

Supervisory Responsiveness, Customer Power, and Psychological Empowerment as Predictors of Voice Behaviour among Bank Employees in Makurdi Metropolis

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Abstract

This study investigated supervisory responsiveness, customer power, and psychological empowerment as predictors of voice behaviour among bank employees in Makurdi metropolis. Four research objectives, questions and hypotheses were generated to guide the study. The study utilized a cross-sectional survey design. Two hundred and ninety-eight (298) participants were selected among bank employees in Makurdi metropolis using the simple random sampling technique. Results from the hypotheses tested showed that supervisory responsiveness significantly predicted voice behaviour among bank employees in Makurdi metropolis; customer power significantly predicted voice behaviour among bank employees in Makurdi metropolis; psychological empowerment significantly predicted voice behaviour among bank employees in Makurdi metropolis; and supervisory responsiveness, customer power and psychological empowerment jointly and independently predicted voice behaviours significantly among bank employees in Makurdi metropolis. Based on these findings, recommendations are made.

Keywords: Voice behaviour, supervisory responsiveness, customer power, psychological empowerment, and employees.

Introduction

In the present time, continuous change is taking place in work settings due to competition, innovation, changing policies and the pursuit of achieving lasting sustainability. This has posed a challenge to the sustainability of organisations. For organisations to adjust and flourish in the ever-changing environments, a pattern of communication initiated by the employees can make a significant impact on the organisation and foster its sustainability. This pattern of communication is regarded as voice behaviour (Andiyasari, Matindas, & Riantoputra, 2017).

Voice behaviour has been defined as behaviour presenting a constructive challenge intended to improve a situation

(Van Dyne & LePine, 1998). Employee voice behaviour is discretionary, and it is characterized by an employee speaking his or her opinion, concerns, suggestions and ideas about issues in the workplace with the intention of improving organisational functioning (Andiyasari, Matindas, & Riantoputra, 2017). It is not intended to criticize but relates to the expression of constructive or productive challenges intended to improve organisational performance. Hence the variable has the potential to enable organisations to face future challenges, correct themselves and survive (Morrison, 2011).

Speaking up to an individual's concerns, and opinions and questioning practices with the intention of improvement

are essential in an organisation. This is so because useful information can be lost when employees are hesitant to speak and as such, organisational performance might be affected. Hence, speaking up is useful in an organisation as it fosters organisational success (Thomas, Whitman, & Viswesvaran, 2010; Grant, 2013) and enhances employees' motivation and job satisfaction, the feeling of control and minimises stress in the workplace (Agnihotri, 2017; Andiyasari, Matindas, & Riantoputra, 2017). Furthermore, the construct is essential for innovation in an organisation (Zhou, Feng & Liu, 2017) which is instrumental for organisational adjustment in a constantly changing business environment (Naqvi, 2020). Bearing in mind the positive outcomes of this variable (voice behaviour) for employees and the extensive benefits for the organisation, it has sparked the interest of researchers in recent times. Thus, researchers (Boyd, et al., 2010; Janssen & Gao, 2013) have underscored the factors that encourage employees to speak up. One of those factors that has been linked to voice behaviour is supervisory responsiveness.

Supervisory responsiveness is the extent to which employees perceive their supervisor as fair, prompt, unbiased, willing to take action, and effective in dealing with their voice (Janssen & Gao, 2013). Supervisors are authority figures in organisations and as such have the power to take decisions and actions on what the employees say, thus employees are likely to pay attention to how their voice input (which could be suggestions, concerns and opinions) is responded to by their supervisor. This response from their supervisor could be fair, unbiased and promptly dealing with the issue

of concern raised (Detert & Burris, 2007). Responsive supervisors treat employees' voice with respect and dignity, are supportive and are effective and objective in handling employees' input (Saunders, Sheppard, Knight, & Roth, 1992). Such a response shows a supervisor's appreciation and recognition of an employee's voice and vice versa.

Spotting and handling employee voices by the supervisor is particularly essential because serious problems could be detected by that, and it offers the management the opportunity for improvement (Janseen & Gao, 2015). Therefore, given the supervisor's important role as having power over valued resources (such as career opportunities, information, promotion, work assignment and support) in an organisation and voice manager, how supervisors respond to employees' voices is paid close attention to by the employees. Buttressing this, past research has demonstrated that the more responsive the supervisors are to employees' voice, the more the employees are likely to speak up and engage in voice behaviour subsequently (Janssen & Gao, 2015; Saunders, Sheppard, Knight, & Roth, 1992). Therefore, it sufficed to say that supervisory responsiveness could be linked to voice behaviour in an organisation.

Another variable that can account for voice behaviour is customer power. Customer power is the ability or influence a customer or a client of an organisation has over the employees causing the employees to take actions they would not have otherwise undertaken (Boyd, Chandy & Cunha, 2010). One of the threats used by customers to influence employees' actions in an organisation (especially in a service

organisation) is the threat to withdraw their business or transaction (Gregoire, Laufer, & Tripp, 2010). This threat is profound when the organisation depends more on the customer for patronage (especially in the face of competition) much more than the customer depends on the organisation for services. Hence, the fear of losing extra resources or revenue provided by the customer could make the employees yield to the influence of the customer. The customer therefore could gain more power over the organisation and influence the actions of the employees (Jaewon, 2017). Justifying this stand, Christensen and Bower (1996 cited in Jaewon, 2017) showed that customers influenced a manager's certain important market decisions, making the management lose certain business opportunities.

Consistent with the forgone, Boyd et al. (2010) advocated that customer power restricts a supervisor's attention and focus in carrying out his informational role, investment-related activities and scope of forming planned and strategic relationships. When customers are the main sources of revenue and profit of an organisation, they have the potential to influence the behaviour of the employees (Yu-Wei, Ping-Yu, Wen-Lung & Shiau, 2015). Based on this, it is expected that customer power may be linked to employees' voice behaviour.

Besides customer power, psychological empowerment can also be related to voice behaviour. Psychological empowerment can be seen as a form of intrinsic job motivation comprising four dimensions of psychological states including impact, competence, self-determination and meaning (Spreitzer, 1995). Impact refers to the amount of freedom an employee has to

influence the organisational output constructively. Competence refers to the employee's belief in his or her ability to complete a task effectively and successfully. Self-determination refers to an employee's perception of freedom or liberty to perform his assigned task. Meaning refers to the extent to which an employee sees his/her job of being worthwhile and important (Israr&Yongqiang, 2018). When an employee has the belief that his/her work is making a difference and is influencing organisational outcomes, he/she will be motivated to invest more energy in their job and go beyond their formal job role and perhaps engage in voice behaviour (Stander & Rothmann, 2010). Employees with perceived competence were also seen to do more at their jobs (Chen et al., 2016).

Previous literature has regarded psychological empowerment as a very significant motivational resource that aids employees of an organisation to be extra involved in their job (Ugwu et al., 2014). Supporting this, Macsinga et al. (2015) contended that junior ranking staff that are empowered psychologically responded by putting a high level of energy into doing their job. Also, Chiang and Hsieh (2012) observed that psychological empowerment positively influenced employees' performance in certain discretionary behaviour and this has been supported by the work of Newman, Schwarz, Cooper, and Sendjaya (2017). Based on this, Israr and Yongqiang (2018) argued that psychologically empowered employees will take steps and initiatives in detecting issues and provide constructive voice inputs aimed at improving organisational performance. Hence, when employees see their job as being impactful,

meaningful and perceive themselves to be self-determined and competent at their job, the more they will be willing to speak up and be engaged in voice behaviour.

Empirical Review

Voice literature has indicated that supervisory behaviour could be linked to employee's voice behaviour. For example, Janssen and Gao (2013) studied the role of employees' *status appraisals in promoting voice behaviour in manufacturing industries in China and found that supervisory responsiveness had a relationship with voice behaviour. However, the relationship was an indirect one mediated by self-perceived status. Also, underscoring the supervisor's role in promoting voice behaviour among the employees*, Rubbab and Naqvi (2020) conducted a study on employee voice behaviour as an essential factor in organisational sustainability in Pakistan. The study found supervisory delegation to be positively related to voice behaviour.

Furthermore, Andiyasari, Matindas and Riantoputra (2017) in their study on the role of perceived supervisor support and psychological ownership in promoting voice behaviour, observed that perceived supervisor support, directly and indirectly impacted employees' voice behaviour. To do this, the authors examined individual and contextual factors as mechanisms underlying how psychological ownership and perceived support influence employee voice behaviour. Employing survey research of 210 employees from two big companies in Indonesia, analyses revealed that perceived supervisor support has direct and indirect effects on voice behaviour, and job-based psychological ownership is a crucial

mediator of the relationship between organisation-based psychological ownership and perceived supervisor support on voice behaviour. Path analysis offered further support for the complete model ($\chi^2 = 4.25$, $df = 3$, $P\text{-value} = 0.235$, $RMSEA = 0.045$). The present study contributes to current understanding by demonstrating that psychological ownership (i.e., an individual characteristic) and perceived supervisor support (i.e., a contextual characteristic) dynamically affect voice behaviour.

The above findings are also supported by much earlier studies bordering on the role of supervisory behaviour in promoting employees' voice behaviour. For instance, Skerlavaj, Cerne, and Dysvik (2014) study revealed that perceived supervisor support gives employees the needed resources and enabling the environment to speak up. The findings are further supported by the works of Janssen (2005) and those of Gao, Janssen and Shi (2011), Chen and Chiu (2008) and Van Dyne et al., (2003). However, there is a missing gap in all of these studies. The gap is that none of those studies investigated the direct relationship that could exist between supervisory responsiveness and voice behaviour. Rather, it was related concepts that were tested in relation to voice behaviour and at best, it was just one study amongst others that attempted to test supervisory responsiveness as a mediator and not as an independent variable. Furthermore, the researcher has observed as shown in the review above and through the course of searching through different literature that there is almost no related research conducted in the context of Nigeria as most literature on supervisory responsiveness and voice behaviour were conducted outside the shores

of Nigeria and thus hampers generalisation to the Nigerian organisational setting, keeping in mind the differences that exist in the cultures of Nigeria and those abroad. This therefore has created a gap in literature that needs to be filled. This study therefore seeks to fill in these gaps.

There seems to be a dearth of recent empirical studies on the relationship between customer power and voice behaviour as the researcher could find only two related studies. Jaewon (2017) examined the relationship between customer power and employee voice behaviour, and psychological empowerment as a mediator among the staff of *Retail Banks in Korea*. The study revealed a significant relationship between customer power and employee voice behaviour. However, the relationship was mediated by psychological empowerment.

Rees et al. (2013) studied the relationship between employee voice and employee engagement. Employee perceptions of voice behaviour aimed at improving the functioning of the workgroup were found to have both a direct impact and an indirect impact on levels of employee engagement. Analysis of data from two organisations confirmed that the direct connection between perceptions of voice behaviour and engagement is mediated by customer power, employee trust in senior management and the employee–line manager relationship.

In a similar pattern, Kim (2017) examined the effects of leader-member exchange on Generation Y employees' organisational behaviours in China. The results of the study indicated that leader-member exchange and employee

empowerment were positively related to employee voice; employee voice was positively related to employee job satisfaction; there was a significant relationship between employee job satisfaction and employee commitment to customer service.

The above studies are supported by older studies in some ways. For instance, Menon and Bansal (2007) observed that high-power customers could influence a situation to their benefits. A much older study revealed that the level to which customers express their power to the employees is determined by the degree of power the customer possess. The more the power, the more they exercise (Gaski & Nevin, 1985). However, the review presented above has lapses as there seems to be a major dearth of literature on the relationship between customer power and voice behaviour. Furthermore, the only study that paid attention to customer power tested customer power as a mediator and not as an independent variable. The present study therefore seeks to test customer power as an independent variable and thus fills that gap.

On the relationship between psychological empowerment and voice behaviour. Jaewon (2017) has shown that psychological empowerment acted as a mediator between customer power and employee voice behaviour, thus accounting for the relationship that exists between customer power and voice behaviour. Again, psychological empowerment was tested as a mediator in the relationship between leader-member exchange and employee voice behaviour. The study showed that psychological empowerment mediated the relationship between leader-member

exchange and employee voice behaviour. The fact that psychological empowerment could act as a mediator, it is likely that it can act as an independent variable as well. This position has been supported in a recent study conducted by [Wei, Hisrich](#) and [Peng](#) (2020).

[Wei, Hisrich](#) and [Peng](#) (2020) examined the relationship between psychological empowerment and voice behaviour, the moderating role of organisational justice. In the study, the authors examined how Chinese employees' psychological empowerment and organisational justice relate to their voice behaviour and how organisational justice moderates the effect of psychological empowerment on voice behaviour. Participants were 236 employees of Chinese small- and medium-sized enterprises who completed a survey to measure psychological empowerment, organisational justice, and voice behaviour. Results showed that psychological empowerment and organisational justice were related to and explained the variance in voice behaviour. Moreover, organisational justice moderated the relationship between psychological empowerment and voice behaviour. This finding made the authors recommend that improvement of organisational justice and clarification of the importance of employees' psychological empowerment for organisational functionality and effectiveness can help promote sound voice behaviour.

Furthermore, Ghani and Hyder (2020) conducted a review on voice behaviour at organisational and individual levels. The study intended to review and synthesize employee voice literature. An integrated review was done specifically in the discipline

of organisational behaviour. For the final review, 45 studies were identified and included. Based on the Social Exchange Theory, the findings from the study suggest the factors at two levels (individual and organisational) that can help influence employees to promote their voice. Specifically, the study revealed that individual factors including psychological empowerment and organisational factors all influenced employee voice behaviour.

Also, Sadeghian, Rahimnia, Shirazi, and Kaffashpoor (2018) in their study on the effect of prosocial voice on psychological empowerment have shown that psychological empowerment affected employees' prosocial voice behaviour. The purpose of the study was to identify the components of employee prosocial voice and the effect of staff empowerment on it in the municipality of Mashhad, the second largest city in the northeast of Iran. The results of the confirmatory factor analysis indicated that all components of the prosocial voice were confirmed. The comparative fit index (CFI) of the model also was estimated at 0.881 using the Amos software, which indicates the fitness presented by the model. The results showed that employees' empowerment affects the prosocial voice of employees.

A recent study conducted by Ilyas et al. (2021) on the roles of psychological empowerment, job satisfaction, transformational leadership and voice behaviour among private and public employees in Pakistan, has revealed that psychological empowerment amongst other factors mediated the relationship between transformational leadership and voice behaviour. The results indicated that job satisfaction and psychological empowerment

partially mediate the relationship between transformational leadership and employee voice behaviour. Further analysis depicts that both job satisfaction and psychological empowerment leveraged under transformational leadership act as parallel mediators and have no statistically significant difference between them.

Supporting this finding with psychological empowerment standing as an independent, Khamsehchi and Rangriz (2021) meta-analysis of the Antecedents and Consequences of psychological empowerment of employees revealed that among all the consequences of psychological empowerment, voice behaviour is at the top (0.853) amongst other variables (spirituality at work = 0.655, employee creativity = 0.630, competitive advantage = 0.734, innovative atmosphere = 0.626, and job performance = 0.724), implies that employees' voice behaviour had the highest effect size.

Based on the above review of the relationship between psychological empowerment and voice behaviour it will be sufficed to say that there will be a relationship between psychological empowerment and voice behaviour. However, the review above has gaps in that none of the studies reviewed was conducted within the confines of Nigeria and thus generalising those findings to the context of Nigerian organisations will be hampered as those studies' cultural settings and that of Nigeria differs significantly. Secondly, most of the studies reviewed tested psychological empowerment as a mediator but not as an independent variable and thus creating a further need for the construct to be tested on an independent basis. The gaps noted in the literature reviewed are what the present study seeks to close.

Statement of the Problem

In the dynamic landscape of the banking sector, characterised by rapid technological advancements and evolving customer expectations, the role of employee voice behaviour emerges as a critical factor influencing organisational adaptability and innovation. However, a notable gap exists in understanding the nuanced dynamics of voice behaviour within banking institutions. The banking sector, traditionally structured with hierarchical frameworks, may inadvertently stifle the expression of employee opinions, ideas, and concerns. The potential ramifications of this muted voice behaviour are manifold, encompassing decreased employee engagement, heightened resistance to change, and a potential hindrance to the identification and resolution of operational inefficiencies. Furthermore, as financial institutions grapple with the imperative to foster innovation and adapt to shifting market demands, the absence of a robust culture of voice may impede the generation of creative solutions and limit the industry's capacity for sustainable growth.

Supervisory responsiveness, as a cornerstone of effective leadership, holds the potential to either foster or impede employee voice within banking organisations. Customer power, in an era of heightened expectations, introduces an additional layer of potential influence on employee behaviour. Moreover, the psychological empowerment of employees, encompassing their perceived impact, competence, and autonomy, is likely to play a pivotal role in shaping the willingness of banking staff to actively contribute to organisational improvements. The absence of a nuanced

understanding of the possible prediction of voice behaviour by supervisory responsiveness, customer power, and psychological empowerment may pose a significant challenge for banks seeking to enhance operational efficiency, customer satisfaction, and overall organisational resilience. This study therefore seeks to examine supervisory responsiveness, customer power, and psychological empowerment as predictors of voice behaviour among bank employees in Makurdi metropolis.

Aim and Objectives of the Study

The primary aim of this study is to examine supervisory responsiveness, customer power, and psychological empowerment as predictors of voice behaviour among bank employees in Makurdi metropolis. The study objectives are: (1) to examine supervisory responsiveness as a predictor of voice behaviour among bank employees in Makurdi metropolis; (2) investigate customer power as a predictor of voice behaviour among bank employees in Makurdi metropolis; (3) determine whether psychological empowerment predicts voice behaviour among bank employees in Makurdi metropolis; (4) Assess joint and independent prediction of supervisory responsiveness, customer power and psychological empowerment on voice behaviour among bank employees in Makurdi metropolis .

Methodology

Design

The study utilised a cross-sectional survey method. Cross-sectional survey is a type of

observational study that analyzes data collected from a population, or a representative subset, at a specific point in time (William, 2006). A survey research method is the most frequently used data collection method in organisational research (Barlett, 2005). The design process comprises the use of a questionnaire to assess supervisory responsiveness, customer power, psychological empowerment and voice behaviour among bank employees in Makurdi Metropolis.

Setting

This study was carried out among commercial banks situated in Makurdi metropolis. A commercial bank is a financial intermediary that provides liquidity by bridging sources of capital from depositors and creating credit that can be extended to borrowers. Functions of a commercial bank include deposit acceptance, credit creation, treasury and payments, and other agency and advisory services. Makurdi metropolis is selected for this study because of the dearth of literature that exists in this context. Makurdi is the capital of Benue State, North Central Nigeria.

Participants

The participants of the study comprised of two hundred and ninety-eight (298) (participants) bank workers in Makurdi metropolis, of whom 154 (51.7%) were males and 144 (48.3%) were females. Their ages range from 24 years to 45 years. Based on the duration on the current job, 76 (25.5%) have spent less than a year, 168 (56.4%) have spent 1-5 years on the job, 39 (13.1%) have spent 6-10 years on the job, while 15 (5.0%) have spent 11 years and above on the job.

The categories of the participants selected were restricted to cashiers, customer care officers, and marketers because they interact more frequently with customers, and thus have to report the outcomes of such interactions to the management, in other words, they are more likely to engage in voice behaviour. The selected banks include Access Bank Plc, Zenith Bank, Eco Bank, GT Bank, First Bank, Fidelity Bank, Union Bank, Keystone Bank, Polaris Bank and Sterling Bank.

Sampling

The researcher adopted the probability sampling technique, specifically, the simple random sampling technique which is a type of probability sampling technique that offers every member of the population an equal chance of being chosen or selected to participate in the study (Thomas, 2020), was used to select 31 participants from each of the selected banks in Makurdi metropolis which include Access Bank Plc, Zenith bank, Eco bank, GT bank, First bank, Fidelity bank, Union bank, Keystone bank, Polaris bank, and Sterling bank, giving a total of 310 participants. All the 310 copies of the questionnaires distributed were received. However, during analysis, it was observed that 12 of them were not properly filled, as some of the scale's questions were skipped, and others were ticked twice. Hence, the 12 identified questionnaires were excluded from the analysis leaving the researcher with a total of 298 participants.

Instruments

The instrument of data collection consists of questionnaires adopted and contextualised for this study. The questionnaire was divided

into five sections. Section A was designed to collect demographic information from the respondents to give a meaningful interpretation of the results. The section covered gender, age, and job tenure. Section B comprised of 7 items that measured supervisory responsiveness developed by Saunders, Sheppard, Knight and Roth (1992). It is a 7 point – likert scale ranging from 1= Strongly Disagree, 2= Moderately Disagree, 3 = Slightly Disagree, 4 = Neither agree nor Disagree, 5= Slightly Agree, 6 == Moderately Agree, 7 = Strongly Agree. Saunders et al. (1992) reported the instrument Cronbach alphas of .80 for one sample, and .89 for the other. Section C contained a 3 item instrument termed the Customer Power Questionnaire developed by Jayachandran, Hewett, and Kaufman (2004). It is a 7 point – likert scale ranging from 1= Strongly Disagree, 2= Moderately Disagree, 3 = Slightly Disagree, 4 = Neither agree nor Disagree, 5= Slightly Agree, 6 == Moderately Agree, 7 = Strongly Agree. The instrument has been shown to yield Cronbach alpha of .72 (Wessel & Steiner, 2015). Section D contained a 12 item instrument termed Psychological Empowerment Questionnaire developed by Spreitzer (1996). It is a 7 point – likert scale ranging from 1= Strongly Disagree, 2= Moderately Disagree, 3 = Slightly Disagree, 4 = Neither agree nor Disagree, 5= Slightly Agree, 6 == Moderately Agree, 7 = Strongly Agree. The instrument has been shown to yield Cronbach alphas of .91 and .89 in previous studies (Hancer, George, & Kim, 2005). Section E contained a 6 item instrument termed Voice Behaviour Questionnaire developed by Van Dyne and LePine (1998). It is a 7 point – likert scale ranging from 1= Strongly

Disagree, 2= Moderately Disagree, 3 = Slightly Disagree, 4 = Neither agree nor Disagree, 5= Slightly Agree, 6 == Moderately Agree, 7 = Strongly Agree. The instrument has been shown to yield Cronbach's alpha value of .86 in a previous study (Hassan et al., 2015).

Procedure

In an attempt to gather useful information from the participants, the researchers first obtained permission from the management of the banks. Then the researchers and the assistants (two assistants) met with the participants and sought their consent as well. To administer the questionnaires to the selected banks in Makurdi metropolis which include Access Bank Plc, Zenith Bank, Eco Bank, GT Bank, First Bank, Fidelity Bank, Union Bank, Keystone Bank, Polaris Bank, and Sterling Bank, the researcher and the research assistants distributed the copies of questionnaires to a total of 310 voluntary participants that have been randomly selected using simple random techniques. The participants were assured of confidentiality in their responses and thus, were instructed on how to complete the

questionnaires. The participants were also assured that none of them would be exposed to any form of risk before, during and after participation. Afterwards, the questionnaires were received and the participants were appreciated through word of mouth. All 310 copies of the questionnaires distributed were received. However, during analysis, it was observed that 12 of them were not properly filled, as some of the scale's questions were skipped, and others were ticked twice. Hence, the 12 identified questionnaires were excluded from the analysis leaving the researcher with a total of 298 participants.

The data collected from the field were analyzed based on the research hypotheses and objectives of the study. The data collected was analyzed using simple linear and multiple linear regression analysis.

Results

Hypothesis one stated that supervisory responsiveness will significantly predict voice behaviour among bank employees in Makurdi metropolis. This hypothesis was tested using a Simple Linear Regression Analysis, and the result is presented in Table 1.

Table 1: Simple Linear Regression Analysis Results of Supervisory Responsiveness on Voice Behaviour among bank employees in Makurdi Metropolis

Variable	R	R ²	R ² df	F	β	t	P
Constant	.631	.398	.396 1, 296	195.746	20.822	20.174	.000
Supervisory response.					.396	13.991	.000

The result in Table 1 shows that supervisory responsiveness significantly predicts voice behaviour among bank employees in Makurdi metropolis, $R = .631$ and $R^2 = .396$; $F(1, 296) = 195.746$; $\beta = .396$, $P < 0.01$. With other variables affecting voice behaviour

held constant, a unit change in supervisory responsiveness implies that there is an average change of .396 units in voice behaviour. That is, getting one (1), supervisory responsiveness is associated with an increase of .396 in voice behaviour,

assuming that customer power and psychological empowerment are held constant. The result further indicates that 39.6% variation observed in voice behaviour can be accounted for by supervisory responsiveness. Following Cohen's (1988) recommendation which states that R^2 ranging from 0.30 to 0.49 is an indication of medium or moderate strength of association. Hence, the result indicates a moderate strength of association between supervisory

responsiveness and voice behaviour. Therefore, the hypothesis is confirmed and thus accepted in the study.

Hypothesis two stated that customer power will significantly predict voice behaviour among bank employees in Makurdi metropolis. This hypothesis was tested using a Simple Linear Regression Analysis, and the result is presented in Table 2.

Table 2: Simple Linear Regression Analysis Results of Customer Power on Voice Behaviour among bank employees in Makurdi Metropolis

Variable	R	R^2	R^{-2}	df	F	β	t	P
Constant	.751	.564	.562	1, 296	382.810	12.266	10.486	.000
Customer power						1.265	19.566	.000

The result in table 2 shows that customer power significantly predicts voice behaviour among bank employees in Makurdi metropolis, $R = .751$ and $R^2 = .562$; $F(1, 296) = 382.810$; $\beta = 1.265$, $P < 0.01$. With other variables affecting voice behaviour held constant, a unit change in customer power implies that there is an average change of 1.265 units in voice behaviour. That is, getting one (1), customer power is associated with an increase of 1.265 in voice behaviour, assuming that supervisory responsiveness and psychological empowerment are held constant. The result further indicates that 56.2% variation observed in voice behaviour can be accounted for by customer power.

Following Cohen's (1988) recommendation which states that R^2 ranging from 0.50 to 1.0 is an indication of high or strong strength of association. Hence, the result indicates a high strength of association between customer power and voice behaviour. Therefore, the hypothesis is confirmed and thus accepted in the study.

Hypothesis three stated that psychological empowerment will significantly predict voice behaviour among bank employees in Makurdi metropolis. This hypothesis was tested using simple Linear Regression Analysis, and the result is presented in Table 3.

Table 3: Simple Linear Regression Analysis Results of Psychological Empowerment on Voice Behaviour among bank employees in Makurdi Metropolis

Variable	R	R^2	R^{-2}	df	F	β	t	P
Constant	.807	.652	.651	1, 296	553.856	10.104	9.476	.000
Psych. empowerment						.369	23.534	.000

The result in table 3 shows that psychological empowerment significantly predicts voice behaviour among bank employees in Makurdi metropolis, $R = .807$ and $R^2 = .651$; $F(1, 296) = 553.856$; $\beta = .369$, $P < 0.01$. With other variables affecting voice behaviour held constant, a unit change in psychological empowerment implies that there is an average change of .369 units in voice behaviour. That is, getting one (1), psychological empowerment is associated with an increase of .369 in voice behaviour, assuming that supervisory responsiveness and customer power are held constant. The result further indicates that 65.1% variation observed in voice behaviour can be accounted for by psychological

empowerment. Following Cohen's (1988) recommendation which states that R^2 ranging from 0.50 to 1.0 is an indication of high or strong strength of association. Hence, the result indicates a high strength of association between psychological empowerment and voice behaviour. Therefore, the hypothesis is confirmed and thus accepted in the study.

Hypothesis four stated that supervisory responsiveness, customer power and psychological empowerment will jointly and independently predict voice Behaviour among bank employees in Makurdi metropolis. This hypothesis was tested using multiple Linear Regression Analysis, and the result is presented in table 4.

Table 4: Multiple Linear Regression Analysis showing the independent and joint prediction of voice Behaviour by supervisory responsiveness, customer power, and psychological empowerment among bank employees in Makurdi metropolis

Variables	R	R^2	R^2	df	F	p	β	t	p
Constant	.858	.737	.734	3, 294	274.029	.000	6.615	6.602	.000
Supervisory response							.071	2.599	.010
Customer power							.646	9.467	.000
Psychological empowerment							.214	9.022	.000

The result in table 4 shows that supervisory responsiveness, customer power and psychological empowerment significantly and jointly predicted voice behaviour among bank employees in Makurdi metropolis, $R = .858$ and $R^2 = .734$; $F(3, 294) = 274.029$, $R = .858$, $R^2 = .737$, $R^2_{adj} = .734$, $p < .0001$, indicating that the combination of supervisory responsiveness, customer power, and psychological empowerment significantly predicts voice behaviour. The intercept was statistically significant, $t(294) = 6.602$, $\beta = 6.615$, $P < 0.01$, suggesting that when supervisory responsiveness, customer

power, and psychological empowerment are zero, the predicted voice behaviour is significantly different from zero. When considering individual predictors, supervisory responsiveness was a statistically significant predictor of voice behavior, $t(294) = 2.599$, $\beta = 0.071$, $p = .010$. This indicates that as supervisory responsiveness increases, voice behaviour is predicted to increase by 0.071 units. Similarly, customer power was a significant predictor of voice behaviour, $t(294) = 9.467$, $\beta = 0.646$, $p < .001$, suggesting that higher levels of customer power are associated with

increased voice behaviour. Psychological empowerment also emerged as a significant predictor of voice behaviour, $t(294) = 9.022$, $\beta = 0.214$, $p < .001$, indicating that higher levels of psychological empowerment are associated with increased voice behaviour. The result further indicates that 73.4% variation observed in the voice behaviour can be accounted for by supervisory responsiveness, customer power, and psychological empowerment. Following Cohen's (1988) recommendation which states that R^2 ranging from 0.50 to 1.0 is an indication of high or strong strength of association. Hence, the result indicates a strong association between supervisory responsiveness, customer power, and psychological empowerment and voice behaviour. Therefore, the hypothesis is confirmed and thus accepted in the study.

Discussion

The study investigated supervisory responsiveness, customer power, and psychological empowerment as predictors of voice behaviour among bank employees in Makurdi metropolis. Four hypotheses were stated and tested and these form the basis for the discussion of findings.

Hypothesis 1 states that supervisory responsiveness will significantly predict voice behaviour among bank employees in Makurdi metropolis. This hypothesis was tested using a Simple Linear Regression Analysis, and the result was statistically significant. This implies that supervisory responsiveness accounted for the variation observed in voice behaviour among bank employees in Makurdi metropolis. This finding is consistent with previous findings

that found a link between supervisory responsiveness and voice behaviour as seen in Janssen and Gao (2013), Li and Sun (2014), and Rubbab and Naqvi (2020).

Hypothesis 2 states that customer power will significantly predict voice behaviour among bank employees in Makurdi metropolis. This hypothesis was tested using a Simple Linear Regression Analysis, and the result was statistically significant. This implies that customer power accounted for the variation observed in voice behaviour among bank employees in Makurdi metropolis. This finding is consistent with previous studies that observed a link between customer power and voice behaviour as seen in the works of Jaewon (2017), Kim (2017), and Rees et al. (2013).

Hypothesis 3 states that psychological empowerment will significantly predict voice behaviour among bank employees in Makurdi metropolis. This hypothesis was tested using a Simple Linear Regression Analysis, and the result was statistically significant. This implies that psychological empowerment accounted for the variation observed in voice behaviour among bank employees in Makurdi metropolis. This finding is consistent with previous studies that observed a link between psychological empowerment and voice behaviour as seen in the works of Jaewon (2017); [Wei](#), Hisrich and [Peng](#) (2020); [Ghani and Hyder](#) (2020); Sadeghian et al. (2018); and Ilyas et al. (2021).

Hypothesis 4 states that supervisory responsiveness, customer power and psychological empowerment will jointly and

independently predict voice behaviour among bank employees in Makurdi metropolis. This hypothesis was tested using a Multiple Linear Regression Analysis, and the result was statistically significant. This implies that independently and jointly supervisory responsiveness, customer power and psychological empowerment accounted for the variation in voice behaviour among bank employees in Makurdi metropolis. This finding is in corroboration with the existing research (Ilyas et al., 2021; Janssen & Gao, 2013; Jaewon, 2017; Kim, 2017; **Ghani & Hyder, 2020**; Rees et al., 2013; Rubbab& Naqvi, 2020;Sadeghian et al., 2018;[Wei, Hisrich & Peng, 2020](#)).

Recommendations

Based on the findings of this study, the following recommendations are made:

- i. As evident from the result of the study, supervisory responsiveness accounted for voice behaviour among the bank employees in Makurdi metropolis. This implies that, by the management or supervisors responding fairly and swiftly to the opinions and comments of the employees they would likely encourage future voicing by the employees. Hence, the researcher therefore recommends that the management of banks and other organisations should encourage voicing behaviour by responding swiftly and with fairness to the employee's opinions without victimising them considering the benefits of voice behaviour. To facilitate voicing, suggestion boxes, periodic employee feedback and anonymous feedback systems could be

provided to the employees to minimise the fear of being victimised.

- ii. It is also recommended based on the result of the study which suggests that customer power influences voice behaviour, that enabling environment should be provided to the employees to enable them manage customers' influences effectively in order not to discourage them from engaging in voice behaviour.
- iii. Furthermore, as observed in the result of the study, and from the discussion above, it is evident that psychological empowerment accounted for employees' voice behaviour. Hence, the researcher recommends that measures should be taken to empower the employees psychologically by making their work more meaningful, impactful, and by allowing the employees have some level of control over their work, and by strengthening employee's competence through continuous development including organising periodic training, workshop and other self-development programmes.

Limitation of the Study

In as much as the current study has a lot to contribute to the body of knowledge, it is however not free from limitations. One of the limitations of the current research that arise is the issue of social desirability bias common in survey research design in which participants attempt to present the picture of themselves in a positive light when responding to the questionnaire, this factor

could confound the findings of the study (Goodwin & Goodwin, 2017). Also, the study was conducted within the context of the banking sector within Makurdi metropolis; hence, generalising the findings to other contexts should be done with caution as replication of the current research is required for a wide generalisation. Furthermore, the study design is correlational in nature; hence, causal-effect relationship is not established by this study. In other words, we cannot say that the change observed in the dependent variable was caused exclusively by the independent variables since confounds were not excluded from the study. Therefore, the interpretation of the results of the study should be done with this in mind. Additionally, the design of the study is cross-sectional, implying that possible long-term changes in the dependent variable are not known.

Finally, conducting this research among bank employees presented the researcher with two major challenges, one being a delay in responding to the questionnaires by the participants due to the demanding nature of their work as the employees often had busy schedules and heavy workloads, limiting their availability. Secondly, obtaining the necessary approvals from bank management and navigating the organisational protocols was a little challenging for the researcher. All of which contributed to delays in conducting the study.

Contribution to Knowledge

The present study has made an important contribution to the body of knowledge. Specifically, to the best of the knowledge of the researcher, this study is the first of its kind to study voice behaviour among bank

employees in Makurdi metropolis. By this, the study has brought insight and understanding to this concept within the context of study location by suggesting that the independent variables in the study accounted for the dependent variable as discussed above, thus, contributing to the ecological validity of the finding of the existing studies as Goodwin and Goodwin (2017) suggested in their work. Furthermore, the study serves the purpose of replication in that the results observed seem to replicate the findings of the existing studies, and have further provided a basis for future studies to replicate, especially in other locations and contexts. Finally, this study seems to stand out in that, it is the first of its kind to examine the joint prediction of supervisory responsiveness, customer power, and psychological empowerment on voice behaviour as no existing studies have done that. Hence, contributing to the body of knowledge in this regard.

Suggestions for Further Studies

Based on the limitations observed in the current study, it is suggested that a future study is warranted to fill in the gaps identified in the current study. Specifically, future studies should attempt to replicate the findings of this study by conducting a similar study using other sectors other than the banking sectors within Nigeria to enhance the generalisation of the findings. Also, by including a larger sample size than used in the current study in future studies would further enhance the generalisability of the findings. It is also suggested to utilise designs that would encourage a longitudinal investigation of voice behaviour.

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