the workplace, resulting in a favourable image of the company and organizational effectiveness. The research would also provide insights and trends regarding employee interactions, allowing for the identification of opportunities for development.More so, the study would give FBNQuest Merchant Bank Limited, other financial organizations, organizations in other sectors a good insight how important corporate image is to the satisfaction of stakeholders' interests, improving employee commitment, organizational profitability

and sustainability. Furthermore, the findings would add to academic knowledge and serve as a resource for future research on workplace civility and company image.

## II.    LITERATURE REVIEW
### 2.1    Theoretical Framework
The study was underpinned on Incivility Spiral Theory. "The incivility spiral theory" was created by Andersson and Pearson (1999) as a unique application for recognizing workplace incivility as well as its effects and solutions. Components of the incivility spiral theory are detrimental in nature, according to researchers (Loi, Loh& Hine, 2015; Holm, Torkelson, & Backstrom, 2015). Stress in the workplace is caused by individuals' failure to understand or adjust to their situation, as seen by patterns of sequential rises and decreases in their behaviour (Hodgins, MacCurtain& Mannix-McNamara, 2014).After a certain point, an individual's anger turns to violence, resulting in a growing perception of constant incivility coupled to malicious action (Babenko-Mould &Laschinger, 2014). Perpetrators get more violent with each occurrence, increasing the severity of their crimes (Sliter, Withrow, &Jex, 2015).

Previous researchers, such as Doshy and Wang (2014) and Loi, Loh and Hine (2015) identified Andersson and Pearson (1999) definition as the most comprehensive in terms of substance. According to Cortina, Magley, Williams and Langhout (2001), incivility has both individual and organizational effects. As a result of the incivility spiral theory, the impacts of workplace incivility are identified (Nicholson & Griffin, 2015). The health of employees who are not able to recuperate from episodes of incivility is jeopardized (Nicholson & Griffin, 2015). Employees might be motivated by job resources, which can be used to fulfil job criteria (Saks &Gruman, 2014). As a result of workers quitting their employment voluntarily, the remaining employees are subjected to stress and role ambiguity (Walsh, 2014). Employees in the service business think that job insecurity impairs their ability to perform their responsibilities effectively and efficiently (Walsh, 2014).It's possible that uncivil workers will prevent employees from accessing the knowledge and resources they need to do their job duties (Porath, Gerbasi, &Schorch, 2015). Directly, civility improves professional relationships and performance (Porath, Gerbasi, &Schorch, 2015).

### 2.2    Corporate Image
Kotler (2008) defined corporate image as a feeling, both positive and negative, for a firm when requested to recall their recollections of that organization in a sudden manner. Arslan and Altuna (2010) defined corporate image as a consumer's opinion or feeling about a company's services and features, such as usage scenario, corporate value, user profiles, and experiences. "Corporate Image" in marketing is defined by Bian and Moutinho (2011) as a marketing message sent to the target market to influence their purchasing intentions.

Customers' views of a certain business are based on qualities and values that separate it from competitors, according to Lee, Lee and Wu (2011). Wu and Lo (2009) explained that Marks and Spencer had a corporate image of being able to dress sophistically and beautifully for decades, and that when competitors such as Mango joined the same area, customers saw the corporate image of both differently and were able to discriminate.Customers' attitudes and behaviours are influenced by corporate image, which may result in a positive purchase intention, loyalty to the company and purchases of complementary items from the same company (Khor, 2010).Customers are more likely to purchase a company's products or services when their image is positive, boosting its market share and performance. Customers are more likely to purchase from a company that has a favourable corporate image, according to Hsieh, Pan, and Setiono (2004).

### 2.3    Workplace Incivility
The term "workplace incivility" refers to unacceptably rude behaviour in the workplace (Andersson & Pearson, 1999). In the workplace, uncivil behaviour is common (Milam, Spitzmueller, & Penney, 2009; Pearson & Porath, 2002). Workplace incivility has been linked to intention to leave (Griffin, 2010), mental and physical health (Lim, Cortina, & Magley, 2008), employee satisfaction (Lim, Cortina, & Magley, 2008; Lim & Lee, 2011), work-family conflict issues (Lim & Lee, 2011), and absenteeism (Lim et al., 2008). According to Andrusyszyn and Laschinger (2010), uncivil behaviour among coworkers has a substantial influence on an organization's performance.

The unclear intent to hurt is a major issue in the concept of workplace incivility (Cortina, Kabat-Farr, Leskinen, Huerta & Magley, 2013). Despite the fact that studies have labelled incivility as moderate, the bad behaviour is becoming more sophisticated and common (Sliter, Withrow, &Jex, 2015). Incivility has been identified as a major predictor of stress in organizations by researchers (Holm, Torkelson, &Bäckström, 2015).Employees with uncertain motives for harming others may not

only engage in uncivil behaviour, but also engage in it themselves (Babenko-Mould &Laschinger, 2014; Gedro& Wang, 2013). A tipping point occurs when an individual becomes furious and retaliates (Babenko-Mould &Laschinger, 2014). Unfortunately, incivility is rarely a black and white issue (Cortina et al., 2013). Teams' processes and performance are significantly affected by the severity of misbehaviour on an individual basis (Gedro& Wang, 2013).

**Antecedents of Workplace Incivility**
 Incivility is a problem in many workplaces. Workplace issues such as increasing work expectations, limited job security, and continual change have employees feeling stressed and exhausted (Sypher, 2004). Incivility has been linked to job stress as a result of dealing with these expectations (Roberts, Scherer & Bowyer, 2011). Additionally, employees who see unfairness are more inclined to participate in uncivil behaviour as a form of vengeance and revenge.According to the findings of the study, the more organizational unfairness workers feel, the more likely they are to participate in unproductive job behaviours (Fox, Spector & Miles, 2001; Blau& Andersson, 2005).
 Job stress and perceived unfairness have been linked to incivility, according to some researchers.Fox, Spector, and Miles (2001) discovered that the employee's negative emotions mediated the negative connection between perceived organizational justice and involvement in counterproductive workplace behaviours (CWBs). Spector and Fox (2002) suggested an emotion-centred model of voluntary labour behaviour based on their empirical findings. It asserts that the environmental circumstances interpretations (e.g., interpersonal conflict, role conflict, organizational limitations) leads to negative feelings, which then lead to participation in counterproductive workplace behaviours, such as incivility.

**Outcomes of Workplace Incivility**
 Incivility at work can have a number of negative effects on a person's life. As a result of being the target of incivility, individuals report wasting time at work, which leads to poor performance (Pearson & Porath, 2005). During a series of experiments, Porath and Erez (2009) found that seeing incivility might lead to low performance. When incivility is seen, the researchers predicted that incivility might hinder performance through the following mechanisms: a) unpleasant feeling and/or b) cognitive disruption. When people are exposed to incivility, they may become more uncivil.Francis and colleagues (2015) found that recipients of uncivil emails were more inclined to respond in kind (by email), particularly during times of heavy workload.

Incivility can also cause employees to leave the workplace, both deliberately and unconsciously. Especially when a supervisor is insensitive, employees may get disengaged from the organization and report increased intentions of quitting (Herschovis, 2011).Employees may also unintentionally disengage due to exhaustion. Among a group of health-care workers studied by Leiter, Nicholson, Patterson, and Laschinger (2012), incivility was related with fatigue and cynicism (two components of burnout). Employee fatigue and cynicism can lead to feelings of psychological disengagement from the job (Leiter, Day, Gilin-Oore&Laschinger, 2012).
However, this study focused on courtesy, relational decency, professionalism, and ethical behaviour:

- **Courtesy**
 Courtesy entails assisting others in avoiding interpersonal difficulties (Organ, 1988). Employees that are courteous will reduce conflict and reduce the time spent on dispute resolution (Podsakoff, MacKenzie, Paine & Bachrach, 2000). An employee who is courteous avoids falling into the crisis management pattern, according to Podsakoff and MacKenzie (1997), by really trying to avoid causing problems for coworkers.If a co-worker has previously brought up a private issue, inquire if they are experiencing any difficulties with a job-related project, and tell co-workers about prior obligations or any other concerns that could lead them to lessen their workload or be absent from work are all examples of courtesy.Courtesy not only fosters pleasant social interactions among employees, which improves the work environment, but it may also decrease any possible tension caused by individuals who fail to notify their coworkers about concerns such as planned absences from work, and so on.
Courtesy focuses on issue prevention and taking the required and appropriate actions to reduce the impact of the problem in the future. Courtesy behaviour prevents acts that make colleagues' jobs more difficult and gives them ample time to prepare. For example, offering advance warning of a work schedule or talking with people before taking any decisions that may affect them are examples of courtesies that assist others avoid interpersonal problems (Organ, 1990).Additionally, courteous personnel reduce intergroup conflict, lowering the amount of time spent on conflict management activities (Podsakoff, MacKenzie, Paine & Bachrach, 2000).

- **Relational Decency**

Therefore, decency and dignity at work are essential to equitable opportunity, social security, and job quality (Faioli, 2009). Quality of work is based on excellent work, which is related to solid workplace relationships (Fabio & Kenny, 2016).As a result, the quality of work and relationships have an impact on each other. Work and relationships, in fact, are significant social constructions for certain authors (Richardson, 2012).

Relational decency is a new concept in psychology that is based on positive psychology (Fredrickson &Losada, 2005). A healthy relationship is marked by decency in relationships, self-respect, the capacity to openly express ideas, assertiveness and tact, among other things. A high degree of relational decency is demonstrated by the ability to comprehend and integrate a scenario's relationship dynamics in order to develop and encourage constructive connections. A healthy and decency-based relationship is built on freedom to voice ideas, assertiveness, and respect for others.As a result, relational decency can contribute to relationship pleasure and well-being.

- **Professionalism**

Professionalism "is always evolving and continually being redefined in different ways and at different periods to serve diverse interests," according to Evetts (2006). As a result, most, if not all, businesses aim for excellence, which can only be done by assuring professionalism, without which it would be impossible to maintain control in the workplace (Champy, 2011). Professionalism as a notion is broadly concerned with arranging labour and regulating personnel in a specific company, without necessarily considering hierarchy, bureaucracy, or management (Friedson, 2001).It has evolved into a powerful tool in a variety of professions for managing and improving employee relations, working conditions, and services (Svenson &Evetts, 2010).

"Professionalism comprises of one's attitudes and behaviour toward one's profession...an attitudinal and behavioural orientation that individuals have toward their occupation," according to Boyt, Lusch, and Naylor (2001). Helsby (1996) says that "there is a clear separation between being a professional" and "behaving professionally" in a clear manner.Professionalism, according to Hoyle and Wallace (2005), may be defined as "the expression and identification of what is necessary and expected of members of a profession".According to this view point, professionalism is the act of applying personal values to behaviour and beliefs to improve one's talents or social position through employment.According to the definitions of professionalism provided, it is critical to recognize that professionalism has dynamic aspects, which are made up of relative ideas (Aldridge &Evetts, 2003).

- **Ethical Behaviour**

Behaviour is influenced by both people and their surroundings (Lewin, 1943). Employees' unethical behaviour may have a negative impact on work teams, people, and even the company (Andrews, 1989). People are therefore expected to act ethically by organizations (Wagel, 1987). Operating in a manner congruent with one's personal values, as well as the shared ideals held by a company or society, is considered ethical behaviour (Naran, 1992). Personnel, work teams, and even the organization can be negatively impacted by unethical employees' behaviour (Andrews, 1989). People are therefore expected to act ethically in order for an organization to function well. A company's capacity to inspire ethical conduct that goes beyond and above what is needed or expected may be difficult for competitors to emulate.It's not enough to get up every morning at 8 a.m. and say, "Oh, I accomplished something lovely" (Bolino, Turnley& Bloodgood, 2002).

In today's world, unethical corporate behaviour is evident in large numbers. Organizational ethics is therefore required. Due to the fact that whatever a business does affects its stakeholders, it is obligated to be ethical by virtue of its existence for at least two reasons: first, every moment of action has ethical and unethical paths, and the business's existence is justified by ethical alternatives it responsibly chooses (Murphy, 2002).Workplace unethical behaviour, according to Ackroydet and Thompson (1999), includes a number of different kinds. Organization practitioners and scientists are becoming more interested in the patterns of and driving factors that influence such behaviour, as well as the implications for both organizations and their members (Robinson & Bennett, 1995).

## III. DATA AND METHOD

For this study, a descriptive (survey) research approach was used. It is to collect precise and reliable information that depicts an existent occurrence, according to Ezeani (1998).The population of the study comprised all categories and departments, as well as the full broader personnel of FBNQuest Merchant Bank Ltd. However, due to convenience and ease of accessibility, the researcher concentrated solely on Lagos. The targeted population size is 311

employees which comprised 198 employees in Merchant bank, 52 in asset Management, 8 in Securities business, 25 in Capital business, 24 in Trustees business, and 4 in Funds business.

For this study, Yamane (1976) formula was adopted to calculate the sample size. The formula is given below:

$$n = \frac{N}{1 + N(e)^2}$$
$$n = \frac{311}{1 + 311 \times 0.05^2}$$
$$n = \frac{311}{1.7775}$$

n= 175

Where:          n= sample size
N= total population size
e= significant level (0.05)

The stratified random sampling technique was used in the study. This approach allowed the researcher to divide the population into its different business units or strata, after which the respondents were chosen using a simple random sample approach.

Structured questionnaire was adopted as means of data collection. The structured questions prompted respondents to check or sign their replies depending on personal differences and dispositions.The items for each of the construct was developed for this study.

**Table 3.2:** ReliabilityCronbach Alpha coefficient (α)

| Constructs | α |
|---|---|
| Courtesy | 0.710 |
| Relational decency | 0.714 |
| Professionalism | 0.783 |
| Ethical behaviours | 0.750 |
| Corporate Image | 0.713 |

To evaluate the hypotheses, Pearson correlation was employed for inferential statistics. Statistical Packages for the Social Sciences (version 20) was adopted the statistical program to analyse the data collected.

## IV.     RESEARCH RESULTS

The study was gender-neutral, since it did not discriminate or generate prejudices against either gender.35.3%of the respondents were between the ages of 21 and 40. The vast majority of responders are married. 55.1%of responders had a first degree, indicating that they have learnt and understand the idea of "workplace civility" and how it affects the corporate image of FBNQuest Merchant Bank Ltd. Most respondents have also been with the firm more than seven years. It is likely that the bulk of respondents are lower-level employees that require close supervision in order to be productive and efficient.

**Table 4.1: Correlations among all the variables**

| | | Corporate image | Courtesy | Relational decency | Professionalism | Ethical behaviour |
|---|---|---|---|---|---|---|
| Corporate image | Pearson Correlation | 1 | .433** | .475** | .393** | .530** |
| | Sig. (2-tailed) | | .000 | .000 | .000 | .000 |
| | N | 156 | 156 | 156 | 156 | 156 |
| Courtesy | Pearson Correlation | .433** | 1 | .562** | .456** | .448** |
| | Sig. (2-tailed) | .000 | | .000 | .000 | .000 |
| | N | 156 | 156 | 156 | 156 | 156 |
| Relational decency | Pearson Correlation | .475** | .562** | 1 | .489** | .555** |
| | Sig. (2-tailed) | .000 | .000 | | .000 | .000 |
| | N | 156 | 156 | 156 | 156 | 156 |
| Professionalism | Pearson Correlation | .393** | .456** | .489** | 1 | .396** |
| | Sig. (2-tailed) | .000 | .000 | .000 | | .000 |
| | N | 156 | 156 | 156 | 156 | 156 |
| Ethical behaviour | Pearson Correlation | .530** | .448** | .555** | .396** | 1 |
| | Sig. (2-tailed) | .000 | .000 | .000 | .000 | |
| | N | 156 | 156 | 156 | 156 | 156 |

**. Correlation is significant at the 0.01 level (2-tailed).

**Hypothesis One:**

$H_0$: There is no significant relationship between courtesy and corporate image of FBNQuest Merchant Bank Ltd

From the Table 4.1, the correlation result hypothesis one shows that courtesyhas a positive correlation coefficient (r) of 0.433 with corporate image, and it is significantly related at 0.000 (p<0.01). This indicates that there is positiveand significant relationship between courtesy and corporate image of FBNQuest Merchant Bank Ltd. This implies that as the level of courtesyincreases in the organization, the more the organization has a positive corporate image perception and vice versa. Therefore, the null hypothesis is rejected ($H_0$) and the alternate hypothesis is accepted ($H_1$).

**Hypothesis Two:**

$H_0$: There is no significant relationship between relational decency and corporate image of FBNQuest Merchant Bank Ltd

From the Table 4.2, the correlation result hypothesis one shows that relational decency has a positive correlation coefficient (r) of 0.475 with corporate image, and it is significantly related at 0.000 (p<0.01). This indicates that there is positiveand significant relationship between relational decency and corporate image of FBNQuest Merchant Bank Ltd. This implies that as the level of relational decency increases in the organization, the more the organization has a positive corporate image perception and vice versa. Therefore, the null hypothesis is rejected ($H_0$) and the alternate hypothesis is accepted ($H_1$).

**Hypothesis Three:**

$H_0$: There is no significant relationship between professionalism and corporate image of FBNQuest Merchant Bank Ltd

From the Table 4.2, the correlation result hypothesis one shows that professionalism has a positive correlation coefficient (r) of 0.393 with corporate image, and it is significantly related at 0.000 (p<0.01). This indicates that there is positive and significant relationship between professionalism and corporate image of FBNQuest Merchant Bank Ltd. This implies that as the level of professionalism increases in the organization, the more the organization has a positive corporate image perception and vice versa. Therefore, the null hypothesis is rejected ($H_0$) and the alternate hypothesis is accepted ($H_1$).

**Hypothesis Four:**

$H_0$: There is no significant relationship between ethical behaviours and corporate image of FBNQuest Merchant Bank Ltd

From the Table 4.2, the correlation result hypothesis four shows that ethical behaviours have a positive correlation coefficient (r) of 0.472 with corporate image, and it is significantly related at 0.000 (p<0.01). This indicates that there is positive and significant relationship between ethical behaviours and corporate image of FBNQuest Merchant Bank Ltd. This implies that as the level of ethical behaviours increases in the organization, the more the organization has a positivecorporate image perception and vice versa. Therefore, the null hypothesis is rejected ($H_0$) and the alternate hypothesis is accepted ($H_1$).

**4.1 Discussion of Findings**

Courtesy was found to have positiveand significant relationship with corporate image.This means that as workers become more engaged in developing cordial and cooperative connections, FBNQuest Merchant Bank Ltd's corporate image will improve significantly. This is consistent with the findings of a research conducted by Türk and Avcilar (2009), who discovered that employee courtesy is a strong predictor of company image and customer satisfaction.

Relational decency was found to have positiveand significant relationship with corporate image.This suggests a significant improvement in FBNQuest Merchant Bank Ltd corporate image, as the level of decency grows in interpersonal relations with coworkers and stakeholders, respect for oneselves and others, the capacity to express oneself honestly, assertiveness, and tact. This is consistent with the findings of a research by Porath and Pearson (2010), who concluded that interpersonal maltreatment of workers and other stakeholders leads to workplace incivility, which has a direct influence on organizational outcomes such as corporate image.

Professionalism was found to have positiveand significant relationship with corporate image.This indicates that the degree of corporate image of FBNQuest Merchant Bank Ltd will significantly increase as workers are still behaving favourably and exhibit a positive attitude on the job, including their behaviour at work and their communications with others. This is in line with the study of Evetts (2011), which concludes that professionalism helps improve the organizational image of customers and contracts with countries to achieve and maintain regulatory obligations.

Ethical behaviour was found to have positiveand significant relationship with corporate image.This indicates that the level of FBNQuest Merchant Bank Ltd's corporate image will be significantly increased with employees increasing their moral applications, such as honesty, dignity, equity and respect for diversity in the interpersonal and professional interacting with individuals, groups of people and stakeholders. This is in line with a research by Milenkovska, Petrovska and Stoilkovska (2019), which shows current business ethics, corporate and social responsibility which managers have to do with ethical and responsible behaviour, thereby promoting the social values of the image of an organization.

## V.    CONCLUSION

This study investigated the impact of workplace incivility on corporate image. Using regression analysesand Pearson Product Moment Correlation, the result showed that courtesy, relational decency, professionalism and ethical behaviour all have positive and significant effect on the corporate image. Ethical behaviour was found to be the most prevalent work civility practice of employees of FBNQuest Merchant Bank Ltd as response to incivility.

Workplace incivility is harmful to the image of the organization, as might be inferred. Uncivil behaviours contravene corporate laws, harming the culture and endangering the corporation's and workers' well-being. It leads to violence and other escalating organizational conflicts, which improves the organization's image. Cultural transformation initiatives must be developed and implemented by organizations. Uncivilized behaviour endangers the workplace since it jeopardizes employee relationships and the organization's reputation. Furthermore, it is believed that incivility has impeded professional connections, suggesting that training is an important tool for strengthening the corporate image of FBNQuest Merchant Bank Ltd.

### 5.1 Recommendations

i.  Organizations must ban the use of profane language, as well as condescending, degrading, or disparaging statements. They must foster a culture in which both the supervisor/boss and the coworker are addressed in professional terms, either publicly or privately.
ii.  Organizations must effectively convey their values. Make it more apparent to employees, and document processes that match with such principles for all functional units or departments.
iii.  Organizations should have a clear and distinct channel of reporting workplace incidents. Employees must feel safe and confident in the organization's ability to safeguard them.
iv.  Organizations must hold periodic brainstorming sessions or hire experts to come up with policies to improve courtesy, relational decency, professionalism, and ethical behaviour among employees.
v.  Organizations must use a bottom-up approach in developing policies to improve courtesy, relational decency, professionalism, and ethical behaviour among employees.

### 5.2 Suggestions for Further Study

i.  The study focuses on the influence of workplace civility on company image, with courtesy, relational decency, professionalism, and ethical behaviour as workplace civility ideas being highlighted. Further research can delve into other workplace civility themes or be more precise by examining the influence of workplace civility from the manager/or supervisor's workers' perspectives exclusively.
ii.  The research was carried out among FBNQuest Merchant Bank Ltd workers. It can be expanded to include additional financial institutions in Lagos and other states. Furthermore, the survey may be expanded to other finance firms throughout the world, or a comparative study on workplace incivility could be conducted.
iii.  This study used a quantitative method; future research might use a combination of quantitative and qualitative approaches, or just qualitative approaches.
iv.  Future research should explore employing a large sample size that allows for thorough statistical analysis to shed additional light on the understudied issue.

### 5.3 Contribution to Knowledge

In practice, this research will be used by FBNQuest Merchant Bank Ltd to enhance its corporate image in connection to workplace civility with emphasis on courtesy, relational decency, professionalism, and ethical behaviours. Management can design initiatives to improve workplace civility and corporate image based on the results of this study. Furthermore, academically, this research is anticipated to serve

as a resource for academics seeking to enhance their understanding of workplace civility and corporate image.

**Appendix**

Please tick (√) the column that most apply to you from the following.

SA= Strongly Agree   A= Agree   U= Undecided        D= Disagree        SD=Strongly Disagree

| S/N | Courtesy | SA | A | N | D | SD |
|---|---|---|---|---|---|---|
| 1 | I am aware of how my activities affect other people's employment. | | | | | |
| 2 | I do not violate the rights of my employees | | | | | |
| 3 | To avoid problems with my employees, I take precautions. | | | | | |
| 4 | I make every effort to avoid generating problems for my coworkers | | | | | |
| | **Relational Decency** | | | | | |
| 5 | I can gently share my principles and opinions to coworkers | SA | A | N | D | SD |
| 6 | I can speak my mind without offending coworkers | | | | | |
| 7 | I value and respect the opinions of my coworkers | | | | | |
| 8 | I do not confront individuals when I voice my unhappiness with them | | | | | |
| | **Professionalism** | SA | A | N | D | SD |
| 9 | I make every effort to act in a way that benefits the company | | | | | |
| 10 | I always feel like I am representing the organization's ideals and culture everywhere I go | | | | | |
| 11 | Other workers' uncivil behaviour is reported to the proper authorities | | | | | |
| 12 | I believe I am responsible for my choices and accept responsibility for the consequences | | | | | |
| | **Ethical Behaviours** | SA | A | N | D | SD |
| 13 | Employees in this company follow strict professional and legal guidelines | | | | | |
| 14 | This organization places a high focus on respect for other employees' rights | | | | | |
| 15 | Employees put the interests of the company ahead of their own | | | | | |
| 16 | Employees at this business are aware of the standards of justice and honesty that are required of them | | | | | |
| | **Corporate Image** | SA | A | N | D | SD |
| 17 | Customer concerns are held in high regards in my company | | | | | |
| 18 | The organization is not only concerned about profit but also market leadership | | | | | |
| 19 | The organization has taken an innovative approach to developing public perception of its values and services | | | | | |
| 20 | The organization is intentional about the image it transmits starting the logo, colours, to employee's approach in dealing with customers | | | | | |

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