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Organizational Policy Prohibiting Marriage Between Coworkers in the Nigerian Banking Sector

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Abstract

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MPA, Lagos State University, 2000

BA, University of Nigeria, Nsukka, 1992

Dissertation Submitted in Partial Fulfillment

of the Requirements for the Degree of

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Abstract

The Human Resources (HR) policy prohibiting marriage between coworkers contributes to employee attrition and an unhappy, demoralized, and unengaged workforce in commercial banks in Nigeria. Marriage between coworkers has resulted in forced resignations in commercial banks in Nigeria and employees' perception of being unfairly treated in their organizations. The purpose of this qualitative case study, based on the conceptual framework of organizational justice, was to explore how bank employees whose spouses resigned due to the HR policy prohibiting marriage between coworkers respond to this policy. Fifteen such employees participated in semistructured, one-on-one interviews, and 5 other employees participated in a focus group. Data were also collected from staff handbook, exit interview records, and staff attrition reports. Data were analyzed and triangulated to ensure trustworthiness of the findings. Study findings revealed that the HR policy prohibiting marriage between coworkers negatively affected employees' perception of being fairly treated, which consequently affected their morale, sense of commitment, and productivity. Results from this study may guide decision makers and leaders in the banking sector in Nigeria in formulating policies on marriage between coworkers that will not stimulate employee turnover, disloyalty, low morale, and low productivity. Increased productivity promotes wealth and reduced unemployment, which often results in positive social change. A continuous increase in productivity and profitability may lead to business expansion, which may also lead to more employment opportunities.

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Dedication

I dedicate this work first to Almighty God for seeing me through this journey. I specially dedicate my dissertation to my dear husband and children for their love, understanding, and unwavering support throughout this program.

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I express my profound gratitude to all who helped me in one way or the other to achieve this great milestone. Without exception, my dear parents played pivotal roles in all my achievements in life, and, for this, I specially thank them. I remain eternally grateful to my late dad, who gave his blessings and spurred me on from the commencement of my PhD program up until his demise. I really wish he could have stayed to see me conclude the journey. I appreciate my mom and siblings for their continued support and prayers for me.

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Chapter 1: Introduction to the Study

The human resource policy prohibiting marriage between coworkers in the banking sector in Nigeria has individual as well as organizational level effects. Marriage between employees working in the same bank is not allowed and can lead to termination; employees who violate this policy are made to resign their appointments with the organization. If two employees in the same bank are contemplating getting married to each other, one of them must resign before the marriage is consummated. Enforcement of this policy has continued to contribute to employee attrition in the country's banks and, subsequently, decreased productivity and profitability (Ibidunni, Osibanjo, Adeniji, Salau, & Falola, 2016; Kovner, Brewer, Fatehi, & Jun, 2014). When employees are discriminated against or treated unfairly, their productivity can be negatively affected, researchers have noted (Deery & Jago, 2015; Nohe & Sonntag, 2014). To promote optimal productivity in the workplace therefore, decision makers in organizations should create work environment that gives employees a sense of being fairly treated.

In this study, I explored how employees in five commercial banks in Nigeria whose spouses have been forced to resign due to the HR policy prohibiting marriage between coworkers in the bank respond to the policy. Findings from the study may help decision makers and leaders in the banking sector in Nigeria to formulate policies on marriage between coworkers that will not stimulate staff turnover, staff disloyalty, job dissatisfaction, low morale, and staff intention to leave the organization. In Chapter 1, I provided background information on the study, the problem statement, purpose of study, research questions, conceptual framework, and other topics including nature of study and significance of study.

Background of the Study

Although the issue of office romance has been researched by previous scholars (Biggs, Matthewman, & Fultz, 2012; Horan & Chory, 2011; Wilson, 2015), there appeared to be no study on how employees in commercial banks in Nigeria whose spouses had been forced to resign due to the HR policy prohibiting marriage between coworkers respond to the policy. In this qualitative exploratory case study, I, therefore, explored these employees' response to this policy. This case study is worthy of study because findings may help managers to develop strategies for minimizing the effect of the policy by revising the policy or creating a different policy that does not prohibit marriage between two employees of the same bank.

In addition, findings from the study may help decision makers in the banking sector in Nigeria avoid implications of the HR policy such as staff demoralization and involuntary exit. The results of the study could possibly compel the banks' management to review their HR policies and assess whether they are in line with the current dictates of the working environment. The potential implications of the study for social change include an increased understanding and appreciation of the advantages of workplace romance (e.g., lower costs to employees who may be more likely to share rides to work to reduce transportation costs, and higher emotional satisfaction among individuals involved in the romantic relationship and its potential to increase employee engagement and productivity). Continuous increase in productivity and profitability may lead to expansion of business, creating more employment opportunities.

Human resource policies and practices help in improving the working relationship between employees and employers by providing guidelines on various issues concerning human resource management (Jose & Mampilly, 2012). In Moon and Roh's (2010) presentation of the high commitment theory, they argued that employers can enhance the commitment of their workers by adopting policies or programs that support work and family balance. In past studies, researchers have examined the use of various managerial approaches such as risk-minimizing approach, reward-maximizing approach, and the considerate approach to address workplace romance (Boyd, 2010; Lickey, Berry, & Whelan-Berry, 2009). Kolesnikova and Analoui (2013) argued that the considerate approach is the most appropriate, considering that it accounts for potential risks and benefits of workplace romance. This approach provides compelling evidence of the need for organizations to adopt realistic policies that take into consideration the organization, the organizational environment, and strategic business objectives. Using the considerate approach, managers treat workplace romance on its own merits and in the context of the business strategy of the organization rather than adopting a one-size-fits-all approach.

Mohanty and Rath (2012) examined the influence of certain organizational culture variables on organizational citizenship behavior across three sectors of the economy, namely manufacturing, technology, and banking. Organizational citizenship behavior refers to the behaviors that employees exhibit beyond the call of duty, that is, extra efforts that are made by employees to ensure the success of the organization (Mohanty & Rath, 2012, p. 65). Improving, maintaining, or changing organizational culture positions organizations to become more competitive and generally revitalizes a declining organization, according to Mohanty and Rath (2012).

Frenkel, Lloyd, Restubog, and Bednall (2012) argued that HR policies might influence employee perceptions of whether they receive fair treatment in the workplace. Pierce, Karl, and Brey (2012) examined how individual perceptions of an organization's workplace romance policy and consensual relationship agreement influence job pursuit intentions. Pierce et al. also examined the effects of workplace romance policy and procedures on individual perceptions of fairness, workplace fun, person-organization (P-O) fit, organizational attraction, and intention to become employed in that organization. Findings of their research indicated that employees' perception of the romance policy adopted in the organization as fair determines their perception of the organization as a fun place to work. They grounded their study on an organizational justice theory framework, with a consideration of fairness perception as a critical perspective.

Organizational justice theory is concerned with employee perceptions of how fairly they are treated in their organization (Elamin, 2012). Organizational justice refers to individual perceptions of justice based on its three components: distributive justice, which refers to the fairness of an outcome; procedural justice, which refers to the fairness of procedures used to determine outcome distribution; and interactional justice, which refers to the quality of interpersonal treatment people receive when procedures are implemented (Pierce et al., 2012). In accordance with the principle of reciprocity, employees may be more willing to work harder and show more commitment and loyalty to the organization, if they perceive the treatment they receive in their organization as fair.

The Nigerian banking sector is a major player in the Nigerian economy as it creates employment opportunities and reduces the high unemployment rate in the country (Akinwale, 2012). However, with the automation of processes and adoption of electronic and online banking in Nigeria, many bank workers have lost their jobs because fewer workers are now required to do the same job that was hitherto done by employees (Atiku, Genty, & Akinlabi, 2011). To effectively respond to the rapidly changing business environment and stakeholder demands, bank workers must continuously develop their skills through relevant training and capacity building initiatives (Ojo, Salau, & Falola, 2014). Dwomoh and Korankye (2012) noted that when organizations build the capability of their staff through continuous training, the untimely exit of such staff is a great loss to the company. The cost of employee turnover is high, and, therefore, organizations should strive to retain their talents by adopting relevant HR strategies that can aid employee retention (Nolan, 2015).

HR policies outline organizational values and expectations and how employees should be treated. Thus, they form the basis for employee perceptions of fair treatment. Pierce et al. (2012) posited that staff could perceive an HR policy that prohibits office romance as unfair and detrimental to their happiness and job satisfaction. Pierce's observation is supported by several other studies showing that HR policies are related to employee happiness, job satisfaction, and motivation (Hom et al., 2012; Lee & Helyer, 2012; Mihelic, 2014).

Consequently, the organizational policy prohibiting marriage between employees of the same bank has been an HR dilemma considering that there is insufficient evidence to show how such a policy might affect employee attrition (Milne, 2007; Powell, 2012). This study can contribute to social change through its findings on how employees whose spouses were forced to resign their appointment react to the policy. Such knowledge may encourage decision makers to review this HR policy.

Problem Statement

The policy prohibiting marriage between coworkers contributes to employee attrition in commercial banks in Nigeria, where marriage between coworkers has resulted in forced resignations of the staff involved (Mordi, Mmich, & Ojo, 2013). Exit interviews conducted in five Nigerian banks from 2007 to 2012 revealed that 30% of total staff attrition occurred due to the HR policy prohibiting marriages between coworkers (Adeniji, Osibanjo, & Abiodun, 2013). The general problem was the negative effect of the workplace marriage policies, which have contributed to decreased employee morale and a high employee turnover in the Nigerian banking industry (Shuck, Owen, Manthos, Quirk, & Rhodes, 2016). The specific problem was that leaders in the Nigerian banking industry lack the strategies for developing workplace marriage policies that can increase employee morale and decrease employee turnover rates.

Purpose of the Study

The purpose of this qualitative exploratory case study was to explore how employees in five commercial banks in Nigeria whose spouses have been forced to resign due to the HR policy prohibiting marriage between coworkers in the bank respond to the policy. Employees, thus, constituted the units of analysis. I selected three employees each from five commercial banks in Nigeria. The participants were drawn from both the headquarters and branches of the banks under investigation. The total sample size of participants for the one-on-one interview was 15 participants, while the participants for the focus group were five. I used face-to-face interviews, focus group interviews, and document reviews to gather data for this study. The interview questions were structured to elicit answers to the research questions. I analyzed the responses of the study participants to better understand how they reacted to the policy prohibiting marriage between coworkers.

Research Questions

I sought to answer two research questions:

RQ1. How do employees in five commercial banks in Nigeria whose spouses had been forced to resign due to the HR policy that prohibits marriage between coworkers respond to the policy?

RQ2. What is the effect of the policy prohibiting marriage between coworkers on the employees of the five commercial banks?

Conceptual Framework

I grounded this qualitative case study on the conceptual framework of organizational justice, employee perceptions of fair treatment received in an organization, and the employees' behavioral reaction to such perception. The concept of organizational justice fosters a better understanding and prediction of organizational behavior (Elamin, 2012). Past researchers have examined the impact of justice perception on job satisfaction, organizational commitment, organizational citizenship, productivity, and behaviors that consistently underscore the importance of justice in the workplace. For instance, Su-Yueh et al. (2015) examined how nurses' perception of organizational justice might affect their organizational trust and organizational identification and desire to remain committed to their jobs. The framework that was used to guide this study is presented in Figure 1.

Traditionally, organizational justice is dimensioned into three constructs: interactional, procedural, and distributive justice (Elamin, 2012). Interactional justice refers to employee perceptions of justice in their interactions within the organization (Givarian & Farkoush, 2012). Procedural justice; however, is the employees' perceptions of the fairness of the means through which the outcome is determined, such as human resource policies. Distributive justice refers to employees' perceptions of fairness regarding the distribution of resources in the workplace such as workloads, working hours, working conditions, and remuneration (Givarian & Farkoush, 2012). Employees' perception of fairness in all organizational policies, processes, practices and procedures may affect their behavior and other work related aspects.

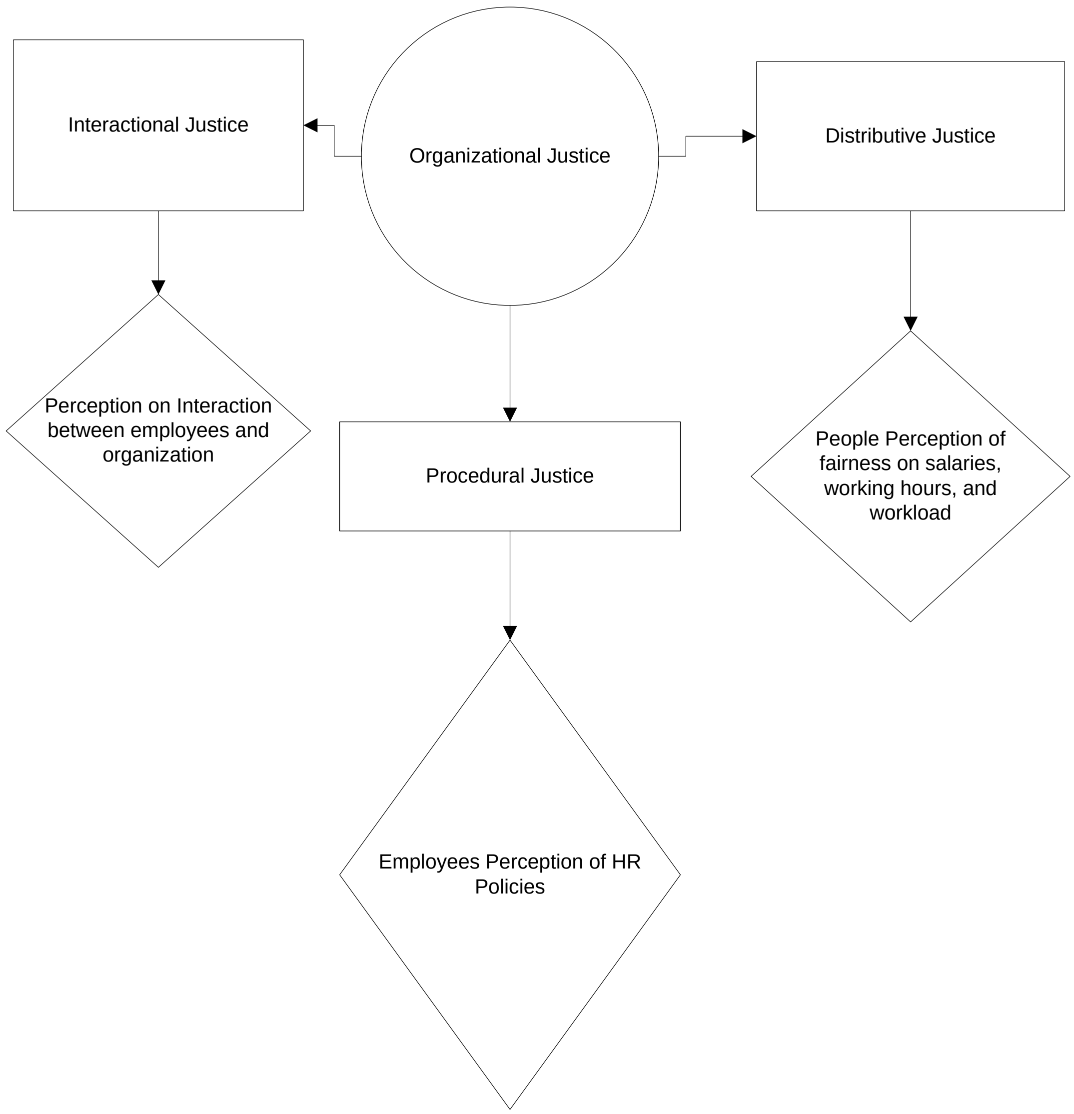

Figure 1. The conceptual framework for the study, which I created.

Nature of the Study

A qualitative method grounds researches in both the literature and the phenomenon under study because the qualitative approach concerns itself with events, processes, and phenomena that exist in the real world (Cibangu, 2013). The four characteristics of qualitative research method are ethnographic, contextual, experiential, and case-analytics. The ethnographic characteristic allows the researcher a deep understanding of the real world, having been immersed in the actual world of the phenomenon of the study, while the contextual characteristic brings the researcher to the environment or setting where the phenomenon thrives (Cibangu, 2013). Its experiential characteristic lets the researcher into the participant’s experience of a given event or phenomenon such as feelings, emotions, or beliefs, while the case-analytic characteristic aims at describing a case to the fullest (Cibangu, 2013). A case study can pertain to an individual, organization, or a phenomenon/event (Yin, 2014).

Consequently, in this exploratory case study, I investigated how employees of five commercial banks in Nigeria whose spouses were forced to resign perceive and react to the policy prohibiting marriage between coworkers. A qualitative research method was selected for the study because it afforded me an opportunity to adopt flexible ways of collecting data and analyzing and interpreting results. Malachowski, Chory, and Claus (2012) posited that studies relating to workplace romance will be more beneficial with the adoption of a qualitative research approach that allows for a more comprehensive and nuanced description of the dynamics of workplace romance. The chosen research method provided a holistic view of the phenomenon under study in ways that are apt to address the problem statement effectively as well as the research questions.

My choice of a qualitative research method as opposed to a quantitative method was based on the premise that a quantitative method will not adequately address the study, considering its specific focus on survey and experimental designs. Indeed, I do not seek to examine relationships between variables, generalize samples to the population, and provide numeric descriptions of trends or attitudes. Neither does my focus require me to integrate both qualitative and quantitative attributes; therefore, the mixed method does not suffice. In this study, I sought an in-depth understanding of a phenomenon in its natural environment. Therefore, a quantitative approach to empirical studies that allows purposeful manipulation of actions within the confines of a laboratory or a laboratory-like environment will not be adequate.

In this study, I adopted an exploratory case study approach to allow an in-depth study of the phenomenon under study, and data was gathered from multiple sources for a more detailed and richer outcome. The deployment of triangulation is important considering that it boosts the credibility of the study because findings from different sources will be compared with the outcome of each of the data sources. According to Yin (2014), a case study is an empirical inquiry that investigates a contemporary phenomenon in depth and within its real-world context, especially when the boundaries between phenomenon and context may not be clearly evident. It is a strategy of inquiry in which the researcher explores an in-depth study of a phenomenon, event, a program, activity, process, or one or more individuals. The exploratory case study is essentially used to explore processes, activities, and events (Yin, 2014). I used three data sources: one-on-one interviews, focus group interviews, and document analysis. Other qualitative research approaches include narrative research, phenomenology, ethnography, and grounded theory. However, the most suitable approach for this study is the case study approach.

Definitions

The technical terms used in this study are related to human resource policy, workplace romance, and organizational justice.

Engaged employee: An engaged employee is an employee who is optimistic, highly focused on his or her work, enthusiastic, and willing to perform extra duties to contribute to sustainable organizational success on a long-term basis (Jose & Mampilly, 2012).

Human resource policy: Human resource policies are guidelines and set standards of acceptable and unacceptable behaviors, which reflect the values and beliefs of the organization (Pedrini, 2016).

Job satisfaction: Job satisfaction refers to how employees feel about their job and the workplace (Sypniewska, 2014).

Organizational citizenship behavior: Organizational citizenship behavior refers to behaviors that employees exhibit which exceed their assigned duties and ultimately contribute to the prosperity of the organization (Zayas-Ortiz et al., 2015).

Organizational commitment: Organizational commitment refers to the extent of individuals' attachment to their organization (Dey, 2012).

Organizational justice: Organizational justice denotes employee perceptions of fairness in their employment relationship (Faldetta, 2016).

Turnover intention: Turnover intention refers to employees' intent to quit their current organization (Korsakiene, Stankeviciene, Simelyte, & Talackiene, 2015).

Work-life-balance: Work-life-balance refers to employees' and employers' effective management of the competing demands of work and nonwork domains (Mas-Machuca, Berbegal-Mirabent, & Alegre, 2016).

Workplace romance: Workplace romance refers to a sexual relationship between two members of an organization (Doll & Rosopa, 2015).

Assumptions

Assumptions are realities that researchers are not able to provide concrete evidence for in a study (Yin, 2014). They are statements of circumstances taken for granted at the commencement of a study (Bloomberg & Vaolpe, 2016). The primary assumption in this study was that participants responded truthfully to the interview questions considering that participation in the study was voluntary. My second assumption was that the participants have individually experienced the phenomenon of study and therefore have relevant information to share concerning their experience. My third assumption was that participants fully understood the content of the interview questions and provided unambiguous responses. Purposive sampling, which is often employed in qualitative research, was used for the selection of the participants (Creswell & Plano Clark, 2011). In purposive sampling, participants are deliberately selected to provide information relevant to the study because of their knowledge and experience about a phenomenon of interest (Maxwell, 2013). Particular settings or activities are also deliberately selected.

Scope and Delimitations

In this study, I explored how employees in five commercial banks in Nigeria whose spouses were forced to resign, respond to the HR policy that prohibits marriage between coworkers. The study also examined the effect of the policy on the banks. Three participants each were drawn from five commercial banks in Nigeria, whose spouses resigned from their organizations to avoid being terminated, in line with the policy that prohibits marriage between coworkers. Organizational citizenship behavior is a conceptual framework that is related to this area of study; however, it was not investigated in this research.

Limitations

One of the limitations of this study was that the study sites are concentrated only in one region of the country, with its attendant peculiarities. Hence, the result from the study may not truly reflect what is obtainable in other regions of the country. The second limitation of the study was the participants' busy work schedules, which might not have allowed them enough time to adequately respond to the interview questions. The third limitation was the study location. Getting the right location to conduct the interview posed a challenge because the participants agreed to grant the interview only outside the study site to protect their confidentiality.

Significance of the Study

The focus of this study was to explore how employees in commercial banks in Nigeria whose spouses were forced to resign respond to the HR policy that prohibits marriage between coworkers.

Significance to Practice

The research may be significant to employees in the banking industry and other financial institutions in Nigeria considering that I sought to explore how the HR policy that prohibits marriage between coworkers may be detrimental to both employees and the management of the organization. The study participants' responses to the policy may arouse a sense of unfair treatment by the bank, while the organization may continue to lose talents due to the attrition of competent staff. Findings from the study may be useful to decision makers in the banking sector in Nigeria and inform them how such policies may be reviewed to avert employee sense of unfair treatment in the workplace as well as employee turnover, especially of young staff.

Significance to Theory

To survive and indeed thrive in the current volatile business terrain, organizations will have to depend on the knowledge and skills of the employees (Mahazril'Aini et al., 2012). HR policies are developed to increase employee productivity as well as help sustain an organization's competitive advantage (Ning, 2012). The study may also be of benefit to future researchers who may be interested in furthering studies on workplace romance or marriage policies, its impact on profitability, and staff attrition in banks and financial institutions. The study may aid a better understanding of workplace romance and the context in which it occurs in organizations. Workplace romance, a usual occurrence in many organizations, stems from various work conditions such as physical attraction, intellectual attraction, shared energy levels, increased self-esteem from the romance, and the forbidden nature of workplace romance in some organizations (Shuck et al., 2016). Past studies have revealed that between 40% and 58% of employees have been involved in workplace romance (Cowan & Horan, 2014; Doll & Rosopa, 2015).

Significance to Social Change

Regarding driving positive social change, this study may help to increase understanding of the negative effect HR policies that prohibit marriage between coworkers can have on job satisfaction and employee morale and retention. The study may also help managers understand how decreasing job satisfaction might lead to lowered productivity and loss of competent employees, which can ultimately affect company profitability. If this common HR practice were to be eliminated and the banks adopted flexible workplace policies, especially as they relate to workplace romance and marriage between coworkers, employee retention might increase.

This study also highlights the need to prioritize employee perceptions of being fairly treated, as well as talent retention strategies, when articulating workplace policies, considering that organizations perceived to be interested in the social aspects of their workers are more productive. Increased productivity fosters increases in wealth and reduction in unemployment, which ultimately drive positive social change (Kaya & Baskaya, 2016). Indeed, an organization that continuously increases its productivity would expand its operations, which would positively affect society. Considering that employees working in Nigerian banks do not have enough time to socialize with other people outside the organization, a review of the HR policy that prohibits marriage between coworkers will affect the lives of individuals, which would also translate to increased job satisfaction and employee productivity, which could affect the overall performance of the banks constructively and ultimately drive positive social change.

Summary and Transition

The HR policy prohibiting marriage between employees in commercial banks in Nigeria has resulted in increased employee turnover (Shuck et al., 2016). No previous studies have explored how employees in commercial banks in Nigeria whose spouses were forced to resign due to the HR policy prohibiting marriage between coworkers, respond to the policy. I explored how bank employees whose spouses resigned due to the policy, respond to these circumstances. The outcome of the study may be useful to decision makers in the banking sector in Nigeria by prompting them to review the policy to mitigate possible arousal in staff, of a sense of being unfairly treated in the workplace. Findings from this study may also help reduce employee turnover, especially of young staff, in commercial banks in Nigeria. Chapters 2 and 3 of this study include a thorough review of relevant literature and the research design.

Chapter 2: Literature Review

The organizational policy prohibiting marriage between employees contributes to employee turnover (Shuck et al., 2016). In commercial banks in Nigeria, marriage between coworkers is prohibited. The sanction for violation of the policy is termination of the appointment for the staff involved in the spousal relationship. The policy prohibiting marriage between coworkers is associated with employee attrition in commercial banks in Nigeria, where marriage between coworkers has resulted in forced resignation of the staff involved (Mordi et al., 2013). Adeniji et al. (2013) reported that findings from exit interviews conducted in five commercial banks in Nigeria between 2007 and 2012 showed that 30% of the total staff attrition in these banks occurred because of HR policy prohibiting marriage between coworkers.

It is important to pay attention to this HR policy considering its implications for employees and organizations, in general. In reviewing the literature, I found that there is a lack of research on how employees in commercial banks in Nigeria whose spouses were forced to resign due to the HR policy respond to this policy. In this exploratory case study, I examined how commercial bank employees in such situations respond to their spouses' forceful resignations and the challenges these resignations pose to organizational management. Employees' perceptions of justice in the organization positively influence the structure and interpersonal relationships among them, which may result in increased performance (Mahajan & Benson, 2013). I considered current and relevant literature relating to organizational policy, HR policies, workplace/office romance, and employee perception of fair treatment in the workplace in this chapter's literature review.

Literature Search Strategy

I obtained articles and other materials relating to this study mainly from the Walden University Library, using electronic databases such as ProQuest, ABI/IFORM Complete, Business Source Complete, and EBSCOhost. I also used the search engine Google Scholar to source relevant materials. I used the following key terms to search for relevant literature relating to the study: *organizational policies*, *HR policies*, *workplace romance*, *office romance*, *banking industry*, *employee retention strategies*, *turnover intention*, *staff engagement*, and *organizational justice.* My major focus were topics and themes relating to HR policies, workplace or office romance, the banking industry in Nigeria, and organizational justice. The iterative process I used in locating relevant literature involved searching for major terms such as *organizational justice, job satisfaction, organizational behavior*, *employee intent to stay*, and *employee engagement.* To provide proper context to this study, this chapter is structured into four major sections: HR policies, workplace romance, the banking industry in Nigeria, and organizational justice.

Conceptual Framework

Organizational justice encompasses employees' perceptions of fairness in the organization in relation to rewards for their contributions, fairness of the procedures, and interpersonal relations in the organization (Choi, Moon, Ko, & Kim, 2014; Greenberg, 1990). The concept of organizational justice relates to how employees perceive the treatment meted out to them by the organization, and the employees' reaction to such treatment as seen in their behavior and attitude (Greenberg, 1987). It is an individual employee's assessment of how fairly or not they have been treated in the organization. In past decades, the concept of organizational justice has become relevant in HR management because it has been found to determine employees' willingness to continue to work in an organization as well as the organization's performance (Capone & Petrillo, 2016). Organizational justice has individual and organizational consequences and is critical in understanding and predicting organizational behavior, according to Elamin (2012). Thus, organizations should seek to create work environment where staff perceive the way they are being treated as fair.

Organizational justice may influence the social and psychological mood in the workplace and motivates employees to perform tasks that are outside their responsibility, if they perceive the way they are treated in the organization as fair (Capone & Petrilla, 2015; Erkutlu, 2011). This concept fosters a better understanding and prediction of employees' behavior in an organization (Elamin, 2012). According to recent studies, organizational justice is linked to employee job satisfaction, organizational commitment, organizational trust, and job performance (Gelens, Hofmans, Dries, & Pepermans, 2013; Givarian & Farkoush, 2012). An employee's decision to be fully committed to an organization mainly depends on factors such as how the employee feels about the job, supervisors, colleagues, work environment, and pay (Suliman & Kathairi, 2013). Organizational commitment may be considered as one of the predicators of employee performance and intension to remain in the organization.

Social-exchange theory is one of the theories researchers use to explain organizational justice conceptual framework. Essentially, social-exchange theory conceptualizes human relations as an exchange of socioemotional resources (Zhang, Chen, & Zhao, 2016). According to social-exchange theory, workers may reciprocate with behaviors targeted at rewarding or punishing their supervisors or the organization if they perceive that they are being treated unfairly at work (Zhang et al., 2016).

Organizational justice signifies the extent to which employees perceive organizational rules, procedures, and policies relating to their job. It focuses on employees' perception of fairness in the workplace. It is broadly classified into three dimensions, namely *procedural justice*, *distributive justice*, and *interactional justice* (Flint, Haley, & McNally, 2013). Distributive, procedural, and interactional justice are inter-related and linked with employee engagement (Ghosh et al., 2014),

Procedural justice relates to employee perceptions of the fairness of the procedures used to determine outcomes in the workplace area. It is concerned with the justice of the organizational policies and procedures adopted in defining consequences (Givarian & Farkoush, 2012). Procedural justice highlights the need for employees to perceive as fair the rules, regulations, and procedures used in determining an outcome in the workplace (Ghosh, Rai, & Sinha, 2014).

Distributive justice is concerned with employee perceptions of how fair specific a workplace outcome like remuneration is in relation to employees' contributions (Cassar & Buttigieg, 2015). Distributive justice, which is grounded in equity theory, denotes employee concerns regarding the distribution of resources and outcomes (Greenberg, 1990). Employees' evaluation of fairness is based on their assessment of their input, such as level of skills, hard work, and dedication in relation to outcomes received such as pay and recognition (Elamin, 2012; Proost et al., 2015). Distributive justice relates to how balanced employees view the resources provided by organizations in comparison with their estimated contributions (Gelens et al., 2014). Employees compare the ratio of their inputs and the output or reward received with those of their colleagues in similar positions, and then determine if they are justly treated (Givarian & Farkoush, 2012).

Interactional justice denotes employee perceptions of interpersonal treatment received as well as quality of communication in the workplace (Silva & Caetano, 2014). This concept relates to employee perceptions of how fairly they are treated in terms of the respect and courtesy they receive in the organization. Interactional justice relates to how employees are treated by supervisors regarding courtesy, respect, and willingness to share relevant information.

Literature Review

HR Policies and Practices

Human resource policies and practices consist of various distinct and yet related activities and processes targeted at addressing the HR related issues in an organization such as recruitment, staff development, and retention (Ingmar & Welch, 2015). HR policies are the backbone of any organization and should be flexible enough to attract and retain highly skilled professionals (Molineux, 2013). HR policies guide employees on the organization's expectations of them and align their activities with the organization's business goals (Bish, Newton, & Johnson, 2015).

In a climate of globalization, the business terrain has continued to transform due to a change in workforce demographics, customer focus, technology and war for talents. It therefore becomes critical for organizations to continuously review and align their strategies and their HR policies and practices with the current realities of the business environment (Maheshwari & Vohra, 2015). Adopting HR policies that will help employees balance life and work is a strategy organizations should consider to enhance their likelihood of recruiting, retaining, and motivating skilled workforce (Khan & Agha, 2013). Organizations that adopt HR policies and practices responsive to the rapid environmental changes are better positioned to achieve more results.

Altarawneh (2016) explored the adoption of the strategic human resource management (SHRM) approach in selected banks in the city of Abha, Saudi Arabia, and the findings revealed that SHRM has a positive impact on the organizations such as job satisfaction, employee loyalty, and increased profitability. Altarawneh further highlighted the need for organizations to adopt flexible HR policies and practices, taking into consideration peculiar organizational and environmental factors. Foster and Ren (2015) explored Chinese women's experience of work-family conflict in three Chinese airlines and why HR policies and practices in these organizations cannot address the women's work-life conflict. The result of the study revealed that the HR policies and practices in China reflect the dominant gendered value system of the Chinese society; hence, the employees are not motivated to attempt to change it (Foster & Ren, 2015). HR practices sometimes are in variance with how the employees perceive them and more than the act itself, employee perceptions of HR practices are responsible for their reactions in the workplace (Gelens et al., 2014).

When organizations adopt HR policies perceived as fair, the employees will reciprocate with behaviors that will boost the organizations goals and objectives, resulting in high performance (Bieling, Stock, & Dorozalla, 2013). Jose and Mampilly (2012) used the social exchange theory to explain how employee satisfaction relates with HR policies and practices, and employees' level of engagement in the workplace. Engaged employees are more committed to their employers and ultimately more productive (Jose & Mampilly, 2012). Chang, Nguyen, Cheng, Kuo, and Lee (2016) examined the correlation between HR policies and practices, organizational commitment and citizenship behavior in primary schools in Taiwan. The quantitative study was carried out on 568 primary school teachers in Taiwan. The findings of this study which questioned the effectiveness of HR practices in the workplace revealed that HR practices and policies may not necessarily contribute to citizenship behaviors.

A human resource management (HRM) system involves creating and maintaining a conducive workplace where employees are positioned to perform optimally, with a high sense of job satisfaction. However, the unique characteristics of the individuals who make up the workforce, has made this a challenging task. The difficulty associated with effectively managing the workforce relates to organizations' inability to adequately address the issue of diversity in the workplace. Davis, Frolova, and Callahan (2016) examined Australian managers' understanding and attitude about workforce diversity management (WDM) and how they are incorporated and practiced in organizations. Their findings showed a weak understanding and appreciation of workforce diversity, especially amongst managers that are not HR practitioners.

On the organizational level, the study revealed that WDM was not prioritized. Organizations are set up to create value for the stakeholders who include investors, customers and employees of the organization. This value creation crystalizes through the innovative thinking of the employees and their delivery of impeccable service. However, to successfully create value, employees must be involved in the decision-making process which gives rise to the policies and practices being adopted in the organization (Sabir, Abrar, Bashir, Baig, & Kamran, 2015).

Katou (2015) examined how the content and process of Human Resource Management (HRM) system influence organizational performance; the content being HR policies and practices which form the HRM system, while the process refers to the way the policies and practices are communicated to employees, in the Greek context. On organizational performance, findings from this study revealed that the HR process is more impactful than the content. Although Sojka (2017) noted that findings from past studies revealed a positive correlation between HR policies and practices, and employees' performance, he suggested however that future studies should stress the actual monetary cost incurred while implementing policies and practices to put its effect in proper perspective.

HR function has transformed from the traditional role of merely employing people and exiting them from the system when need be, to a more strategic role of recruiting, developing and retaining a workforce through the adaptation of HR policies responsive to employees' needs without jeopardizing the organizational goals and objectives (Yadav & Singh, 2014). Yadav and Singh (2014) highlighted the emerging developments in human resource practice that foster effective human resource management:

1. Truly becoming a strategic business partner by understanding the business to effectively support it, and sharing HR functions with line managers who interact more with the workers.
2. Collaborating with the other units of the business to render value adding services.
3. Adopting retention strategies to ensure that the much needed, yet scarce highly skilled employees are motivated and retained.
4. Adopting HR policies that are people-centric, as against policies that focus only on the objectives of the organization

HR Policies/Practices and Staff Retention

Employees exit organizations voluntarily or involuntarily. Either way, however, staff exits have their cost implications. Besides monetary cost implications like cost of advertisement, candidate screening, certificate verification and training, when employees leave an organization, they leave with knowledge and trade secrets that may be detrimental to their former employers, especially if they migrate to competitors (Haider et al., 2015). Haider et al. (2015) examined HR practices in the telecom industry in Pakistan that boost staff retention. The qualitative study revealed that training and development, compensation, and organizational culture significantly relate to employee retention.

Organizational culture essentially involves values and norms that provide guidelines on employee behaviors (Khan & Rashid, 2012).

Umamaheswari and Krishnan (2016) carried out a study to examine the effect of work environment, supervisor support, training, and development on organizational commitment in ceramic sanitary ware industries in India, and employee intention to stay. Findings from this quantitative study revealed that the three variables are relevant in predicting employees' commitment to their organizations; however, providing adequate training to boost employees' knowledge and skills is not enough to retain the employees. Ijigu's (2015) study which examined the effect of HRM practices; recruitment and selection, performance appraisal and compensation, and, training and development, on job satisfaction and intention to stay in Ethiopian banks, revealed that the aforementioned HR practices are significantly related employees' job satisfaction and intention to stay. Ijigu Opined that HRM practices in banks should promote employee satisfaction which will in turn boost employee loyalty and willingness to stay in the organization.

Considering the high demand of skilled workers, it is pertinent that HR practitioners pay attention to how best to balance staff needs and desires with the strategic objectives and goals of the organizations for optimal performance and reduction in staff turnover. Knowledge workers are considered the most valuable asset of an organization and because they are in high demand, organizations should endeavor to adopt HR well-being policies and practices that promote reduction of staff turnover or intention to leave the organization (Dierendonck, Lankester, Zmyslona, & Rothweiler, 2016). Perceived organizational support (POS) which refers to employees' beliefs whether the organization recognizes and appreciates their contributions, and if indeed it cares about their well-being, stems from the organization's HR policies and practices (Oladunmoye, 2017). This in turn affects employees' intention to stay or exit the organization.

Bandura and Lyons (2014) noted the high demand for a talented workforce, which is scarce, and suggested ways of attracting and retaining employees. This strategy involves providing attractive financial incentives and adopting flexible work arrangements and HR policies and practices perceived by the workforce as fair. Organizations should strive to retain their skilled workforce because losing them usually attracts some costs. A study carried out by Pricewaterhouse Coopers estimated the cost of staff turnover in the United Kingdom at £42 billion per annum, while the average cost of hiring a recruit in the United States is $3,000, as revealed in the human capital bench making database (2011-2012) of the Society for Human Resource Management (Bandura & Lyons, 2014).

Every organization is unique and should form its policies and mode of operation around what works for them, taking into cognizance the constitution of its workforce, operating environment, and its strategic intent. With the ever-changing nature of people management, it is important that HR policies align with both the organizational goals and employees' individual and collective aspirations, while noting the uniqueness of every organization and the individuals that make up the workforce (Hans-Jurgen, 2014).

The evolving workforce, with an increased number of millennials in the workplace, has called for a review of HR policies and practices to accommodate the differences in belief and characteristics of this group of individuals who are critical in the current and future business environment. Millennials are people born between 1980 and 2000 with diverse views about the workplace; they want to be treated fairly and are concerned about their development (Aydogmus, 2016).

Ozcelik (2015) outlined some emerging evidence about the HR internal branding relationship, bringing together diverse sources of literature from organizational and generational studies to illustrate the characteristics and work orientations of the millennials and the potential challenges posed by this category of workers. Furthermore, the study provides specific recommendations for developing new practices and policies designed to attract, develop, and retain this category of workers, as well as how to contribute internally to strong brand engagement.

This study highlights an evaluation of the working attitudes of the millennial workforce from the perspective of internal branding. Ozcelik (2015) posited that employees play critical roles in delivering organizational brand promise. The involvement of the human resource function in incorporating the brand concept into all its development programs is key, considering the characteristics and work orientations of the millennials and the potential challenges posed by their arrival in the workplace (Ozcelik, 2015).

In considering the different outlook of the millennials, organizations are being forced to develop innovative approaches to the design and delivery of HR policies that address the needs of the millennials. These individuals have different views about work-life balance (WLB) and can easily leave the organization if their desired work conditions are not met. WLB has been out judged a crucial factor for HRM in promoting individual engagement and organizational effectiveness. The millennials value flexibility and work-life-balance and are willing to sacrifice their job for their family and friends. Ozcelik (2015) concluded that getting employees to become emotionally attached to their organization through HR policies, especially those that address generational differences will foster greater enthusiasm required for the success of the organization.

Workplace Romance

A common trend in the workplace is coworkers' involvement in office romance. The changing business environment makes it conducive for this type of relationship to thrive because young people with similar interests spend up to 40 hours together in the workplace and hardly have time to socialize outside the office (Aroura & Venkatachari, 2014). Workplace romance is inevitable and on the rise in modern organizations, with both positive and negative implications to individuals and the organization. Biggs et al. (2012) sought to understand from an individual manager and entry level employee perspective in the United Kingdom and the United States, what personal experience individuals had on workplace romance and what it meant to them. Their study took a qualitative approach, drawing participants of 21 entry level employees and 15 managers from three states in both countries. The study was aimed at investigating how romantic relationships in the workplace are construed and defined in these two different cultural settings, particularly by managers and entry level workers.

Findings from the study revealed that 80% of the managers and 81% of the entry level employees opined that workplace romance between equals is acceptable if there is minimal interference with work. On the other hand, 100% of the managers were of the view that hierarchical workplace romance was problematic (Biggs et al., 2012). These findings align with results from previous studies on workplace romance that highlighted both its positive and negative sides. The major limitation of this study, however, is ascertaining if the views represented are applicable to a wider population. Thus, the study provides opportunity for future research.

Aroura and Venkatachari (2014) examined the different issues associated with workplace romance. The authors presented advantages and disadvantages of workplace romance. The advantages include time efficiency, considering that the workers will no longer have to spend time outside their organizations to find a partner because the workplace has a variety of people who meet their choice. Also, the workers will get to know each other better considering that they spend more time together at work than outside work, in view of the long hours spent at work. The disadvantages, however, include decreased productivity and favoritism.

Findings from this quantitative study carried out with a sample size of 200 employees working in the banking sector, the academic, call centers and retails stores in Mumbai revealed that workplace romance can have serious implications. Therefore, this rising phenomenon, which can have serious social and legal implications, should not be ignored (Aroura & Venkatachari, 2014).

Barratt and Nordstrom (2011) explored factors that may lead to positive or negative perceptions of workplace romance. They examined whether different workplace romance types: lateral and hierarchical, are perceived differently, as suggested by different studies. Barratt and Nordstrom also attempted to determine whether the sexual orientation of the workplace romance, that is, heterosexual or homosexual, impacted perceptions of the relationship. In their study, they tried to determine whether an individual's organizational role, like manager or nonmanager roles, impacts perception of romance in the workplace. The quantitative study carried out on 334 participants revealed that hierarchical romance in comparison with lateral romance is perceived to have more negative impact on the organization and all who are involved in it.

Hierarchical romance is the sexual relationship between a superior and a subordinate, while lateral romance refers to the relationship between peers. However, the major limitation of the study is that the participants were undergraduates, who may not be good representatives of the workforce due to their age and limited work experience. There is evidence that workplace romance is linked with organizational outcomes like team morale, individual job performance, and perception of management's fairness (Methot & LePine, 2016; Shuck & Reio, 2014). It can also lead to negative outcomes like sexual harassment claims (Clarke, 2014; Hunt, Davidson, Fielden, & Hoel, 2010). Although workplace romance is a common phenomenon, there is little scientific research to better understand why individuals get involved in romantic relationships at work.

Doll and Rosopa's (2015) study adds to the understanding of the antecedents of workplace romance and helps to clarify the relationship between policies and how organizational policies interact to predict the willingness of employees to engage in work place romance. Doll and Rosopa indicated that there is a link between workplace romance and organizational outcomes like team morale, individual job performance, and perception of management's fairness. This study, which adds to the understanding of the antecedents of workplace romance, also clarified the relationship between policies and conscientiousness. It revealed that workplace romance can lead to a negative outcome such as sexual harassment claims.

Although workplace romance is a common phenomenon, there is little scientific research to better understand why individuals get involved in romantic relationships at work. Findings from Doll and Rosopa's (2015) study indicated that personality traits and organizational policies interact to predict the willingness of employees to engage in work place romance, such that conscientious individuals were less willing to get involved in workplace romance when strict policies on workplace romance were implemented. Therefore, organizations that have recruited conscientious individuals may do well to also consider implementing strict policies, if they are interested in managing workplace romance.

Organizational culture predetermines how employees interpret behaviors. Organizations that allow perpetrators of sexual harassment go unpunished will likely have more cases of sexual harassment to address (Berdahl & Aquino, 2009). Sexual harassment in the workplace involves sexual behaviors employees view as offensive. Baker (2016) examined the antecedents and consequences of observing sexual behavior and concluded that sexual behavior in the workplace, both those viewed as sexual harassment and those considered as not being sexual harassment, have negative effect on employees. Masum, Azad, and Beh (2016) examined the effect of human resource practices on performance in banks in Bangladesh by adopting appropriate from economics and human resource management (HRM) theory. This study of 48 banks in Bangladesh was conducted over a period of 9 years. Findings from the result indicate that HR practices have significant impacts on banks’ performance.

Organizational Justice and Employee Relations

Much attention is accorded to workplace justice recently, considering that modern day employees have increasingly shown interest in how justly or unjustly employees are treated in organizations (Jiang, 2014). Organizational justice concerns what individuals in the workplace perceive as just, but is less concerned with what is just (Faldetta, 2016). Therefore, a workplace phenomenon is judged to be either fair or not fair according to the workers’ perception of what it is. Past studies revealed a strong indication that perceived justice in the workplace positively influences employees’ organizational commitment, job satisfaction, employee engagement, job performance, employees’ intention to remain in the organization, organizational performance, and other critical elements of an organization (Givaran & Farkorsh, 2012; Mahajan & Benson, 2013; Suliman & Kathairi, 2013).

In other words, perceived organizational justice influences employees’ attitude and behaviors in the organization. According to El DinAbonl-Ela (2014), employees who perceive lack of organizational justice will be negatively affected—both the individuals and the organization at large. In Ghosh et al.’s (2014) study, the authors examined if distributive, procedural, and interactional justice have any relationship with employee engagement. They also examined if the three justice dimensions: distributive, procedural, and interactional justice are interrelated. Findings from this study did reveal that these three justice dimensions are interrelated. However, distributive justice is most critical and precedes procedural justice, followed by interactional justice in determining employee job engagement.

El DinAbonl-Ela (2014) carried out an empirical study in selected international schools in Cairo, Egypt to investigate the correlation between the dimensions of organizational justice and selected organizational outcomes. The result revealed that distributive justice positively affects employees' willingness to comply with rules and regulations in the organization, while interactional justice positively affects employees' trust for leaders. Findings from Lin's (2015) study, which explored how procedural justice climate influences an individual's attitude and behaviors from an affective perspective, supported the hypothesis that there is a relationship between procedural justice and individual outcomes such as knowledge sharing, job satisfaction, and intention to leave the organization.

Findings from various researches carried out on organizational justice have revealed its role in determining employees' commitment and behavioral intentions to remain in the organization, yet organizations have not fully leveraged it as a tool to create that needed conducive environment where workers are motivated to perform optimally (Suliman & Kathairi, 2013). Organizational justice relates to job satisfaction, staff involvement, and employee turnover intention; hence, it is a critical factor regarding employee behaviors and output (Khan, Abbas, Gul, & Raja, 2015). Organizational justice plays a critical role in employee commitment and behavior in the organization. Positive behaviors attributed to employee perceptions of justice included creativity and willingness to accept change and loyalty, while increased absenteeism, lateness to work and official engagements, and high turnover are associated with employee perceptions of the workplace as unjust (Rahman, Shalizad, Mustafa, Khan, & Qurash, 2015).

Employees assess justice in the workplace majorly through three organizational justice components: (a) procedural justice, which relates to how decisions are taken in the organization and the policies and procedures guiding its operations; (b) distributive justice, which concerns how outcomes are shared in the organization; and (c) interactive justice, which focuses on how employees relate with one another in the organization (Xu, Loi, & Ngo, 2016). Individual’s justice judgment influences employee behaviors. Organizations should pay attention to how employees perceive justice because justice impacts employee outcomes and behaviors relating to job satisfaction, willingness to adapt to organizational changes, and productivity (Gyeke & Haybatollahi, 2014; Silva & Caetano, 2014).

Frenkel, Li, and Restubog (2012) developed a model of emotional exhaustion by integrating theories grounded on sub disciplines of human resource management, organizational justice, and burnout. In the quantitative study, the authors explored how HR policies and practices influence employee perceptions of organizational justice, which ultimately impacts employee emotions and feelings of emotional exhaustion. Policies connected with hiring, rewarding, promotion, and exiting workers are referred to as HR systems. Employees perceive strong HR systems as those policies they perceived as attractive, highly integrated, consistently implemented, and clearly communicated.

These likely will lead to perception of fairness. Weak HR systems, on the other hand, foster perceptions of injustice.

Perception of organizational justice was measured along three dimensions: distributive, procedural, and interactional. The findings revealed that a strong HR system perceived by workers as distinctive, attractive, and consistently implemented fosters perceptions of distributive, procedural, and interactive justice. The result revealed that both content and communication of HR policies influence workers' perception of organizational justice. HR policies are likely to result in positive work experiences, leading employees to identify with the organization and coworkers.

Further studies are required to illuminate and explain the cognitive and emotional processes and contingencies that connect perceptions of distributive injustice, negative emotions, and emotional exhaustion. The limitations of this study includes the fact that data were collected using a cross-sectional research design, hence the causal relationships between variables were not able to be verified.

Contingent reward leadership, which refers to leaders' ability to establish and promote a connection between performance and material or psychological rewards given to employees, can also positively influence a variety of employees' behaviors (Gaudet, Trenblay, & Doucet, 2014). In their study, Gaudet et al. (2014) examined a model in which perceived organizational justice and emotional exhaustion mediated the relationship between contingent reward leadership and two performance indicators, namely, organizational citizenship behavior and absenteeism. Gaudet et al. posited that the ability of leaders to foster employees' positive perceptions of organizational justice in the workplace will reduce emotional exhaustion among the workers. Findings from their study revealed that emotional exhaustion mediates the relationship between procedural and interactional justice. There were indications also that emotional exhaustion plays a mediating role between employee perceptions of justice and the two selected behavioral performance indicators: absenteeism and organizational citizenship behavior.

Ledimo (2015) examined factors responsible for influencing employee perceptions of organizational justice in a South African government department. Adopting the Organizational Justice Measuring Instrument (OJMI) as the measuring tool, 294 workers participated in the study. The OJMI is a reliable measuring instrument for organizational justice construct. Findings from the study revealed nine factors that contribute to employee perceptions of organizational justice: (a) strategic direction, (b) distributive justice, (c) procedural justice, (d) interactional justice, (e) informational justice, (f) service delivery and innovation, (g) diversity management, (h) customer relations, and (i) ethical leadership and management. Thus, Ledimo suggested that to enhance employee perceptions of organizational justice, leaders in government departments should consider these nine factors as they steer the affairs of the organization, bearing in mind that they can affect employee perceptions of organizational justice.

Past studies have suggested a connection between organizational justice and organizational citizenship behavior. Ozbek, Yoldash, and Tang (2014) carried out a study to examine the extent to which individualism moderates the relationship between organizational justice (procedural, distributive, and interactional justice) and organizational citizenship behavior (obedience, participation loyalty) in Kyrgyzstan, an underdeveloped former Soviet Union socialist country. Ozbek et al.'s choice of individualism as a moderator of the relationship between organizational justice and organizational citizenship behavior is premised on the assumption that individualistic people are less tolerant to injustice.

Findings from Ozbek et al.'s (2014) study revealed that procedural, distributive, and interactional justice are positively related to the three subconstructs of OCB, namely, organizational obedience, organizational participation, and organizational loyalty. However, procedural justice is closely related to only organizational obedience. The reason is not far-fetched considering that most people during the Soviet Union era did not question procedural justice in their organizations and therefore naturally exhibited organizational obedience in their workplace.

Procedural justice. Procedural justice influences employees' work attitude, engagement, and performance, and therefore plays a critical role in employee engagement (He, Zhu, & Zheng, 2014; Strom, Sears, & Kelly, 2014). Armstrong-Stassen, Freeman, Cameron, and Rajacich's (2015) study focused on three human resource practices, namely, performance evaluation, recognition and respect, and flexible work practices. These three practices were identified as paramount to older nurses' intention to stay in their organization. Findings from the study revealed that the older nurses' perception of fair procedural justice in the organization is a key consideration in their intention to remain there. Considering the dwindling population of experienced nurses, it has become necessary for organizations to fashion their policies and practices to address the needs of older nurses to influence their decision to stay in the organization.

In a study carried out by Suliman and Kathairi (2014) to examine the connection between organizational justice, organizational commitment (employee loyalty), and job performance in the United Arab Emirates, the results indicated that procedural and interactional justice are positively and significantly correlated with affective and continuance commitment, and job performance. Affective commitment refers to the level of employees' identification and involvement in an organization, as well as their emotional attachment to the organization (Jiang, 2014). This result underpins the need for organizations to view employee perceptions of organizational justice seriously as a determinant of organizational performance and a competitive edge.

Employee outcomes such as job satisfaction, organizational citizenship behavior, performance, affective commitment, and trust are usually reflection of how the employees perceive justice in the organization (Gyeke & Haybatollahi, 2014; Jiang, 2014). Jiang's (2014) study examined (a) whether distributive justice interacts with procedural justice to influence affective commitment, (b) whether organizational trust curbs the relationship of affective commitment with distributive and procedural justice, and (c) whether organizational trust reduces the effect of justice perception on affective commitment. Findings from the study revealed that distributive and procedural justice correlate and influence affective commitment. The result also showed that organizational trust only reduced the relationship between affective commitment and distributive justice and not that of procedural justice. In conclusion, organizational trust did not have any significant reduction effect on justice-commitment relationships.

Distributive justice. Distributive justice, which is grounded in equity theory, relates to employee perceptions of how fair organizational outcome such as remuneration is, in relation with the workers' contributions (Cassar & Buttigieg, 2015; Ghosh et al., 2014). Employees assess their contributions: skills, hard work, and dedication, in relation to outcomes such as pay and recognition, to determine if they have been fairly treated or not (Gelens et al., 2014). Also, employees compare the ratio of their contributions and the rewards received with those of their colleagues in similar positions to determine if they are justly treated (Givarian & Farkoush, 2012).

Al Afari and Abu Elanain (2014) investigated the direct and indirect impact of organizational justice on organizational citizenship behavior, and turnover intention in the United Arab Emirates' healthcare sector. Results of the quantitative study revealed that employee perceptions of the three dimensions of organizational justice: interactional, distributive, and procedural justice, have a direct effect on workers' organizational citizenship behavior and turnover intention. These three dimensions have an influence on employees' attitudes and behavior.

Interactional justice. Interactional justice involves employee perceptions of how fair an organization's communication system is (Omilion-Hodges & Baker, 2013). Interactional justice concerns employees' daily interactions with one another, which ultimately affect other organizational outcomes. Conner (2015) described interactional justice as the third component of organizational justice, which takes its bearing from the principles of respect and truthfulness. It is concerned with explanations of how work allocation decisions were made, treatment of individuals during the allocation process, being candid with concerned individuals, and showing respect by being polite and refraining from inappropriate remarks during interactions with other individuals. Wang and Jiang (2015) described interactional justice as the interpersonal treatment employees receive from their supervisors, which ultimately results in two types of outcomes: organization-focused outcomes directed at the organization and supervisor-focused outcomes directed at the supervisors. These outcomes include job satisfaction, turnover intention, turnover rate, and organizational citizenship behavior.

Ha and Ha (2015) carried out a quantitative study to examine the relationship between procedural, distributive and interactional justice, and affective commitment among collegiate student-athletes. Similar to other contexts, athletes in a team sport context decide if their coaches have treated them justly, based on the three dimensions of organizational justice: procedural, distributive, and interactional justice, and their perceptions of justice or fairness influence their attitudes and behavior in the sporting teams, which ultimately impact organizational commitment and team cohesion (Ha & Ha, 2015). The result of the study showed that distributive justice was significantly higher than procedural and interactional justice, which can be attributed to how collegiate student athletes view sports and what is important to them, which is to win the game. The utmost concern of the athletes is the outcome of the game (distributive justice) and not necessarily how coaches make their decisions (procedural justice) or coaches interact with them (interactional justice).

The results revealed also a correlation between the three organizational justice dimensions: distributive, procedural, and interactional justice regarding affective commitment. This finding is tandem with results of previous studies that indicate when individuals are fairly treated and rewarded by their supervisors; they are more disposed to exhibiting positive attitudes and behaviors towards the supervisors and the organization (Ha & Ha, 2015). In the second part of the study, Ha and Ha (2015) examined the moderating effect of group cohesion on the relationships among these three dimensions of organizational justice. They found there was no significant relationship between group cohesion and procedural justice; however, there was a significant relationship between procedural justice and affective commitment.

Employee turnover intention. Employee turnover intention is an organizational outcome influenced by workplace challenges such as low job satisfaction or job dissatisfaction, burnout, working conditions, psychological instability, and affective commitment (Kim, 2015; Kim & Park, 2014). Watanabe and Falci (2014) noted also that work-family balance significantly influences employees' turnover intention. HR policies that promote informal relationships among employees create an environment where interpersonal relationship behaviors thrive and employee turnover intentions are reduced (Venkataramani, Labianca, & Grosser, 2013). Employee perceptions of justice in the workplace are a major determinant of employee turnover intention (Al Afari & Abu Elanain, 2014; Gyeke & Haybatollahi, 2014; Jiang, 2014).

Employee turnover is an issue that organizations should view seriously, given both the monetary and nonmonetary cost implications associated with it. The monetary cost implications include cost of recruiting and training of the employee, while nonmonetary implications include lost or exposed trade secrets, lost knowledge and skills of the exited employees, and low morale experienced by employees left behind in the organization because of the exit of their colleagues (Abii, Ogula, & Rose, 2013; Faulk & Hicks, 2015). Well-trained and knowledgeable employees are valuable assets to organizations; therefore, employers are better off retaining their experienced and skilled workers, considering that it costs as much as 50% of the annual salary of employee being replaced to hire a new one (Lo, 2015; Neerpal & Kidong, 2015). Retaining trained, experienced, and professionally talented individuals eliminates the cost of recruiting new hires, time spent in training and developing new hires, and loss in productivity.

Professional workers choose to remain in their organizations for reasons such as perceived management support, participatory style of management, environment conducive to enjoying a pleasant work experience, work-life balance policies, positive relationships with coworkers, development opportunities, and good compensation packages (George, 2015). Renaud, Morin, Saulquin, and Abraham (2015) corroborated George’s (2015) assertion in their study, which examined HRM practices that significantly impact employees’ intention to remain in the organization. The HRM practices identified to significantly influence employees’ intention to stay are (a) respectful and stimulating work environments, (b) work-life balance policies, (c) attractive benefits and compensation, and (d) training and development strategies for employees.

Hassan (2014) conducted a similar study to investigate how job characteristics, job satisfaction, organizational commitment, promotion opportunities, pay and reward, job stress, and quality of work life influence turnover intention in an IT firm. The results reveal significant correlations between job stress and quality of life, and turnover intention among the employees. Hassan shared insights on how to reduce job stress like adopting flextime and creating an environment that fosters interpersonal relationships among the employees. Considering the infludence of employee quality of life on turnover intention, employers should adopt strategies that promote employee quality of life such as work-life balance and family friendly policies.

Past studies indicated a link between generational affiliation and turnover intention (Lu & Gursoy, 2016; Naim & Lenkla, 2016). Employees categorized as millennials, individuals born between 1980 and 2000, view training and development as a critical factor that influences their intention to remain in an organization. In their study, Naim and Lenkla (2016) identified the relationship between knowledge sharing, competency development, and affective commitment, and millennials' intention to remain in an organization. The result of this study revealed that knowledge sharing promotes competency development, which in turn fosters affective commitment and millennials' intention to stay.

Work-life balance. The evolving nature of work has heightened the need for organizations to pay serious attention to the rising demands of employees, for initiatives and policies supportive of work-life balance. The demand for such balance can be attributed to changes in demographics in the workplace, globalization, and long working hours (Khan & Fazili, 2016). Walia (2015) examined the relationship of two workplace demographics: gender and age, with work-life balance amongst IT professionals in India. The findings of the study revealed a significant correlation between gender and work-life balance. It also showed a weak correlation between age and work-life balance. These findings underpin the need for employers to adopt family-friendly policies that promote work-life balance and allow, especially for female workers, to meet both their family and work demands. The results also showed an insignificant correlation between employee age and work-life balance, which suggest that employee perceptions of work-life balance or imbalance are dependent on individual circumstance and not necessarily age.

Organizations seeking strategies to promote employee retention should consider the concept of work-life balance, for employees working in organizations that adopt work-life policies are more likely to be productive, engaged, and have less intention to leave the organization (Deery & Jago, 2015). The concept of work-life balance is an effective tool that should be deployed by organizations to attract and retain new employees (Mariappanadar, 2013; Todd & Binns, 2013). Employees have the right to participate in nonwork activities. Therefore, organizations that deny them this right are viewed as harmful to employee wellbeing, to other stakeholders like the employees' family members, and to society at large (Mariappanadar, 2013).

Au and Ahmed (2014) carried out a phenomenological study to investigate factors that influence work-life balance experiences of Malaysian-Chinese workers in the context of their indigenous culture. In the study, these factors including low awareness of work-life balance initiatives in the workplace, women's roles as homemakers and not career professionals, weak government implementation and monitoring of work-life balance initiatives in organizations, and business owners' attitudes of adopting unfriendly work-life imbalance initiatives all negatively affected the employees' work-life experience.

A general notion exists that business owners have greater control over their work and personal life domains; however, no empirical evidence is present to support this belief. Instead, past studies have revealed interference of work in personal life issues (Helmle, Botero, & Seibold, 2014). Helmle et al. (2014) carried out a quantitative study to examine factors that influence perceptions of work-life balance among owners of copreneurial firms working together in the firm. The research findings revealed that work factors like work flexibility and job involvement influence individual perceptions of work-life balance among owners of copreneurial firms who work in the firm. Individuals whose work roles interfere with their family roles are less likely disposed to experiencing work-life balance in the firm. Barnett and Barnett (1988) defined copreneural firms as firms owned by married couples or couples in a marriage-like relationship.

Job satisfaction. In service industries such as commercial banks, employees relate with customers and thus are the face of the organization. Therefore, their behaviors and attitudes are critical to its success. Organizations then should endeavor to improve employee job satisfaction to achieve quality service delivery and ultimately increased profits (Gallardo, Sanchez-Canizaares, Lopez-Guzman, & Nascimento, 2010; Garcia, Varela, & Del Rio, 2011). Xingkun and Weijie (2013) posited that job satisfaction is connected to organizational outcomes like employee intention to stay or leave, absenteeism, productivity and profitability, organizational citizenship behavior, and commitment.

In finding the best approach to increasing job satisfaction in the workplace, Edmans (2012) noted that organizations should identify what motivates employees such as training, compensation packages, policies in support of work-life balance, and processes guiding the operations of the organization. Employee job satisfaction should be a priority for organizations considering its positive effect on employee productivity and profitability and the negative impact its nonexistence may have such as employees' intention to leave the organization as well as considering the associated cost implications (Tansel & Gazioglu, 2014).

The increasing conflict between work and nonwork concerns in organizations has a negative impact on job satisfaction. As employees struggle to strike a balance between work and family related issues, it becomes even more difficult as one positively or negatively influences the other (Bell, Rajendra, & Theiler, 2012). Mihelic (2014) noted a correlation between job satisfaction and the employee's ability to effectively manage work and family obligations. According to Schwart (2012), values are guiding principles in people's lives that encourage actions. Job satisfaction, therefore, entails the level of satisfaction individuals have in their jobs, in relation with their values; the more they perceive their jobs to align with their individual intentions, the higher their level of job satisfaction (Sawitri, Suswato, & Huda, 2016).

Findings from this exploratory study in which the researchers sought to understand and analyze the effect of job satisfaction, organizational commitment, and organizational citizenship behavior on employees' performance revealed that job satisfaction and organizational commitment affect organizational citizenship behavior (Sawitri et al., 2016). Job satisfaction boosts organizational commitment, which in turn reduces employees' intention to quit the organization. Iqbal, Tufail, and Lodhi's (2015) study examined the extent to which managers' attitude, financial benefits, and employee loyalty relate to organizational commitment.

The study revealed a significant correlation between organizational commitment and employee loyalty. In relation to this finding, Selvarani and Chandra (2015) noted that satisfied employees are more committed to the organization than their dissatisfied counterparts who exhibit greater intention to leave the organization. Yahyagil's (2015) study examined the relationship between individual value priorities: feelings and job satisfaction in the Turkish context. The result revealed that values like self-direction, achievement, and conformity are all positively linked to job satisfaction and life satisfaction. Gauging employee job satisfaction level is very important in all businesses; however, it is critical in the service delivery industry such as the banks. Gupta (2016) examined how employee job satisfaction in three banks in India impacts quality service delivery. Some elements were listed as contributors to employee job satisfaction such as pay, work environment, marital status, and job security. Findings from the study showed that married employees were more satisfied with their jobs than the unmarried ones (Gupta, 2016). Results from the study also revealed that employee pay was least impactful on employee job satisfaction.

Regarding Herzberg's two-factor theory, two factors influence employee job satisfaction: intrinsic factors, known as motivators, and extrinsic factors known as hygiene (Jarkas, Radosavljevic, & Wuyi, 2014). The factors categorized as motivators include the job itself, recognition, responsibility, and career advancement, while those categorized as hygiene include job security, working conditions, pay, and interpersonal relationships with supervisors (Sankar, 2015). The motivators foster job satisfaction (Dhanapal, Alwie, Subramanam, & Vashu, 2013) while the hygiene factors affect job dissatisfaction (Aydin, Sarier, & Uysal, 2013).

The Nigerian banking sector and HR practices. The Nigerian banking sector, which came into being in 1892, has continued to rapidly evolve while operating in a dynamic, yet challenging environment (Ojo et al., 2014). The banking industry plays a pivotal role in the Nigerian economy and significantly contributes to the nation's gross domestic products (Dumbili, 2013; Inyang et al., 2014). In 2005, the banking sector in Nigeria had in its employment 50,586 people, and the number increased to 71, 876 in 2010 (Ojo et al., 2014). Commercial banks in Nigeria operate in a highly competitive environment and have continued to evolve in operations to improve customer experiences (Ugwueze & Nwezeaku, 2016). However, this transformation, which involves moving from manual procedures to high technology driven operations, has led to job insecurity and job losses. Atiku et al. (2011) carried out a study to determine the effects of electronic banking on job security in the Nigerian banking sector. Findings from the study revealed that the adoption of e-banking and automated teller machines (ATMs) led to job loss and job instability in the Nigerian banking industry.

Mordi et al. (2013) argued that there is an urgent need for the banking industry to reform work-life-balance policies and practices in the Nigerian banking sector where staff often works between 12 to 14 hours, 6 to 7 days per week, and where the culture of not allowing staff to go on annual leave thrives. The Nigerian banking sector is known for its culture of long working hours, which does not allow workers the time to pay attention to other aspects of their lives such as family and friends (Ojo et al., 2014). Banks operate in a complex environment; hence, a need exists to develop and position skilled and knowledgeable employees, who will satisfy existing clients, attract new ones, grow the business, and be profitable (Masum et al., 2016).

Bank customers' ever-increasing demands for high quality as well as low priced and swift service delivery underpin the need for human resource training and development in the banking sector in Nigeria (Sowunmi, Eleyowo, Salako, & Oketokun, 2015). Sowunmi et al. (2015) examined human resource development as a correlate of performance of banks in Ogun state, Nigeria. Their findings revealed a positive relationship between training programs and employee performance. Therefore, they recommended that employees of banks in Nigeria undergo requisite training programs to position them well enough to perform optimally. Sowunmi et al. categorized the training into *academic training* and *on-the-job* training. The academic training includes intermediate accounting, corporate finance, business law, economics, and oral and written communication skills, while the on-the-job training entails learning how to perform skills-driven tasks such as credit analysis, credit investigation, and effective customer engagement.

Being a highly regulated sector, the Nigerian banking regulators insist on mandatory training programs for bank workers such as banking laws and regulations. Although the training programs are time consuming with significant cost implications, Muktar (2005) strongly recommended requisite rigorous and time-consuming training programs for bank workers in Nigeria. Although the influence of HR practices on banks' performance is too complex to measure, Vemic-Durkovic, Jovic, and Manic (2013) argued that HR practices influence profitability and proficiency in the banking industry. Results from past studies revealed a corroboration between HR practices such as recruitment and selection, training and development, motivation and retention strategies, compensation, and organizational performance (Masum et al., 2016; Song & Kolb, 2013; Vemic-Durkovic et al., 2013).

Gap in the Literature

The gap in the literature that informed the significance of this study was the lack of research on how employees in commercial banks in Nigeria whose spouses were forced to resign due to the HR policy which prohibits marriage between coworkers, react to the policy. This study is unique because it explored the effect of organizational justice on employees' job satisfaction and intention to stay in commercial banks in Nigeria. Mordi, Mmieh and Ojo (2013) limited their study to examining managers' perception of work-life-balance in commercial banks in Nigeria. Ibidunni et al. (2016) also conducted a study to examine the best strategy for retaining and managing talented employees in the Nigerian banking industry. None of these past studies examined employees' perception of organizational justice in commercial banks in Nigeria, and employees' reaction to the policy which prohibits marriage between coworkers, hence the significance of this research.

Summary

This purpose of this qualitative multiple case study was to explore how employees in commercial banks in Nigeria react to the policy that prohibits marriage between coworkers. A thorough review of past literature relevant to my study was carried out. Key terms such as HR policies, workplace romance, turnover intentions and organizational justices aided the search for relevant literature relating to this study. As observed in Ibidunni et al. (2016) and Mordi, Mmieh & Ojo’s (2013) studies, a research gap exists in exploring how employees of commercial banks in Nigeria whose spouses were forced to resign due to the policy prohibiting marriage between coworkers in the same bank, react to the policy. The conceptual framework that guided the study is organizational justice, which relates to how employees perceive the treatment received in their organization as fair or unfair. Choi et al. (2014) elaborated the concept of organizational justice in their study. The conceptual framework guided the research design in Chapter 3.

Chapter 3: Research Method

The purpose of this qualitative exploratory case study was to explore how employees in commercial banks in Nigeria whose spouses have been forced to resign respond to the HR policy prohibiting marriage between coworkers. Employees constituted the units of analysis, with three employees each selected from five commercial banks in Nigeria for participation in the one-on-one interviews and five for the focus group. The participants were drawn from both the headquarters and branches of the banks under investigation and had spouses who were forced to resign from the bank because of the HR policy. The total sample size was 20 participants. I used individual face-to-face and focus group interviews along with document review to gather data for this study. I structured the interview questions to elicit answers to the research questions, which I subsequently analyzed to better understand how bank employees respond to the policy prohibiting marriage between coworkers.

Research Design and Rationale

Two research questions underpinned this research. The first was the following: How do employees in commercial banks in Nigeria whose spouses were forced to resign respond to the HR policy that prohibits marriage between coworkers respond to the policy? The second concerned the effect of the policy on the banks. The question was, What is the effect of the policy prohibiting marriage between coworkers on the commercial banks?

The phenomenon I explored in this study was employee reactions to the HR policy that forbids marriage between coworkers. Consequently, I adopted organizational justice as the conceptual framework of this study. Organizational justice refers to employee perceptions of how justly they have been treated in the workplace (Lim & Looseman, 2016). Greenberg (1990) highlighted workplace policies and practices as a focal point of employees in assessing their treatment while at work.

The qualitative approach is most preferred if the research requires an in-depth investigation of a phenomenon in a natural setting (Creswell, 2013; Maxwell, 2013, Patton, 2015). According to Maxwell (2013), a qualitative approach is suitable if researchers desire to identify a problem and fully understand why it occurred. Researchers also use this approach to reveal or explain why a person or group of people reacts in a way to a process or an event (Patton, 2015).

I adopted the qualitative approach because it was the most suitable for my exploration of how staff in commercial banks in Nigeria whose spouses resigned in compliance with the HR policy that prohibits marriage between coworkers, react to the policy. Malachowski et al. (2012) argued that studies relating to workplace romance will be more beneficial with the adoption of a qualitative research approach that allows for a more comprehensive and nuanced description of the dynamics of workplace romance. The qualitative research approach was chosen to provide a holistic view of the phenomenon under study and address the problem statement effectively as well as the research questions.

A qualitative approach allows the researcher flexibility in collecting and analyzing data and interpreting results. This approach is the preferred one in exploring events, processes, and phenomena (Cibangu, 2013). It is suitable for studies that require data to be collected from individuals who have experienced the phenomenon under investigation (Morse, 2015). The approach can be categorized into ethnographic, contextual, experiential, and case study designs. Ethnographical design is concerned with the researcher gaining a rich and full understanding of a phenomenon in its natural environment, while the contextual design brings the researcher to the environment or setting where the phenomenon thrives (Cibangu, 2013; Westerman, 2014). Experiential design involves the expose of the researcher into the study participant's experience of a given event or phenomenon such as feelings, emotions, or beliefs. The case-study design, however, involves a full description of a case (Cibangu, 2013). A case study can be conducted of an individual, an organization, a phenomenon, or an event (Yin, 2014).

I chose the qualitative research method over a quantitative method because use of the quantitative method would not have adequately addressed the study, considering its specific focus on survey and experimental designs (Westerman, 2014). A quantitative research method is most appropriate when the researcher's focus is to examine the relationships between variables, generalize samples to the population, and provide numeric descriptions of trends or attitudes (Ketokivi & Choi, 2014). Given that I sought an in-depth understanding of a phenomenon in its natural environment, a quantitative, empirical approach involving the purposeful manipulation of actions within the confines of a laboratory or a laboratory-like environment was not suitable. Considering that my study did not require integration of qualitative and quantitative data, the mixed method was not a suitable choice.

I adopted an exploratory case study approach to enable me carry out an in-depth study of the phenomenon under investigation. A case study is an empirical inquiry that researchers use to deeply investigate a contemporary phenomenon within its natural environment especially when the boundaries between phenomenon and context may not be evident (Yin, 2014). Researchers using this design typically gather data from multiple sources for a more detailed and richer outcome (Bryman, 2012). Deploying triangulation is critical in case studies because it boosts the credibility of the study by allowing comparison of the outcome of each data source (Hyett et al., 2014).

In case-study research, findings from multiple data sources are compared with the outcome of each of the data sources to achieve triangulation. In this study, three data sources (one-on-one interviews, a focus group interview, and document analysis) were used. The case study is a strategy of inquiry in which the researcher explores an in-depth study of a phenomenon, event, a program, activity, process, or one or more individuals (Yin, 2014). The exploratory case study is essentially used to explore processes, activities, and events (Yin, 2014). Other qualitative research approaches include narrative research, phenomenology, ethnography, and grounded theory; however, the most suitable approach for this study, I concluded, was the case study approach.

Role of the Researcher

My role as a researcher included reviewing past studies and identifying a gap that requires further studies, deciding which findings are likely to impact social change, selecting the most appropriate research method and approach for the study, identifying and enrolling the most suitable participants for the study, adopting the most effective data collection technique, and analyzing and reporting the collected data. My role also included declaring up-front any form of bias capable of influencing the result, designing and effecting a mitigating strategy. As a qualitative researcher, my role requires that I develop a cordial relationship with the participants to gain their trust. A major role I played as a researcher in this study was to ensure that the privacy of the study participants is protected. My role as a participant observer was premised on the one-on-one interviews and a focus group interview with the study participants.

A qualitative observer's role may change during observation; initially starting as a nonparticipant and moving into a participant role (Creswell, 2013). Having practiced human resource management for over 20 years, out of which 15 years have been in the banking industry in Nigeria, I do have personal biases on issues relating to HR policies and procedures. Hence, it was critical that I declared this position up-front. Also, the study participants are my professional colleagues because they are drawn from five different commercial banks in Nigeria. However, I do not have any form of supervisory relationship with them and therefore was not likely to influence their positions on the topic under investigation.

To mitigate likely bias, participants were asked open-ended questions that were not misleading or designed to support my prejudices and result expectations. In addition, I adopted member checking, which allowed the study participants to access the data collected and my interpretation of the data, for validation (Janesick, 2011; Marshal & Rossman, 2014).

Methodology

The qualitative research method was adopted for this study because it was the most appropriate considering that I sought an in depth understanding of a phenomenon. This approach is most appropriate for exploring events, processes, and phenomena that exist in the real world (Cibangu, 2013). The case study approach is most appropriate for my study in which I sought to explore how employees of commercial banks in Nigeria whose spouses were forced to resign react to the HR policy prohibiting marriages between coworkers. The qualitative research approach addresses questions around the w*hy, what,* and *how* of the phenomenon under study (Yin, 2014). Therefore, the case study approach best provided answers for this study's research questions.

Participant Selection Logic

The study location for this study was a major business hub in Nigeria, with peculiarities such as a high standard of living, traffic congestion, and other attributes associated with large commercial cities. All commercial banks in Nigeria have a presence in this city. The hustle and bustle life style experienced in this city is not the same as in other locations in the country; therefore, it is most appropriate that a study of this nature is carried out in similar environment, with its attendant peculiarities.

In this multiple case study, participants were drawn from five commercial banks in a city in Nigeria; three participants from each bank who participated in the on-on-one interviews, and five others who participated in the focus group. This number represents about 25% of the total number of commercial banks in Nigeria. These banks are purposively selected because they all have adopted the policy forbidding marriage between coworkers. They also conduct exit interviews to determine staff's reason for leaving the organization, and the data generated from the interviews are safely stored for future use. Therefore, information regarding reasons for staff exit are available and accessible in the five selected commercial banks. The 15 one-on-one interview participants, three each from the selected five banks, and five who participated in the focus group, were purposively selected to ensure they are only those who met the criteria for participation in the study; those whose spouses were forced to resign their appointments from the banks due to the policy prohibiting marriage between coworkers. The selected participants were in the best position to reveal to me how they perceive the HR policy and ultimately react to it. In Cuevas-Rodriguez, Guerroro-Villegas and Valle-Cabrera's (2016) multiple case study which analyzed organizational changes that occurred in five Spanish companies, 18 participants from these companies were interviewed.

Richardson, Foreowned, and Klein (1985) as cited by Seidman (2013) posited that a researcher must gain access to the participants through the gatekeeper; the person who has authority over them. In line with this assertion, I obtained verbal approval from the Heads of Human Resource departments of the five selected banks to allow me conduct the study with the participation of purposefully selected staff who qualify to participate in the study, with regards to the set criteria. The names of the qualified staff were obtained from the exit interview data, and I obtained access to approach and recruit those I needed for the study. Following the recruitment of the study participants, I conducted one-on-one interviews at comfortable locations offsite, to encourage freedom of expression and needed privacy. Document review was required for the study; hence, I also obtained permission from the leadership of the selected banks to review their employee handbook where the policy prohibiting marriage between coworkers was captured.

Qualitative studies require continuous refocusing and reviewing of set parameters until the study is concluded (Miles, Huberman, & Saldana, 2014). During review, the sample size of the study may also be affected. The conceptual framework and research questions are among the key factors that help the researcher decide on sampling decisions; who qualifies as a participant and the sample size (Miles et al., 2014).

Purposeful sampling was adopted to help the research focus on the unique case content. It keeps the study within scope and allows for a descriptive analysis of the event or phenomenon without having included every member of the population in the study (Hyett, Kenny, & Dickson-Swift, 2014; MacBeth et al., 2014). There are no recommended sample sizes in qualitative studies; however, the guiding principle is to ensure saturation is achieved at the end of the study. In qualitative studies, the general rule is to study a few sites or individuals with in-depth knowledge of the phenomenon under study, considering that the objective of carrying out a qualitative research is not to generalize the findings of the study, as is the case in quantitative research, but to explain the *how* and *why* of an event or a phenomenon (Creswell, 2013; Marshall, Cardon, Poddar, & Fontenot, 2013; Marshall & Rossman, 2014).

According to Seidman (2013), two criteria help the researcher to determine how many participants are enough for the study: *sufficiency* and *saturation of information*. The sufficiency criteria are met if there are sufficient numbers to reflect the range of participants and sites that make up the population, for those outside the sample to connect to the experience of the selected participants (Seidman, 2013). However, the saturation of information criteria is met when the researcher begins to receive the same information from the participants; when the researcher no longer learns anything new (Seidman, 2013). Although qualitative researchers have not categorically agreed on sample size for qualitative studies, they claim that for a study to be replicated, saturation of data must occur (Patton, 2015; Zachariadis, 2013). Saturation is achieved when no new or additional data are collected, when the themes become similar, when there is no new coding, and the study can be replicated (Fusch & Ness, 2015; Marshall et al., 2013). If at the end of the study new information is obtained in the final analysis, further interviews should then be conducted as needed until saturation is reached (Brod, Tesler & Christiansen, 2009; Rubin & Rubin, 2012). The sample size for this study was 15 participants; three participants each drawn from the five selected study sites for the individual interviews and five participants for the focus group. The participants were individuals who have experienced the phenomenon under study and therefore possess enough knowledge to provide rich information used in the study. Saturation was achieved with the purposefully selected 20 individuals; therefore, the sample size was adequate.

Instrumentation

In qualitative studies, the researcher is the primary data collection tool (Houghton, Casey, Shaw, & Murphy, 2013) and therefore should ensure that relevant and rich data are collected with the view of providing answers to the research questions. The process of collecting data for qualitative studies entails series of activities such as locating the study site and participants, gaining access to the site, using purposefully sample selection and establishing rapport with the participants, collecting data, using the appropriate instrument(s), recording information, resolving field issues, and storing the data that were collected (Creswell, 2013). The case study approach allows the researcher to collect data from multiple sources (Walsh, 2014; Yin, 2014). In this case study, I adopted the use of multiple data collection to achieve triangulation. Triangulation entails wide data sampling from a range of sources to explore different levels and perspectives of the same phenomenon (Miles et al., 2014).

To achieve triangulation in this study, three data sources were explored: semistructured one-on-one interviews, focus group interview, and document analysis. The documents that were analyzed in this study were the employee handbook, exit interview log book, and quarterly attrition report.

Interviews. Interviewing is an effective data collection tool in qualitative research considering that it allows the participants to render a comprehensive account of an event and allows them to give meaning to a phenomenon (Yin, 2014). The most preferred type of interview for qualitative studies is face-to-face interviews, which provide flexibility in the questioning process, allow for some control of the interview situation like determining where the interview is conducted, have a better response rate because the interviewee is right there with the interviewer, allow the participant to give more comprehensive/richer information, and most importantly, give the interviewee the ability to pass nonverbal information to the interviewer (Frankfort-Nachmias & Nachmias, 2008).

Several qualitative researchers adopted interviews as a data collection tool. Foster and Ren (2015) conducted semistructured interviews to examine Chinese women's experience of work-family conflict in the airline industry. Doherty and Norton (2014), using interview as data collection tool, sought to understand how employees characterize "good" HR practice in SMEs and what the drivers are for adopting this good practice. Kohout and Brewster (2014) interviewed 16 expatriates working in a Slovenian multinational company to examine how the roles and required competencies of HR managers in Slovenian multinational organizations evolve when they start operating in the international environment.

One-on-one, face-to-face semistructured interviews. Semistructured interviews are commonly used when interviewing one person or a group of people. They are designed to allow the study participants flexibility to respond to the open-ended interview questions (Onwuegbuzie & Byers, 2014). The semistructured interview is an effective data collection tool because its flexibility makes provision for follow-up questions during the interview (Wiewiora, Murphy, Trigunarsyah, & Brown, 2014). For the present study, in which I explored how employees perceive the HR policy prohibiting marriage between coworkers, I carried out semistructured one-on-one interviews to elicit participants' perceptions of this policy and how they react to it. The interview protocol provides a guide to data collection process (Yin, 2014). It enables the researcher to adopt a standard interview procedure, which includes asking all participants the same questions (Bond et al., 2014).

Focus groups. The focus group is one of the sources used in collecting data in case study (Himmelheber, 2014). It allows for a group opinion and interpretation of a phenomenon (Bernard & Bernard, 2013; Mangioni & McKerchar, 2013). The focus group enhances semistructured interview data (Masson Delarue, Bouillot, Sieffermann, & Blumenthal, 2016). For the focus group, I recruited five participants with the same participation criteria as the 15 semistructured one-on-one interview participants. The interview was held at a convenient place for all five participants, to allow them to speak openly and deeply about the phenomenon under investigation. With the aid of a focus group interview protocol, participants were engaged with open-ended questions to gain access into their experiences and interpretations of the phenomenon.

Documentation**.** Document review is another source of data collection process used in case study, which I adopted in my study. It is aimed at further eliciting answers to the research questions and meets the methodological triangulation requirement of case study design (Dworkin, 2012). Documents corroborate and compliment evidence from other data collection sources (Yin, 2014). Lee, Mortara, Kerr, Phaal, and Probert (2012) described document analysis as a process for reviewing and evaluating materials captured in both print and electronic form. In this study, I reviewed staff employee handbooks, staff exit log books, and quarterly attrition reports, which I considered as secondary data. The employee handbook contained extant organizational policies, while the staff exit log books captured exit interviews conducted for staff at the point of disengagement from the organization. Vital information such as reasons for staff exit was captured in this document. Also, the attrition reports captured staff attrition trend in the organization.

More insight into the phenomenon under study was derived from document analysis of the specified documents which contained rich information capable of providing answers to the research questions.

Pilot Study

A pilot study is a small scale preliminary study carried out in qualitative studies with the aim of testing and developing the data collection and analysis procedures (Janghorban, Latifnejad Roudsari & Taghipour (2014). It is a pretest for research instruments, protocols and instructions, boosting rigor and validity of the study. Pilot studies are useful in checking interview questions and ensuring participants' full understanding of the questions (Rowley, 2012). A pilot study can help uncover flaws associated with the design of the research procedures, providing an opportunity for the researcher to address them, before the commencement of the main study.

On obtaining Institutional Review Board's (IRB) approval, I recruited three selected participants with the same criteria as the participants for the main study, for the pilot study. These participants are not part of the purposefully selected 20 participants for the main research. The pilot study enabled me test my research instruments; the interview questions and interview protocol. The feedback I received from the pilot study participants confirmed the clarity and understanding of the interview questions and instructions used in the main study. The same interview questions developed for the main study (see Appendix B) were administered to participants of the pilot study.

Procedures for Recruitment, Participation, and Data Collection

Case study design requires multiple sources of data; hence, my use of three data collection techniques: semistructured one-on-one interviews, a focus group, and documentation. Credibility of the study is enhanced through methodological triangulation, which entails the use of multiple data sources (Patton, 2015; Yin, 2014). The use of multiple data, which produce converging evidence, strengthened the credibility and reliability of the study.

For this study, I was the sole data collector. However, before the commencement of the participants' recruitment and data collection, I obtained Walden University's Institutional Review Board's (IRB) approval. My approval number is 03-20-18-0405170. I took letters of recruitment to the study sites' gatekeepers, the heads of human resources of the banks, to solicit their permission to conduct the study and assist with identifying qualified participants who would be willing to participate. I sent Letter of Expression of Interest through email to the identified qualified employees (see Appendix A). To qualify for participation, the participants must be staff of the bank whose spouses have had to exit the organization because of the HR policy that forbids marriage between coworkers. Considering that documentation is one of the chosen data sources for the study, I also sought permission of the gatekeepers to provide necessary documents in support of the study. The documents I identified for review were employee handbooks, staff exit log books, and the quarterly attrition report.

Interviews. Interviews are designed to elicit in-depth information about the phenomenon under study (Brinkmann & Kvale, 2015; Patton, 2015). Semistructured face-to-face individual interviews and focus group were conducted. Semistructured interviews provide required flexibility for participants to offer rich in-depth data in relation to their understanding and perspectives of a phenomenon or event (Patton, 2015). Semistructured interviews give the interviewer an opportunity to adjust the questions to gain more insight from the participants (Yin, 2014). Following IRB's approval, semistructured individual interviews were conducted for 15 participants, while five participants participated in the focus group. To ensure a standard interview procedure, I made use of interview protocols for both one-on-one individual interviews (see Appendix B) and the focus group (see Appendix C). These interview protocols guided the data collection process.

Participants who met the selection criteria and were identified by the Human Resource Managers as potential participants received an email from me briefing them about the proposed study and seeking their consent to participate in the interviews. In the email, I explained the purpose of the study, the interview process, the participants' role, and the interview estimated duration time. A consent form was attached to the email sent out to the participants, and those willing to participate in the research were required to sign this form. The interview sites and time for the interviews were agreed upon with participants and further insight into the interview process were made known to them such as that the interview will be recorded and what recording device will be used.

Marshall et al. (2016) noted that interviews should be held at a comfortable place familiar with the study participants, and devoid of noise or any form of distraction that might affect the output of the audio recording device. On commencement of the interview, I reminded the participants that they were at will to withdraw from the interview should they at any time during the interview feel like doing so. On completion of the interviews, transcripts of the interviews were sent to each participant to allow for member checking and revalidation of the accuracy of the transcript. I made use of an audio recorder and also took notes during the interview. This process was adopted for both the one-on-one interview and focus group.

Documentation. The documents that were analyzed during this research are employee handbooks, staff exit logs, and quarterly attrition reports. All these will be obtained from the HR head of the banks under investigation. Data from these documents such as organizational policies, staff exit interviews and staff attrition reports, were used to corroborate data garnered from the interviews. Thus, it is recommended that researchers should review the documents before the interviews are conducted (Patton, 2015). Predetermining the likely themes in the study helped to guide my identification and selection of relevant documents for analysis.

Data Analysis Plan

The case study data analysis process includes collection of data that can provide answers to the research question(s) through semistructured interviews and data collected through document review to support the conceptual framework (Yin, 2014). Brinkmann and Kvale (2015) presented seven stages of the interview process: thematizing, designing, interviewing, transcribing, analyzing, verifying, and reporting. Using the conceptual framework as a guide to collect and analyze data in qualitative research leads to the emergence of key themes (Cameron, Naglie, Silver, & Gignac, 2013).

In this study, I adopted methodological triangulation by sourcing my data through three different means: one-on-one semistructured interviews, a focus group interview, and document analysis. This strategy is in fulfilment of the requirement of case study that recommends that researchers apply methodological triangulation to allow for multiple sourcing of data (Foster, Hays, & Alter, 2013). Qualitative research is characterized as generating huge amount of data which may be cumbersome to organize, manage, and analyze manually. Therefore, Computer Assisted Qualitative Data Analysis Software (CAQDAS) is recommended for use in data analysis (Miles et al., 2014). CAQDAS is available in multiple options such as Hyper RESEARCH, ATLAS.ti, CAT, MAXQDA, and NVivo. My choice of CAQDAS for this study is NVivo because it has the capacity to organize and analyze unstructured text data (Gilbert, Jackson, & di Gregorio, 2014). Both manual and electronic coding were adopted in this study.

After the interviews were conducted, the recordings were transcribed and member checking done before I commenced the process of coding, the primary process for organizing and analyzing data (Fowler, Lloyd, Cosenza, & Wilson, 2014). Coding, which helps researchers identify emerging themes from the data collected, is the first step of data analysis (Miles et al., 2014; Patton, 2015). The initial coding was done manually where I annotated words and phrases that aligned with the research questions before uploading them into the Nvivo software for electronic coding and identification of emerging themes. Coding produces a framework for describing data collected during an interview (Patton, 2015). NVivo is useful for cataloging, organizing and analyzing data (Sinkovics & Alfoldi, 2012). The data analysis process in this study involved analyzing of interview transcripts, collection of data from documentation, and matching findings with the conceptual framework and the literature review.

Member checking was used to address any likely discrepancy in data collected and transcribed. Participants were handed copies of the transcribed interviews to review and confirm if they captured their perspectives appropriately. No discrepancies were spotted and therefore no errors corrected. Maxwell (2013) recommended member checking as a process for addressing discrepancies in data collected and analysis.

Issues of Trustworthiness

Credibility

Credibility requires an accurate representation of participants' views of the phenomenon or event under investigation (Yin, 2014). To establish credibility in this study, triangulation, member checking, and data saturation strategies were adopted. Triangulation will mitigate the risk of bias, thereby heightening credibility of the study (Hyett et al., 2014). Member checking is an effective means of ensuring credibility in qualitative studies (Birt et al., 2016). Member checking entails the researcher's transcription of participants' interviews and sharing the transcribed text with the participants for verification and confirmation of the interpretation given by the researcher (Harvey, 2015). Therefore, to ensure that the participants' responses are accurately captured, a copy of the interview transcript was shared with them for their review and validation. Data saturation, another strategy used to achieve credibility in qualitative study, entails the continuous collection of data until no new information emerges (Edwards, 2014; Walker, 2012).

Transferability

Transferability borders on the extent to which the findings of a qualitative study are transferable to other contexts (Houghton et al., 2013; Miles et al., 2014). The responsibility of determining the transferability of a study lies with the readers and not the researcher. However, the qualitative researcher can boost the transferability of a study by providing a clear description of the context of the research (Rossetto, 2014). Baskarada (2014) noted that transferability entails providing a detailed and clear description of the study design, method, population, sample, and sampling techniques. A detailed documentation of the research process will enhance transferability. This study may not be transferable although I provided adequate information on the research method, design, sample and sampling techniques, however, the study process may be followed in future studies.

Dependability

Developing an audit trail to establish the rigor of a qualitative study minimizes bias, maximizes accuracy, and ultimately boosts the dependability of the study (Patton, 2002). Considering that qualitative research is prone to bias, I took adequate steps to guide against such happening. Steps taken include drafting open-ended interview questions that are not designed to gravitate the participant towards the researcher’s preferred responses, adopting triangulation that will enable a richer data collection and ensuring data saturation is achieved. Also, proper documentation of the processes followed in the study enhanced dependability. I therefore clearly documented the processes adopted in the research.

Confirmability

Some of the ways, as noted by Miles et al. (2014), through which confirmability can be achieved in qualitative studies are (a) detailed description of the method and procedures adopted in the study; (b) easy tracing of how the data were collected, processed, transformed, and displayed of research findings; (c) the researcher's recognition and declaration of values and biases capable of influencing the study; and (d) storage and availability of the study data for future use. The adoption of triangulation, reflective explanations, and an audit trail reduced bias in the study and thus boosted confirmability. To achieve confirmability, I ensured that the study findings emanated from data collected from the participants and not my perspective.

Ethical Procedures

Qualitative researchers should not only be interested in the findings of their study, but also they should ensure that the study participants are adequately protected (Miles et al., 2014). It is important that qualitative researchers pay attention to ethical issues concerning a study before, during, and after the study (Miles et al., 2014, p. 56). From the selection of the research study methodology, selection of research questions, validity, and the assessment of the conceptual framework, ethical issues must be considered (Maxwell, 2013). Qualitative study researchers must declare the biases, beliefs, and values of the researcher ahead of time (Janesick, 2011). These are ethical issues too that must be considered in qualitative studies.

To address ethical issues in this study, I first obtained Walden University Review Board (IRB) approval to commence the study. My approval number is 03-20-18-

0405170. With the consent form, which states the purpose and benefits of the study, I obtained permission to carry out the study from the heads of HR departments of the organizations where the study will be conducted. They are the gatekeepers, considering that they have the authority to grant permission for the study or not. Having identified the study participants with the help of the gatekeepers, I sought their permission to participate in the study and assured them of the confidentiality in which the information they will give during the interview will be handled. Hence, information such as their names, ages, departments, and any other information which could lead to the exposure of their identity were not displayed in the final result. I let the participants know that their participation was voluntary and they were free to withdraw from participating in the study whenever they so wished. I did not offer any form of incentive to the study participants; however, I clearly stated the objectives of the study and allowed them to decide or not if they wanted to take part in the study. Okal et al. (2016) noted that research interviews should be held in comfortable locations where the study participants will be free to express themselves without the fear of their privacy being compromised. In this vein, therefore, the interviews were conducted in the participants' preferred locations and time. Thereafter, the interview transcripts were coded and stored in files in a computer and an external hard drive, where I alone have access to. In compliance with Walden University's recommendation, I will keep the data garnered from the interview for 5 years before finally discarding them.

Summary

In Chapter 3, I restated the purpose of the study and explained the research design and the rationale for selecting the design. In using a qualitative design approach, I explored how staff in commercial banks in Nigeria whose spouses were forced to exit the organization react to the policy prohibiting marriage between coworkers. Also, my role as a researcher was explained. I explained the criteria for selecting study participants and described the source of my data and procedures for data collection and analysis. The chapter ended with my explanation of how I treated issues bordering on methodological research ethics.

Chapter 4: Results

The purpose of this qualitative exploratory case study was to explore how employees in five commercial banks in Nigeria whose spouses have been forced to resign due to the HR policy prohibiting marriage between coworkers in the bank respond to the policy. The research questions designed for this study were the following:

RQ1. How do employees in five commercial banks in Nigeria whose spouses were forced to resign due to the HR policy that prohibits marriage between coworkers respond to the policy?

RQ2. What is the effect of the policy prohibiting marriage between coworkers on the employees of the five commercial banks?

To answer these questions, I conducted semistructured interviews for 15 participants, focus group for five participants, and document review of the staff handbook, staff exit interview records, and staff attrition records of the organization where study was conducted. I made use of the NVivo, a qualitative data coding and analysis software to organize data collected during the interviews.

In this chapter, I present a summary of the results from the analysis of the data. I also present themes and categories that emerged from the interviews and document analysis. Included in this chapter are the results of the pilot study, a description of the research settings, the demographics of participants, and evidence of trustworthiness.

Pilot Study

I conducted a pilot study to pretest the research instrument and ascertain its appropriateness for the study. The interviews of the three individuals who participated in pilot study were conducted in the meeting room of their organization. These individuals were not participants in the main study. The interview questions were the same as those of the main study. Having obtained permission from the pilot study participants to electronically record the session and take necessary notes, I administered the interview questions to the participants for their feedback. This was done to determine the clarity and applicability of the interview questions. The interviews lasted for about 90 minutes. Data collected were analyzed in the same manner as that of the main study, and the results indicated a clear understanding by participants of the interview questions; hence, there was no need, I determined, for a review of the research instrument.

Research Setting

All participants were employees of commercial banks in Lagos who met the participation criteria that they be employees whose spouses had been forced to resign due to the HR policy in their organization that prohibited marriage between coworkers. I conducted semistructured individual interviews with 15 employees and a focus group interview with five other employees, all of whom were drawn from five commercial banks in Lagos. The participants for the individual interview were different from participants for the focus group. Documents that were reviewed were staff handbooks, staff attrition reports, and staff exit interview reports. I am not aware that participants experienced any challenge that might have influenced the results of the study.

The interviews took place at participants' preferred places and times. Before the interviews started, I confirmed that all participants had met the inclusion criteria. I also briefed participants again on the procedure for the interview, which included audio recording the interview, transcribing data collected, and preserving data in a safe environment for at least 5 years before discarding it. I strictly adhered to the interview protocol, which served as a guide for this process, throughout the duration of the interviews.

Demographics

On receiving approval of my IRB application, I sent the Letter of Cooperation to the head of Human Resource department of the five selected commercial banks, seeking their permission to carry out my research in their organizations. On receipt of their approval to go ahead with my research, I sought approval from the head of Human Resources in one of the participating banks to conduct a pilot test, which was granted. Subsequently, I enrolled three participants who met the selection criteria and conducted the pilot study to test for clarity of my research instrument and interview questions. Participants for the pilot study were different from the participants for the main research. Responses from the pilot study participants revealed that they fully understood the interview questions; hence, there was no need for me to review the questions.

Following the successful completion of the pilot study, I enrolled 20 participants, 15 participants for the individual interviews and five participants for the focus group interview, after receiving their signed consent form indicating their willingness and consent to participate in the study. I also reviewed relevant documents, consisting of staff handbooks, staff exit interview records, and staff attrition records. Participants' demographics by gender, age, length of stay in the organization, and job role are shown in Table 1.

Table 1

List of Participants

Participant	Gender	Age	Length of stay yrs.	Job role
Participant 1	Male	35	5	Data analyst
Participant 2	Male	34	5	Relationship manager
Participant 3	Male	31	3	Compliance officer
Participant 4	Female	32	4	Relationship manager
Participant 5	Male	30	2	Relationship manager
Participant 6	Male	31	3	Legal officer
Participant 7	Male	36	5	Communication specialist
Participant 8	Female	30	3	Data analyst
Participant 9	Female	35	4	Business manager
Participant 10	Male	38	7	HR specialist
Participant 11	Male	33	4	Protocol officer
Participant 12	Male	40	6	Business manager
Participant 13	Male	35	6	Customer service officer
Participant 14	Male	32	5	ATM custodian
Participant 15	Male	34	4	Data analyst
Participant 16	Male	31	3	Relationship manager
Participant 17	Male	40	6	Training specialist
Participant 18	Male	38	5	Procurement officer
Participant 19	Male	42	4	Head, branch services
Participant 20	Male	32	3	Team lead, non-financial services

Data Collection

Data for this qualitative study were collected from three different sources namely individual interviews, focus group and document analysis. The primary data source for this study was 15 participants who were individually interviewed and five participants who took part in the focus group. In all, 20 participants were interviewed for both individual interviews and focus group. The secondary data were sourced from three different documents namely the employee handbook, exit interview log book, and staff attrition reports, and relevant data collected. These documents were reviewed and analyzed.

Although I had previously briefed the participants on what the study was about and their role as participants, before I commenced the individual and focus group interviews, I still told the participants what the study was about and also reminded them that they were at liberty to exit the interviews any time they so wished. I used the interview protocols as a guide to effectively aid in the process of posing the interview questions (see Appendices B and C).

The individual interviews took place at participants' most convenient locations; cafeteria and library close to the participants' place of work. The interviews were conducted during their lunch break on different work days of the week. A maximum of one participant was interviewed per day and the interview session lasted approximately 1 hour. The focus group interview; however, was held at a local cafeteria near the study site. The session lasted for about 2 hours. In addition to audio-recording the individual and focus group interview sessions, I took down hand-written notes. In all, the individual interviews and focus group session lasted for about 3 weeks. Relevant documents selected for review as a source of data collection, were all reviewed in 1 day.

Data Analysis

The data analysis process for this qualitative case study involved the collection of data that could provide answers to the research questions from individual and focus group interviews, and documents reviewed, in support of the conceptual framework (Yin, 2014). The conceptual framework provided a guide as to data collection and analysis, which led to the emergence of key themes (Cameron, Naglie, Silver, & Gignac, 2013).

In fulfillment of the case study requirements, I adopted triangulation strategy by sourcing my data from three different means; individual semistructured interviews, a focus group interview, and document analysis. Foster, Hays, & Alter (2013) recommended that researchers should apply methodological triangulation to allow for multiple sourcing of data. The data analysis process in this study involved analyzing interview transcripts, collection of data from documentation, and matching findings with the conceptual framework and the literature review.

After the interviews were conducted, the recordings were transcribed and member checking done before the process of coding commenced, which is the first step in the process of organizing and analyzing qualitative data (Fowler, Lloyd, Cosenza, & Wilson, 2014 & Miles et al., 2014). Both manual and electronic coding method were adopted. The initial coding was done manually, where I annotated words and phrases that aligned with the research questions before I uploaded them into the NVivo software for electronic coding and identification of emerging themes. From the transcribed data emerged eight codes which also gave rise to the creation of eight themes that consistently emerged throughout the data. NVivo is useful for cataloging, organizing and analyzing data (Sinkovics & Alfoldi, 2012). It is one of the Computer Assisted Qualitative Data Analysis Software (CAQDAS) recommended for data analysis (Miles et al., 2014) because it has the capacity to organize and analyze unstructured text data (Gilbert, Jackson, & di Gregorio, 2014).

Evidence of Trustworthiness

Credibility

As Yin (2014) noted, credibility requires an accurate representation of participants' views of the phenomenon or event under investigation. To address the issue of credibility therefore, I adopted these strategies; triangulation, member checking, and data saturation. As highlighted in Chapter 3, triangulation mitigates the risk of bias, thereby heightening credibility of the study (Hyett et al., 2014), while member checking ensures credibility in qualitative studies (Birt et al., 2016).

To establish member checking and the credibility of data collected during the interview, the transcribed copy of participants' feedback received during the interview was shared with the participants. This enabled the participants to verify and confirm that the transcribed text are true representation of their responses and that they were accurately captured. Data saturation, one of the strategies used to achieve credibility in this qualitative study, entailed the continuous collection of data until no new information emerged.

Transferability

The transferability of a study is the responsibility of the readers and not the researcher; however transferability of the study can be enhanced if the researcher provides a clear description of the context of the research (Rossetto, 2014). It entails providing a detailed documentation of the research process such as data collection process, research findings and strategy for data storage. Although I have presented the study process in detail, which may aid future researchers' deep understanding of the study, this study may still not be transferable. The process however, may be followed in future studies.

Dependability

Developing an audit trail to establish the rigor of a qualitative study reduces researcher bias, increases accuracy, and boosts the dependability of the study (Patton, 2002). To maximize the dependency of this study therefore, I took necessary steps to mitigate against bias, which qualitative studies are prone to. These include (a) drafting open-ended interview questions that are not designed to gravitate the participant towards the researcher's preferred responses, (b) adopting triangulation that will enable a richer data collection, and (c) ensuring data saturation is achieved. Also, proper documentation of the processes followed in the study enhanced dependability. The processes adopted in this research were clearly documented.

Confirmability

Confirmability in qualitative studies can be achieved through (a) detailed description of the method and procedures adopted in the study; (b) easy tracing of how the data were collected, processed, transformed, and display of research findings; (c) the researcher's recognition and declaration of values and biases capable of influencing the study; and (d) storage and availability of the study data for future use (Miles et al., 2014). To establish confirmability in this study, I adopted triangulation and member checking to reduce potential researcher bias. I ensured that findings from the study originated from data collected from the participants, and not my perspective.

Study Results

In the course of analyzing the data collected from three sources; individual interviews, focus group and document review, eight themes emerged as relevant to this study. These themes emanated from codes which align with the two research questions. The two research questions were

1. How do employees in five commercial banks in Nigeria whose spouses were forced to resign due to the HR policy that prohibits marriage between coworkers respond to the policy?
2. What is the effect of the policy prohibiting marriage between coworkers on the employees of the five commercial banks?

Themes with 70% and higher occurrence were considered major themes. Table 2 includes themes from study results.

Table 2

Themes From Study Results

Codes	Themes	No. of occurrences	Percentage of occurrences
Employees’ resentment towards the organization	Unfair and unhappy	15	100%
Policy does not take cognizance of present work situation	Obsolete	10	75%
Uncertainty, tension in the home and economic hardship	Economic hardship	15	100%
Unconcerned about employees’ family related matters	Not family friendly	12	80%
Demoralized workforce	Disengaged workforce	14	93%
Unattractive to young potential employees	Bad reputation and brand erosion	12	80%
Involuntary employee attrition	Loss of talent	13	87%
Waning productivity	Loss of revenue	11	73%

Theme 1: Unfair and Unhappy

All the 15 participants responded that the policy was unfair because they feel it does not take cognizance of the current work situation in commercial banks in Nigeria where employees work long hours; up to 14 hours daily, from Monday to Friday, and sometimes Saturday, and therefore hardly have time to socialize outside the organization. The participants are unhappy about the policy.

Participants 1, 3, 5, 9 and 10 noted that employees spend the largest portion of their time in the office; hence they make friends while at work. They inferred that the policy is unfair as it deters people from pursuing long-term relationship with their friends. Employees' perception of fair treatment might be determined by the HR policies adopted in the organization (Frenkel, Lloyd, Restubog & Bednall, 2012). Participant 2 mentioned that

> Considering that employees spend most of their quality and viable time in the workplace, there are increased chances of them developing intimate relationships with their colleagues, therefore denying employees the opportunity to marry each other leaves them disillusioned and resentful

Participants 4, 7, 6, 8, 11, 13 and 15, inferred that the policy is not favorable to staff as it is too restrictive and not realistic in today's work environment. Commercial bank employees work long hours and are sometimes compelled to work on Saturdays due to the exigencies of the work. Participants 12 and 14 noted that the policy prohibiting marriage between coworkers is capable of generating ill-feelings amongst the staff because it indicates that the organization does not care about employees' life outside the organization.

Theme 2: Obsolete

This theme was captured from the responses of 10 participants. The participants noted that the policy has outlived its usefulness and not in tandem with the present workplace realities which requires employees in commercial banks in Nigeria to stay long hours at work, and therefore should be reviewed. The current business environment makes it conducive for workers to get involved in office romance because young people with similar interests spend up to 40 hours together in the workplace and hardly have time to socialize outside the office (Aroura & Venkatachari, 2014).

Participants 3, 7, and 9 responses inferred that they do not see the rationale behind this obsolete policy therefore it should be reviewed in line with the current dictates of the workplace. Participants 1, 2, 6 and 13 inferred that the policy came to being a long time ago when the workplace was not the way it is today; staff did not have to stay long hours at work and had enough time to socialize outside the organization. Things are different now and so the policy should be revisited. Participants 11 and 15 noted that it is possible that the organization no longer remembers why the policy was crafted in the first place and therefore the policy should reviewed bearing in mind that work situations have changed from what it used to be. Participant 14's response was that "this policy should be reviewed urgently because it is old and obsolete and it does not put into consideration employees' plight with regards to how long we spend in the office everyday throughout the week."

Theme 3: Economic Hardship

Economic hardship emerged as a theme in the responses received from all 15 participants. Participant 5 noted that he suffered economic hardship when his partner exited the organization, just before their marriage was consummated, to avoid being terminated". Participant 13 stated that "because I became the sole financial provided for my family, I was anxious about how we will cope financially when my spouse resigned from this organization as a result of the policy prohibiting marriage between coworkers because". Participant 10 responded that "my standard of living dropped when my wife resigned from the organization and was not able secure another job until 8 months after". Participant 6 responded that

> it took my spouse 2 years to get another job after her resignation from the bank due to the policy that prohibits marriage between coworkers and throughout that period we suffered financially as he had to bear all the financial obligations in the family.

Participants 4, 7, 9 and 11 inferred that due to the economic situation in the country and high cost of living, it is difficult for one member of the family to bear all the expenses in the family and so when a spouse loses his/her job or source of livelihood, the entire family suffers. Participants 1, 12 and 15 inferred that when employees lose their jobs involuntarily, they suffer huge financial setbacks and undue pressure from their dependents. Participants 2, 3, 8 and 14 noted that they resorted to borrowing from friends and relations in order to meet their financial obligations when their spouses were forced to resign from their organization, due to the HR policy prohibiting marriage between coworkers.

Theme 4: Not Family Friendly Policy

The most common family friendly policies in organizations are maternity leave, paternity leave, child care benefits, flexible working hours and health care benefits however, the current workplace situations has made it crucial for an expansion of the family friendly policy to include other issues relating to family (Bae & Goodman, 2014). The policy prohibiting marriage between coworkers was viewed by 12 participants as not family friendly. Participants 4, 7, 11, 12, and 15 inferred that the policy does not encourage employees to pursue their private life goals and aspirations such as marriage. Participants 3, 6, 8, 9 and 14 inferred that the policy was crafted deliberately to stifle relationships that can lead to marriage and therefore the organization is not family friendly and insensitive to employee's personal interest. Participant 12 responded that "this organization does not care about work-life-balance and is only concerned about the growth of the business. Participant 1 responded that "this policy should be reviewed and made more family friendly as it does not suggest that the organization is interested in the private concerns of its workers, such as marriage."

Theme 5: Disengaged Workforce

Engaged employees demonstrate higher level of involvement in the organization and perform better than their disengaged counterparts (Owen, 2014). Disengaged workforce was identified as a theme from responses of 14 participants. Participant 1 noted that "one of the effects of the policy prohibiting marriage between coworkers is increased staff demotivation and disengagement". Participants 3, 6, 11 and 13's responses inferred that the employees are disengaged and therefore perform sub-optimally in reaction to the policy which they perceive as unfair. Participant 2 noted that “employees are demoralized because the policy is a clear indication that the organization is not concerned about staff personal interest or wellbeing”. Employees, who perceive management as supportive on all issues concerning them, demonstrate significant level of engagement which ultimately leads to increased productivity and profitability (Brunnett, Farr-Whart, Shacklock & Teo, 2014). Participants 5, 8, and 9 inferred that they are unhappy, disengaged and are not ready to work optimally because they are of the opinion that the organization is only interested in making profit and do not care about employees’ happiness and wellbeing. They inferred that they will resign their appointments with their organization as soon as they have an alternative job offer in another organization that promote family-friendly policies, even if it means taking a pay cut. Participants 10 and 15 noted that ever since their spouses resigned from the organization as a result of the policy, they had been demoralized and less interested in the organization’s goals and aspirations. Participants 4, 6, and 14 inferred that the policy is demoralizing and insensitive to the plight of the workers. They attribute the cause of their low morale and disengagement at work to the policy which forced their spouses to resign from the organization. They noted also that they no longer enjoy their job.

Theme 6: Bad Reputation and Brand Erosion

Evaluation of the attitudes of the workforce from the perspective of internal branding is very important because employees play critical roles in delivering organizational brand promise. Therefore, incorporating the brand concept into all aspects of the organization; from selection to recruitment, training, performance management and other retention strategies, including policy formulation is critical (Ozcelik, 2015). From the responses of 12 participants emerged the theme of bad reputation and brand erosion. Participants 6, 9, and 13 inferred that current and potential employees' perception of an organization as being interested in the wellbeing and personal life of its workforce boosts the brand of the organization, making it attractive to potential employees. Participant 1 responded that "adopting strategies, policies and practices deliberately designed to attract, develop, and retain the workforce contributes to how the organization's brand is viewed and valued". Participant 8 opined that "the worth of an organization depends significantly on how strong or weak the brand of the organization is". Participants 4, 7, and 10 inferred that an organization's brand is determined by its values, policies, and procedures. Participants 5, 11, 14, and 15 inferred that the reputation of an organization is determined by prospective, current, and past employees' experience or perception about the work environment, policies and practices.

Theme 7: Loss of Revenue

Replacing employees in organizations, especially the financial institutions where they are exposed to various kinds of special training programs, has its cost implications. Therefore organizations should strive to retain their trained, experienced, and professional employees, to avoid costs associated with recruiting new hires, time spent in training and developing new hires, and loss in productivity. Nonmonetary implications of staff involuntary exit include loss of trade secrets, lost knowledge and skills, and dwindling morale of employees left behind in the organization (Abii, Ogula, & Rose, 2013; Faulk & Hicks, 2015). Participants 7, 9, 14, and 15 inferred that involuntary exit of employees as a result of the policy affects the organization because it takes new employees some time to settle down and become productive. Participants 2, 8, and 5 noted that when employees are not happy with organizational policies and practices, their loyalty and commitment to the organization diminish and as a result, their output diminishes. Participant 7 noted that

> when employees' emotional needs are not met in the course of carrying out their duties, the employees will not give optimal performance and devotion to the job, therefore any organization that does not show that it is concerned with its employees' family life will be harboring disgruntled and disloyal staff who will not perform optimally.

Participants 1, 6, and 14 inferred that when employees do not perform optimally in the workplace because they are not happy for one reason or the other, their productivity will begin to dwindle and the organization will begin to lose revenue.

Theme 8: Loss of Talent

The policy prohibiting marriage between coworkers results in staff resignations or terminations as the case may be. These contribute to employee attrition in commercial banks in Nigeria where employees considered star performers or good hands have had to exit the organization involuntarily. Data garnered from staff handbook, exit interview report and attrition report revealed that the banks are indeed losing talents due to the policy prohibiting marriage between coworkers. The theme loss of talent emerged from responses of 13 participants. Participants 2, 4, and 15 noted that some of their colleagues considered as star performers or high flyers have had to leave the organization because of the HR policy that prohibits marriage between coworkers. Participants 6 and 8 responses inferred that the organizations have continually lost valuable employees due to the policy, and replacing these talents has not been easy. Neerpal & Kidong (2015) posited that well-trained and knowledgeable employees are valuable assets to organizations; therefore, employers are better off retaining their experienced and skilled workers, considering that it costs as much as 50% of the annual salary of employee being replaced, to hire a new one. It also takes a while in some cases to replace a good employee. Participants 4, 9, and 12 responded that organizations lose talents each time employees resign due to the policy and when they are replaced, it takes a while before the new employees begin to make significant impact with regards to productivity. Participant 1 noted that “the policy has forced good talents to leave the organization in order to avoid being terminated”. Participants 7, 10, and 13 inferred that due to the policy prohibiting marriage between coworkers, organizations have lost good hands to competition, taking with them valuable knowledge and skills acquired over a period of time. Participant 11 responded that “employees leaving with the knowledge and experience garnered from the organization as a result of the policy, is a great loss and danger to the organization”.

Summary

In Chapter 4, I presented the data collection and analysis technique, and also described the study result noting the data codes and emerging themes. A total of 15 individuals participated in the face-to-face interview, five people participated in the focus group and relevant documents were reviewed: staff handbooks, exit interviews, and attrition reports. Participants were drawn from five commercial banks in in a city in Nigeria. After the transcription of the interviews conducted, eight codes and eight themes emerged from the responses of the participants. The eight themes which align with the two research questions were namely; (a) unfair and unhappy, (b) obsolete, (c) economic hardship, (d) not family friendly policy, (e) disengaged workforce, (f) bad reputation, (g) loss of revenue, and (h) loss of talent.

The focus for Chapter 5 was on interpretations and analysis of the findings, limitations, recommendations, and the social change implications of the study. I provided interpretations of crucial findings in relation with existing literature and conceptual framework of the study. Following the interpretations and analysis of the findings, I recommended to decision makers in the banking sector in Nigeria, to review the HR policy prohibiting marriage between coworkers, taking into consideration the current dictates of the work environment to avert the imminent negative implications of the policy such as low morale, feeling of being unfairly treated, low level of engagement, unhappy and disgruntled employees, disloyal and uncommitted employees, and loss of talents due to involuntary exit.

Chapter 5: Discussion, Conclusions, and Recommendations

The purpose of this qualitative exploratory case study was to explore how employees in five commercial banks in Nigeria whose spouses have been forced to resign due to the HR policy prohibiting marriage between coworkers in the bank respond to the policy. I conducted this study because its findings may guide decision makers in the banking industry in Nigeria to formulate policies on marriage between coworkers that will not arouse high employee turnover, disloyalty, low morale and low productivity. Initial coding was done manually. I annotated words and phrases that aligned with the research questions before uploading them into the NVivo software for electronic coding and identification of emerging themes.

Interpretation of Findings

The study findings were consistent with results from earlier studies presented in the literature review described in Chapter 2 and the conceptual framework upon which this study was anchored. The eight main themes that emerged in this study were (a) unfair and unhappy, (b) obsolete, (c) economic hardship, (d) not family friendly policy, (e) disengaged workforce, (f) bad reputation and brand erosion, (g) loss of revenue, and (h) loss of talent. These themes are in alignment with the two research questions:

RQ1 How do employees in five commercial banks in Nigeria whose spouses were forced to resign due to the HR policy that prohibits marriage between coworkers respond to the policy?

RQ2. What is the effect of the policy prohibiting marriage between coworkers on the employees of the five commercial banks?

Theme 1: Unfair and Unhappy

This theme confirms findings from previous studies presented in the literature review. According to Pierce et al. (2012), employees may perceive an HR policy that prohibits office romance as unfair and detrimental to their happiness and job satisfaction. Frenkel, Lloyd, Restubog and Bednall (2012) posited that HR policies adopted in organizations might determine employees' perceptions of whether they have received fair treatment in the workplace. Analysis of participant responses indicated that the HR policy prohibiting marriage between coworkers is perceived as unfair and capable of making employees unhappy. Other studies I reviewed revealed that HR policies are linked to employee happiness, job satisfaction, employee motivation, and loyalty to the organization (Hom et al., 2012; Lee & Helyer, 2012; Mihelic, 2014).

Theme 2: Obsolete

The theme obsolete, which confirms findings from previous studies as presented in the literature review in Chapter 2, emerged from the responses of participants in this study. This theme corroborates Aroura and Venkatachari's (2014) position that the changing business environment where workers with similar interests spend up to 40 hours together in the workplace and hardly have time to socialize outside the office fosters coworkers’ involvement in romantic relationships in the workplace which may progress to marriage. As noted by Ojo, Salau and Falola (2014), the Nigerian banking sector is known for its culture of long working hours, which does not allow workers enough time to pay attention to other aspects of their lives such as family and friends. Participants’ responses in this study provide evidence that the policy prohibiting marriage between coworkers is outdated and not in tune with current workplace practices where employees spend most of their time at work and may not have the time to socialize outside the workplace.

Theme 3: Economic Hardship

The theme of economic hardship emerged from participants’ responses regarding the economic hardship they experienced when their spouses where forced to resign due to the policy prohibiting marriage between coworkers. This finding confirms Akinwale’s (2012) position that the Nigerian banking sector is a major player in the Nigerian economy, which creates employment opportunities and reduces the high unemployment rate in the country. When the affected employees are forced to resign due to the HR policy, without securing another job, their partners immediately become the sole financial providers for the family, causing them economic pressure and hardship. The high unemployment rate in Nigeria makes it difficult for people to change jobs, thus employees who have been forced to resign their positions may find it challenging to find other jobs.

Theme 4: Not Family-Friendly Policy

Not a family-friendly policy was one of the themes that emerged from participants' responses. Participants inferred that the policy prohibiting marriage between coworkers is not family friendly as it gives the impression that the organization is not interested in employees' family-related issues. This finding is in line with findings of past studies as highlighted in the literature review in Chapter 2. Bae and Goodman (2014), while noting that the most common family-friendly policies being adopted in organizations include maternity leave, paternity leave, child care benefits, flexible working hours, and health care benefits, posited that such policies should be expanded to accommodate all family-related issues, including marriage, considering that current work norms compel employees to spend long working hours in the workplace. Responses from 80% of the study participants inferred that the policy prohibiting marriage between coworkers was crafted by the decision makers deliberately to stifle relationships that can lead to marriage and therefore was not a family-friendly policy.

Theme 5: Disengaged Workforce

The theme of a disengaged workforce also emerged from the responses of the study participants. The theme corroborates Brunnett, Farr-Whart, Shacklock, and Teo's (2014) position that employees who perceive management as supportive on all issues concerning them demonstrate a significant level of work engagement which ultimately leads to increased productivity and profitability. Findings from this study revealed that the participants perceive the policy as unfair and demoralizing. Their perception of the policy is that the organization is not concerned about employees' personal or family interest and well-being. This finding confirms results of other studies presented in the literature review. As noted by Suliman and Kathairi (2013), perceived justice in the workplace positively influences employees' organizational commitment, job satisfaction, employee engagement, job performance, intention to remain in the organization, and ultimately organizational performance.

Theme 6: Bad Reputation and Brand Erosion

Bad reputation and brand erosion emerged as themes from responses given by the study participants in the individual one-on-one interviews. This confirms the findings from past studies as highlighted in the literature review in chapter 2. The participants' responses corroborates Ozcelik's (2015) findings which revealed that incorporating the brand concept into all aspects of the organization; from selection to recruitment, training, performance management and other retention strategies, including policy formulation, is critical. The participants' responses inferred that adopting strategies, policies and practices designed to attract, develop, and retain the workforce contributes to how the organization's brand is viewed and valued. Their responses also inferred that current and potential employees' perception of an organization as being interested in the wellbeing and personal life of its workforce, will boost the brand of the organization and make it more attractive for potential employees to join, and the existing ones eager to stay on.

Theme 7: Loss of Revenue

Loss of revenue was identified as one of the themes that emerged from responses of participants in the focus group. All five participants' responses inferred that involuntary exit of employees, affects the organization considering that the newly employed staff will need some time to settle down during which time their productivity is at its ebb. This finding is in support of results from Dwomoh and Korankye's (2012) past study where they noted that when organizations build the capability of their staff through continuous training, the untimely exit of such staff is a great loss to the company. Nolan (2015) noted that the cost of employee turnover is high and therefore organizations should strive to retain their talents by adopting relevant HR strategies that can promote employee retention. There are monetary and non-monetary costs associated with replacing exited employees such as cost of recruitment, time spent on training and developing the new hires and loss of productivity during this period of learning. The non-monetary cost implications associated with involuntary staff exit include loss of trade secrets and dwindling morale of employees left behind in the organization (Faulk & Hicks, 2015). When employees are unhappy with the organization for reasons such as the policies and practices obtainable in such organization, it impacts negatively on their performance and ultimately the organization's profitability. The participants inferred that when employers do not meet the emotional needs of their staff, this could lead to employees becoming disgruntled, disloyal, and less devoted to their job, which ultimately reflects in their in performance. Revenue is lost when employees' performance and productivity diminish.

Theme 8: Loss of Talent

Loss of talent emerged as a theme from analysis of three documents reviewed for this study: staff handbook, staff exit interview records, and staff attrition records. The documents reviewed showed that the policy prohibiting marriage between coworkers contributes to employee attrition in commercial banks in Nigeria. Results from these documents revealed that commercial banks in Nigeria have lost significant number of employees due to the policy that prohibits marriage between coworkers. Findings from this document review process corroborates Adeniji, Osibanjo and Abiodun's (2013) study which states that in the last 5 years, 30% of the total staff attrition in commercial banks in Nigeria occurred as a result of the HR policy prohibiting marriage between coworkers. The involuntary exit of employees has its cost implications on the organization which include cost of replacing exited employees. Also, results from the document review process confirms findings from Neerpal and Kidong's (2015), which revealed that it costs as much as 50% of the annual salary of an employee to hire a replacement. In addition to the monetary cost, recruitment and selection procedures take some time to accomplish.

Limitations of the Study

Qualitative studies are susceptible to bias due to the peculiar ways of collecting and interpreting data. Interview questions may be designed to gravitate the participants towards the researcher's preferred responses. Researcher's viewpoint may be revealed through their reactions to participant's responses to the interview questions, thereby creating avenue for biased responses (Smith & Noble, 2014).

As mentioned in Chapter 1, one of the limitations of this study is that the study was carried out in a city, the main commercial center of Nigeria situate in the western region of the country. The city where this study was conducted is a major business district with its peculiarities such as high cost of living, hustle and bustle life style, and long stay in heavy traffic while commuting to and fro the workplace. Considering all of these, the result from this study may not be a true reflection of what is obtainable in other regions of the country that do not have the same features as the city where the study was conducted. The second limitation of the study as mentioned earlier is participants' busy work schedules, which may not allow participants enough time to adequately respond to the interview questions. The Nigerian banking sector is known for its culture of long working hours where employees often work for between 12 to 14 hours, 6 to 7 days per week (Mordi, Mmich, & Ojo, 2013). The third limitation is carrying out the interviews in comfortable locations and where participants' confidentiality is guaranteed.

Recommendations

I adopted a qualitative case study research method for this study; however, future researchers may explore mixed methods research methodology. This will enable the researchers carry out in depth study of how employees react to the policy prohibiting marriage between coworkers, and also track the monetary cost implication on the organization, such as cost of employee replacement, cost of decreased productivity, cost of training of new employees and other related costs.

For future studies, the scope of this study may be expanded, and the inclusion criteria extended to other participants like the affected employees' supervisors and other colleagues, who may provide a wider view to the study. The results of their study may then be compared and contrasted with the results of this study, for a more robust outcome. Also, future researchers may expand the scope of this study by investigating how local culture may influence decision makers' formulation of workplace policies relating to workplace romance and marriage between coworkers.

This study was carried out in a city in Nigeria; a business district with its associated issues like high cost of living and heavy traffic flow which causes commuters to stay on the road longer than necessary. Future scholars can extend the coverage of the study area to include other geographical locations in Nigeria that do not have similar features as the city where the study was conducted, and compare the findings with those of this study. Future researchers may extend their study to organizations within other industries or sectors of the economy that also adopt the HR policy prohibiting marriage between coworkers and compare and contrast their findings with those of this study.

This study was grounded on the conceptual framework of organizational justice which relates to employees' perception of how fairly or not their organization treats them. I recommend that future researchers seek what engenders employees' perception of being fairly treated in the workplace considering that their reactions may be detrimental to both employees and the organization. Past literature revealed that the concept of organizational justice has become relevant in human resource management, as it determines employees' willingness to continue to work in an organization, as well as the organization's performance (Capone & Petrillo, 2016). It is therefore imperative that organizations seek what stimulates employee's perception of being fairly treated.

Implications

The purpose of this qualitative case study was to explore how employees in commercial banks in Nigeria react to the policy that prohibits marriage between coworkers. Findings from this study may affect positive social change on individuals, organizations, and societal levels.

Social Change: Individual

The work situation in these banks has made it difficult for employees to have enough time to socialize with other people outside the organization. Employees work for upwards of 14 hours and sometimes weekends too. Findings from this study revealed that the HR policy prohibiting marriage between coworkers in commercial banks in Nigeria negatively affects individual employees in these banks, causing them to react negatively. Employees perceive the policy as unfair and this leads to outcomes such as resentment for the organization, decreased performance and productivity, decreased job satisfaction and commitment to the organization. The more employees perceive their jobs to align with their individual intentions and values, the higher their level of job satisfaction (Sawitri, Suswato, & Huda, 2016). Reviewing the HR policy to allow marriage between coworkers will affect the lives of individuals, which would also translate to increased job satisfaction and employee productivity. This could affect the overall performance of the banks constructively and ultimately drive positive social change.

Social Change: Organization/Practice

Findings from this study revealed that the HR policy prohibiting marriage between coworkers is detrimental to both employees and the organization. Participants' responses revealed that organizations have continued to loss talents due to the attrition of competent staff who were forced to resign due to the HR policy. The results also revealed reduction in profitability, brand erosion and employee engagement. Reviewing the policy in line with the current workplace circumstances will mitigate the negative impacts of the policy on the organization. It will avert employees' sense of being treated unfairly in the workplace, and their consequential negative reactions such as low morale, non-commitment and emotional attachment to the organization, low productivity and profitability. Getting employees to become emotionally attached and committed to their organization through HR policies will foster greater enthusiasm required for the success of the organization (Ozcelik, 2015). Employers can enhance the commitment of their workers by adopting policies or programs that support work and family balance (Moon & Roh, 2010).

Decision makers in the banking sector in Nigeria will be better informed on how HR policies may be reviewed to avert employees' sense of being unfairly treated in the workplace. Also, reviewing the policy will reduce employee turnover, especially of young staff who are more prone to be affected by the policy. The millennials have different views about work-life balance (WLB) and can easily leave the organization if their desired work conditions are not met. Millennials value flexibility and work-life-balance and are willing to sacrifice their job for their family and friends (Ozcelik, 2015). Reviewing the policy will also address the issue of continued brand erosion of the organizations and ultimately boost profitability. Ozcelik (2015) posited that developing new practices and policies targeted at attracting, developing, and retaining talents, strengthens the organizational brand.

Social Change: Society

Regarding driving positive social change, this study can help to increase understanding of the negative impact the HR policy that prohibits marriage between coworkers, can have on job satisfaction, employee morale and retention. The study can also help managers understand how waning job satisfaction might lead to decreased productivity and loss of competent employees, which can ultimately affect company profitability. If this common HR practice were to be eliminated and the banks adopt flexible workplace policies, especially as they relate to workplace romance and marriage between coworkers, employee retention might increase.

Findings from this study reveals the need to prioritize employee perception of being fairly treated and talent retention strategies, when articulating workplace policies, bearing in mind that organizations perceived as being interested in the social aspects of their employees' life, are more productive. Increased productivity fosters increase in wealth and reduction in unemployment, which ultimately drives positive social change (Kaya & Baskaya, 2016). Organizations that continuously increase in productivity and profitability would likely expand their business, creating room for more employment opportunities. This will positively affect society as it reduces unemployment and its attendant negative effects on the society. Other potential implications for social change include increased understanding and appreciation of the advantages of workplace romance such as shared ride to work to reduce transportation cost, emotional balance of individuals involved in the romantic relationship and consequently, increased employee engagement and productivity.

Social Change: Theory

The research provided evidence in support of organizational justice, the conceptual framework upon which the study is grounded. Organizational justice is concerned with employees' perceptions of how fair the treatment they received in the organization is, and their reaction to the treatment. Organizational justice usually is dimensioned into three constructs: interactional, procedural, and distributive justice. Interactional justice refers to employee perceptions of justice in their interactions within the organization, while procedural justice is the employees' perceived fairness of the means through which the outcome is determined, such as human resource policies, and distributive justice refers to people's perceptions of fairness regarding the distribution of resources in the workplace such as workloads, working hours, working conditions, and remuneration. This study may be of benefit to future researchers who may be interested in furthering studies on workplace romance and marriage related policies, and their implications on both employees and organizations, in other sectors of the economy. Findings from this study revealed how employees of commercial banks in a city in , Nigeria react to a HR policy they perceive as unfair; the policy prohibiting marriage between coworkers. Workplace romance, a usual occurrence in many organizations, stems from work conditions such as employees spending long hours together in the workplace and getting physically and emotionally attracted to each other. Between 40% and 58% of employees have been involved in workplace romance at some point in their career (Cowan & Horan, 2014; Doll & Rosopa, 2015).

Conclusions

This purpose of this qualitative multiple case study was to explore how employees in commercial banks in Nigeria react to the policy that prohibits marriage between coworkers. Participants from this study were recruited from five commercial banks in a city in Nigeria; 15 individuals participated in the semistructured face-to-face interviews while five participated in the focus group. Data was also collected from relevant documents. Eight themes relating to the two research questions guiding this study, emerged from the responses of the participants.

Findings from this study revealed that the HR policy prohibiting marriage between coworkers is detrimental to both employees and the organization as it impacts negatively on employees' perception of being fairly treated which consequently affects their morale, sense of commitment and productivity. Therefore, reviewing the policy will mitigate its negative impacts on employees and the organization. Organizations should engender employees' perception of being fairly treated. Getting employees to become emotionally attached and committed to their organization through HR policies fosters greater enthusiasm required for the success of the organization (Ozcelik, 2015). Designing and adopting HR policies and practices that employees perceive as fair, is a good strategy for attracting and retaining happy, committed, and engaged workforce, and may lead to increased productivity and profitability.

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Appendix A: Expression of Interest Letter

Doctoral Research Study

My name is xxxxxxx and I am a doctoral student at Walden University. My field of focus is in Management with a specialty in Human Resources. The title of my study is: ***Organizational Policy Prohibiting Marriage Between Coworkers in the Nigerian Banking Sector.*** The research is supervised by xxxxxxx of the faculty of Management. An inclusion criteria, which is employees whose spouses were forced to resign due to the policy prohibiting marriage between coworkers, was set up to determine who qualifies to participate in this study and you happen to meet the criteria. This email therefore provides relevant information to help you make an informed decision regarding your willingness to participate in the study or not.

What is the research about?

The purpose of this study is to explore how employees in five commercial banks in Nigeria whose spouses have been forced to resign due to the HR policy prohibiting marriage between coworkers in the bank, respond to the policy.

What does participation in this research study involve?

Participation in this study is limited to 20 individuals. Two types of interviews will be conducted; individual and focus group and participants are free to decide on whichever one they so desire. Please note that you are not compelled to participate in this study. You are also free to withdraw from the study at any time.

Sample questions for the individual interview:

1. What is your opinion about the HR policy prohibiting marriage between coworkers in terms of fairness?
2. How do you respond to the policy?
3. What are the workplace and private life challenges that you currently face or have faced in the past as a result of the policy?
4. How has the policy affected your morale in the workplace?
5. How has the policy influenced your commitment to your job and the organization?
6. What is the impact of the policy on staff attrition in your organization?
7. How has the policy affected the organization?
8. Are there other issues concerning his policy that you will like to share?

Sample questions for the focus group interview:

1. What are your views about the HR policy prohibiting marriage between coworkers, considering the current work dictates in commercial banks in Nigeria where employees work for as much as 14 hours per day and sometimes throughout the weekend?

2. What reactions or attitudes could the policy that prohibits marriage between co-workers arouse in employees whose spouses were forced to resign due to the policy?
3. What in your opinion are the benefits of this policy to staff and the organization?
4. What in your opinion are the disadvantages of the policy to staff and the organization?

5. Do you see a need to review the policy prohibiting marriage between coworkers? If yes, why?
6. Are there other issues concerning this policy that you will like to share?

Guarantee of confidentiality

None of the interviews results will be made available to participating organizational leaders or the organization as a whole. The results of the study may be used, at an aggregate level, in reports, presentations and publications. Individual participants will not be identified.

Intent of participation

If you indicate interest in participating in this study and you state your preferred choice of interview type (individual or focus group) in your response email to this Expression of Interest letter, I will forward to you via email a Consent Form which contains more details of what the interview entails.

I will appreciate receiving your response to this Expression of Interest email within five (5) days of receipt.

I am happy to respond to all questions or concerns you may have about the research. I can be reached at xxxxxxx or xxxxxxx.

Thank you.

Appendix B: Sample Individual One-on-One Interview Protocol

Project Topic: *Organizational policy prohibiting marriage between coworkers in the Nigerian Banking Sector*

Time of interview: At a convenience of the participant

Date: At the convenience of the participant

Place / Method: Place most convenient for the participants/face-to-face

Interviewer: xxxxxxxx

Interviewee: **Participant 1**

Brief Description of the study:

The purpose of this qualitative exploratory case study is to explore how employees in five commercial banks in Nigeria whose spouses have been forced to resign due to the HR policy prohibiting marriage between coworkers in the bank, respond to the policy. The questions outlined below are intended to be answered by employees of five commercial banks in a city in Nigeria whose spouses were forced to resign due to the HR policy prohibiting marriage between coworkers. Kindly note that the answers you will provide will be treated as confidential information and will not be shared without your express permission. To this end, any answers provided will be used exclusively for this research.

Preliminaries

- Welcome participant with a warm greeting to relax them
- Let the participants know that the interview will be recorded however, if the participants are not comfortable with this, the interview will not be recorded
- The research is strictly for academic purposes and will be made available for viewing, on request
- You agreed to participate in this interview. Do you have any concerns regarding your decision?
- You understand that if at any time you feel uncomfortable about any question, you may choose not to answer the question
- This interview is scheduled to last for a maximum of one hour.

Interview questions:

1. What is your opinion about the HR policy prohibiting marriage between coworkers in terms of fairness?
2. How do you respond to the policy?
3. What are the workplace and private life challenges that you currently face or have faced in the past as a result of the policy?
4. How has the policy affected your morale in the workplace?
5. How has the policy influenced your commitment to your job and the organization?
6. How has the policy affected your loyalty to the organization?
7. What is the impact of the policy on staff attrition in your organization?

8. How has the policy affected the organization?
9. What is the effect of the HR policy on your job performance?
10. How has the policy affected your livelihood?
11. What are the benefits of the HR policy to staff?
12. What are the benefits of the HR policy to the organization?
13. In what ways does the HR policy affect employees?
14. What would you change about the HR policy, if given a chance?
15. Are there any other information you would like to share regarding the effect of the policy prohibiting marriage between coworkers, on the employees and the organization?

The interview ends here.

Appendix C: Sample Focus Group Protocol

Project Topic:	*Organizational policy prohibiting marriage between coworkers in the Nigerian Banking Sector*
Time of interview:	At the convenience of the participants
Date:	At the convenience of the participants
Place / Method:	Place most convenient for the participants/focus group
Interviewer:	xxxxxxxx
Interviewees:	**Participants**

Brief Description of the study:

The purpose of this qualitative exploratory case study is to explore how employees in five commercial banks in Nigeria whose spouses have been forced to resign due to the HR policy prohibiting marriage between coworkers in the bank, respond to the policy. The questions outlined below are intended to be answered by employees of five commercial banks in a city in Nigeria whose spouses were forced to resign due to the HR policy prohibiting marriage between coworkers. Kindly note that the answers you will provide will be treated as confidential information and will not be shared without your express permission. To this end, any answers provided will be used exclusively for this research.

Preliminaries

- Welcome participant with a warm greeting to relax them

- Let the participants know that the interview will be recorded however, if participants are not comfortable with this, it will not be recorded
- The research is strictly for academic purposes and will be made available for viewing, on request
- You agreed to participate in this interview. Do you have any concerns regarding your decision?
- You understand that if at any time you feel uncomfortable about any question, you may choose not to answer the question
- This interview is scheduled to last for a maximum of one hour.

Interview questions:

1. What are your views about the HR policy prohibiting marriage between coworkers, considering the current work dictates in commercial banks in Nigeria where employees work for as much as 14 hours per day and sometimes throughout the weekend?
2. What reactions or attitudes could the policy that prohibits marriage between co-workers arouse in employees whose spouses were forced to resign due to the policy?
3. What in your opinion are the benefits of this policy to staff and the organization?
4. What in your opinion are the disadvantages of the policy to staff and the organization?
5. Do you see a need to review the policy prohibiting marriage between coworkers? If yes, why?

6. Are there other issues concerning this policy that you will like to share?

The focus group session ends here.