

Work-Place Incivility as a Predictor of Employee Career, Financial and Purpose/Business Well-Being Among Private School Teachers in Makurdi Local Government Area of Benue State, Nigeria

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Abstract

This study examined workplace incivility as a predictor of employee career, financial, and purpose/business well-being among private school teachers in Makurdi Local Government Area of Benue State, Nigeria. The study adopted a cross-sectional survey design. The population comprised 3,682 teachers in private secondary schools in Makurdi Local Government Area, from which a sample of 360 teachers was determined using the Taro Yamane formula. A multistage sampling technique was employed, involving cluster sampling across different locations in Makurdi, followed by simple random sampling to select 30 private secondary schools and 12 teachers from each selected school. Participants were male and female teachers aged 20–60 years who had worked in their respective schools for at least one term. Data were collected using the Career Well-Being Scale (CWS), Work as Meaning Inventory (WAMI), Financial Well-Being Scale, and a workplace incivility measure assessing discrimination, gossip, hostility, and sexual harassment. Three hypotheses were formulated and tested using Pearson Product-Moment Correlation. The findings revealed a significant negative relationship between overall workplace incivility and career well-being among the teachers in Makurdi Local Government Area of Benue State. Also, workplace incivility was significantly related to financial well-being. Similarly, workplace incivility was significantly related to purpose/business well-being in Makurdi Local Government Area of Benue State. The study concluded that workplace incivility was associated with career well-being but did not demonstrate a statistically significant overall relationship with financial or purpose/business well-being. The study recommends among others that, private school proprietors and administrators establish clear anti-incivility policies, provide confidential reporting mechanisms, and promote respectful communication, conflict management, and supportive workplace practices to protect teachers' well-being.

Keywords: *Workplace, incivility, career well-being, financial well-being, purpose/business well-being.*

Introduction

Employee well-being has become a focal point in most organizations due to its relationship with employee performance, health, job satisfaction, and long-term organizational success. It involves workplace, life, and psychological well-being (Zheng et al., 2015) and refers to the sense of prosperity derived from work through intrinsic and extrinsic work values and workers' core affect (Aryanti et al., 2020). Within the workplace, employee well-being reflects how workers experience

their jobs and how these experiences influence their physical, psychological, social, financial, and professional functioning. It seeks to ensure that employees experience healthy and supportive working conditions while maintaining satisfaction, security, purpose, and meaningful engagement with their work (Scarlett, 2018). Similarly, the Society for Human Resource Management (SHRM, 2018) described employee well-being as encompassing the quality and safety of the physical work environment, employees' feelings about their work, workplace climate, and work organization. Effective well-being practices can improve employees' quality of life, enhance productivity, strengthen commitment, and support employee retention (Proto, 2016). Employee well-being is multidimensional and extends beyond physical and psychological health to include career, financial, and purpose/business dimensions. Zest (2020), for instance, conceptualized employee well-being as encompassing physical, mental, emotional, social, career, financial, and purpose/business well-being. For the present study, attention is specifically directed towards career, financial, and purpose/business well-being, as these dimensions are particularly relevant to understanding how private school teachers perceive their professional development, economic security, and sense of meaning and purpose in relation to their work. These dimensions are important because employees may experience relatively positive psychological or social conditions while simultaneously experiencing career stagnation, financial insecurity, or a diminished sense that their work is meaningful. The global state of employee well-being remains a concern. Gallup (2024) reported that only 35% of the global workforce considered themselves to be thriving, while 56% were struggling and nearly one in ten were suffering. Similarly, Fisher et al. (2023) reported considerable variation in workers' perceptions of their physical, mental, social, and financial health across the United States, United Kingdom, Australia, and Canada, with financial well-being emerging as one of the weaker dimensions. In Africa, employee well-being is further affected by poor compensation, job insecurity, long working hours, excessive workloads, toxic workplace cultures, and limited opportunities for employee development (Olabimitan et al., 2025). These conditions may have particular implications for career and financial well-being because employees who experience inadequate remuneration, limited advancement opportunities, and insecure employment may find it difficult to develop positive perceptions of their occupational future and financial circumstances. In Nigeria, concerns about employee well-being are also associated with workplace conditions, remuneration, employment insecurity, and psychosocial demands. WellNewMe and Dennis Ashley Medical Clinic (DAMC, 2020) reported substantial mental health risks among Nigerian employees, highlighting the challenges confronting the Nigerian workforce. However, employee well-being should not be understood only in terms of mental or physical health. Other dimensions of employee well-being include career, financial and purpose/business employee well-being as they influence how employees evaluate their work and their lives, while the extent to which work provides meaning, purpose, and a sense of contribution may influence motivation and commitment. These concerns are relevant to private school teachers, whose working experiences may be shaped by salary structures, opportunities for professional advancement, employment stability, recognition, workload, and perceptions of the value and meaning of teaching. Career well-being refers to the extent to which employees experience satisfaction, growth, achievement, security, and progress in their occupational lives. It includes opportunities for professional development, career advancement, recognition, and achievement of occupational goals (Zheng et al., 2015; Aryanti et al., 2020). Limited advancement opportunities, inadequate recognition, job insecurity, and unfair treatment may negatively influence employees' perceptions of their career prospects. Among private school teachers, career well-being may

therefore be reflected in opportunities for promotion, professional training, recognition, job stability, and the perception that teaching provides a meaningful and progressive career.

Financial well-being refers to the extent to which individuals can meet their financial obligations, manage financial demands, and maintain confidence in their present and future financial circumstances. It extends beyond income to include financial security, control over finances, and the ability to cope with unexpected financial demands. The Consumer Financial Protection Bureau (CFPB, 2015) conceptualized financial well-being in terms of control over day-to-day finances, the ability to absorb financial shocks, progress towards financial goals, and financial freedom. For private school teachers, remuneration, job security, employment benefits, and fair compensation may therefore influence their financial well-being and ability to meet personal and family responsibilities (CFPB, 2015). Purpose/business well-being refers to the extent to which employees perceive their work as meaningful, valuable, and consistent with their personal values and life goals. It involves experiencing a sense of purpose, contribution, significance, and fulfilment through work (Zest, 2020). When employees perceive their work as meaningful, they may experience stronger motivation and commitment, whereas disrespect, exclusion, unfair treatment, and interpersonal conflict may diminish their sense of purpose (Zest, 2020). For private school teachers, purpose/business well-being is particularly relevant because teaching involves contributing to students' intellectual, social, and personal development. One workplace factor that may influence career, financial, and purpose/business well-being is workplace incivility. Workplace incivility refers to low-intensity workplace behaviour characterised by ambiguous intent to harm and violation of norms of mutual respect (Andersson & Pearson, 1999). Recent studies indicate that workplace incivility is associated with poorer employee well-being, job satisfaction, work attitudes, and other occupational outcomes (Kuriakose et al., 2023; Turek, 2023; Sood et al., 2022). Among teachers, perceived workplace incivility has also been linked with poorer psychological well-being, indicating that negative interpersonal experiences may have important consequences for employees in educational settings (Sood et al., 2022). Workplace incivility may affect career well-being by undermining teachers' perceptions of professional growth, recognition, advancement, and job satisfaction. It may also influence financial well-being indirectly where negative workplace experiences contribute to job insecurity, reduced advancement opportunities, or intentions to leave employment (Qian et al., 2022; Turek, 2023). Similarly, incivility may undermine purpose/business well-being by reducing employees' sense of meaning and value in their work. Evidence indicates that meaningful work can be affected by workplace incivility and may help explain its consequences for employee functioning (Gui et al., 2022). For private school teachers in Makurdi Local Government Area, therefore, workplace incivility may have implications for how they perceive their career prospects, financial security, and the meaning they derive from teaching. Examining workplace incivility as a predictor of these three dimensions may provide an understanding of teachers' employee well-being beyond physical and psychological health.

Statement of the Problem

Teachers play an important role in the functioning of educational institutions and the development of students. However, their well-being may be affected by negative workplace experiences. While previous attention has largely focused on teachers' stress, burnout, job satisfaction, and mental health, less attention has been given to career, financial, and purpose/business well-being. These dimensions are important because teachers' workplace experiences may influence their professional growth, financial security, and sense of meaning and fulfilment in teaching.

Workplace incivility, expressed through behaviours such as discrimination, gossip, hostility, disrespect, exclusion, and harassment, may undermine these aspects of well-being. Repeated exposure to such behaviours may affect teachers' perceptions of career advancement and recognition, financial and employment security, and the value and meaning they derive from their work. Recent studies have linked workplace incivility with poorer employee well-being and adverse work outcomes (Kuriakose et al., 2023; Turek, 2023). Despite growing research on workplace incivility, limited attention has been given to its relationship with career, financial, and purpose/business well-being, particularly among private school teachers in Makurdi Local Government Area. This creates a local empirical gap concerning whether workplace incivility significantly predicts these three dimensions of employee well-being. The present study therefore examines workplace incivility as a predictor of employee career, financial, and purpose/business well-being among private school teachers in Makurdi Local Government Area of Benue State, Nigeria.

Literature Review

Work-place Incivility and Career Well-being

Shin et al. (2025) examined the relationship between frontline service employees (FSEs) experiences of customer and coworker incivility and career regret. Based on the conservation of resources theory, we proposed organizational dehumanization as a mediator and team psychological safety as a moderator. We tested our hypotheses using three-wave surveys administered to 218 frontline service employees (FSEs). The results demonstrated a significant indirect effect of customer and coworker incivility on career regret through organizational dehumanization. Although team psychological safety mitigated the positive association between customer incivility and organizational dehumanization, we found no moderating effect for coworker incivility. Our study contributes to the service literature by uncovering the mediating mechanism through which workplace incivility elicits career regret among frontline service employees (FSEs) and the boundary condition buffering them against the deleterious impact of workplace incivility. Taylor et al. (2019) examined the prevalence of and factors related to experiencing several different types of workplace incivility using a national sample of Health Administration full-time faculty members in the United States. The study found that 27–36% of respondents have experienced at least one type of uncivil behavior from students, coworkers, or supervisors. Further, 4–9% of faculty respondents experience such incidents frequently. Faculty respondents who experienced workplace incivility were significantly more likely to report lower job satisfaction and indicated an intention to leave their position within the next three years. The study recommended academic leaders to foster an environment where incivility towards others is actively discouraged, as it may contribute to dissatisfaction and turnover.

Workplace Incivility and Financial Well-being

Jorgensen et al. (2024) integrated attribution and conservation of resource theories and relevant studies to develop a conceptual model that focuses on explaining the relationship between workplace incivility and employees' health and wellbeing. Our model emphasizes how employees' attributions about incivility are influenced by the combination of the perceived power of the source of the incivility, employees' individual resources, and the cultural value of collectivism of the country in which the employees were raised, and how their attributions may lead to a freeze response, resulting in a downward spiral that impacts their health and wellbeing. Further, we consider the role of organizational resources in potentially mitigating the negative consequences

of workplace incivility on these employees. By including an example of the model's application to equity-deserving employees and considering how employees' past experiences impact on the relationship between their attributions about workplace incivility and their health and wellbeing, our paper challenges underlying assumptions of human resource management (HRM) frameworks and models used to ensure employee wellbeing. Asemota (2022) investigated workplace incivility and employees' job performance in Nigerian financial institutions, with particular attention to the source of incivility, employees' demographic characteristics, and differences between public and private organisations. Using questionnaire data collected from employees in selected public and private financial institutions, the study examined supervisor and co-worker incivility separately and jointly. The findings showed that workplace incivility was associated with negative employee responses, particularly counterproductive behaviours directed toward individuals and the organisation. The source of incivility also mattered: supervisor incivility was more strongly associated with organisation-directed performance outcomes, whereas co-worker incivility was more strongly associated with individual-directed outcomes. When supervisor and co-worker incivility were combined, the relationship between incivility and organisational outcomes appeared to be overestimated, demonstrating the importance of examining different sources of incivility separately. Contrary to much previous research, the study found that co-workers exhibited more incivility than supervisors. It also found that private financial institutions experienced higher levels of workplace incivility than public institutions. Some demographic characteristics, particularly gender, educational qualification, and length of service, were associated with greater experiences of incivility, whereas age and marital status were not significant. The study contributed evidence from Nigeria to the understanding of workplace incivility and highlighted the importance of distinguishing between supervisor- and co-worker-perpetrated incivility when examining its consequences for employee and organisational performance.

Workplace Incivility and Purpose/Business Well-being

Fujii (2026) identified the mechanisms linking customer incivility, quiet quitting (QQ), and creativity among frontline employees (FLEs). This study administered a three-wave survey with one-month lags using an online research platform in Japan; participants comprised 336 full-time Japanese FLEs working in high-contact service industries. Partial least squares structural equation modeling demonstrated that meaningful work fully mediated customer incivility's relationships with quiet quitting (QQ) and FLEs' creativity, while ruling out emotional exhaustion as an alternative mediator. This detailed understanding of the mechanisms behind customer incivility can help management, human resource managers, and service managers develop effective solutions aimed at restoring FLEs' sense of meaningful work. Gui et al. (2022) tested the relationship between workplace incivility, emotional exhaustion, meaningful work, and personal initiative. The results from three-wave lagged and multisource data ($N=229$) indicated that workplace incivility was negatively correlated with personal initiative, and this relationship was mediated by emotional exhaustion. In addition, meaningful work attenuated the relationship between workplace incivility and personal initiative. The findings reveal that workplace incivility hurts employees' personal initiative in the organizational context by depleting individuals' emotional resources, leading to emotional exhaustion, while meaningful work is a critical cognitive resource that can buffer this relationship. Implications for theory and practice are discussed.

Hypotheses

- i. There will be a significant influence of workplace incivility on career well-being among private school teachers in Makurdi.
- ii. There will be a significant influence of workplace incivility on financial well-being among private school teachers in Makurdi?
- iii. There will be a significant influence of workplace incivility on purpose and business well-being among private school teachers in Makurdi.

Method

Design

This study adopted a cross-sectional survey design. This design involves using a population or group of people who differ in the variables of interest, but share similarities in other characteristics (Lee, 1994). The justification for this was that the study was carried out at a point in time and not a follow-up or longitudinal study. This makes it a cross-sectional study. It is also a survey, not an experiment as questionnaires were used in collecting data for the study.

Sample Size Determination

Taro Yamane formula for sample size was used to calculate the sample size from a population of 3, 682 private school teachers.

$$\text{Taro Yamane Formula given as: } n = \frac{N}{(1+N(e)^2)}$$

Where:

N= the population size

e = level of significance

n = the sample size required

$$n = \frac{3682}{(1+3682(0.05)^2)}$$

$$n = \frac{3682}{1+3682 (0.0025)}$$

$$n = \frac{3682}{1+9.205}$$

$$n = \frac{3682}{10.205}$$

$$n = 360.803$$

Therefore, the sample size was 360 teachers.

Sampling Technique

In sampling the teachers, the researcher employed multi-stage sampling. First cluster sampling was used considering the fact that schools are located in different parts of Makurdi LGA. The locations are North Bank, Wadata, High Level, Wurukum, Modern Market, Gboko Road and Otukpo Road/Apir. There after a simple random sampling technique was used to select six schools from each location. This means that thirty (30) private secondary schools in Makurdi were randomly selected. Secondly, in each of the thirty (30) selected schools, twelve (12) teachers were randomly selected. Therefore, a total of 360 copies of the questionnaire were issued to the respondents in the 30 private secondary schools.

Participants

Participants for the study were the 360 teachers in private secondary schools in Makurdi, Benue State. Teachers that have stayed with the schools for a minimum of one term were selected to respond to the questionnaire. The participants were made up of male and female teachers. The participants' age range was between 20-60 years. The choice of teachers with one term experience in the schools is to ensure that the selected teachers have stayed in the school long enough to experience incivility.

Instruments

Career Well-Being Scale (14 Items): The 14-item Career Well-Being Scale (CWS) was originally developed by Melinde Coetzee, Nadia Ferreira, and Ingrid Potgieter (2021) as a multidimensional measure of career well-being. It assesses three facets of career well-being: Positive affective career state, State of career meaningfulness and Career networking/social support state. The scale's items were typically rated on a seven-point Likert scale. In the validation of the CWS, internal consistency reliability (Cronbach's alpha) was reported as: Career Well-Being Scale (14 items) $\alpha = 0.94$. The response format (5-point Likert scale), 1 = Strongly Disagree (SD), 2 = Disagree (D), 3 = Undecided (U), 4 = Agree (A) and 5 = Strongly Agree (SA).

Purpose and Meaning: Work as Meaning Inventory (WAMI): The Work as Meaning Inventory (WAMI) was developed by Michael F. Steger, Bryan J. Dik, and Ryan D. Duffy. In the original study by Steger, Dik & Duffy (2012), the WAMI demonstrated good internal consistency: Overall Cronbach's alpha $\approx 0.86-0.93$ depending on sample and subscale vs total score. 1=Strongly Disagree (SD), 2=Moderately Disagree (MD), 3=Slightly Disagree (SLD), 4=Neutral (N), 5=Slightly Agree (SLA), 6=Moderately Agree (MA) and 7=Strongly Agree (SA)

Financial Wellbeing Scale: The Financial Well-Being Scale was developed by the U.S. Consumer Financial Protection Bureau (CFPB, 2015). The CFPB Financial Well-Being Scale exhibits high reliability, with marginal reliability estimates of ≥ 0.80 across different age groups and survey modes. The responses were 1=Strongly Disagree (SD), 2=Disagree (D), 3=Neutral (N), 4=Agree (A), 5=Strongly Agree (SA).

Procedure

The researcher collected a letter of introduction from the Department of Psychology, Rev. Fr. Moses Orshio Adasu University, Makurdi and obtained approval from the Benue State Ministry of Education and Knowledge Management. The letter of approval from the Ministry of Education and Knowledge Management was presented to the Principals of the various private secondary schools in Makurdi to collect data from teachers in their schools. Data were collected using the face to face method. The researcher and three research assistants were involved in data collection. The researcher and the research assistants visited all the teachers in the selected private secondary schools and administered the questionnaires. In order to avoid missing copies of the questionnaires, the researcher/research assistants retrieved the questionnaires after the respondents have filled/responded on the same day. A duration of five working days was used for data collection.

Data Analysis

Data collected were analysed using multiple linear regression analysis to determine the influence of workplace incivility on workplace wellbeing. On the whole, Statistical Package for the Social Sciences (SPSS) version 22 was used as a package for the data analysis.

Results

The results obtained from the test of hypotheses are presented in tables as follows:

Table 1: Pearson Moment Product Correlation of workplace incivility as a predictor of career well-being among private school teachers in Makurdi.

Variable		Career Well-being
Discrimination	Pearson Correlation	.005**
	Sig. (2-tailed)	.924
	N	360
Gossip	Pearson Correlation	-.127
	Sig. (2-tailed)	.016
	N	360
Hostility	Pearson Correlation	-.092
	Sig. (2-tailed)	.087
	N	360
Sexual Harassment	Pearson Correlation	-.159**
	Sig. (2-tailed)	.003
	N	360
Incivility	Pearson Correlation	-.184*
	Sig. (2-tailed)	.001
	N	360

Table 1 showed that workplace incivility had mixed relationships with career well-being among private school teachers in Makurdi. Discrimination had a very low positive correlation with career wellbeing ($r = .005$, $n = 360$), indicating that the relationship between discrimination and career well-being was almost negligible and positive. Gossip showed a low negative correlation with career well-being ($r = -.127$, $n = 360$), suggesting that increased gossip was associated with reduced career well-being among teachers. The findings further revealed that hostility had a very low negative correlation with career well-being ($r = -.092$, $n = 360$), indicating a weak negative relationship between hostility and career well-being. Sexual harassment showed a low negative correlation with career well-being ($r = -.159$, $n = 360$), implying that higher levels of sexual harassment were associated with lower career well-being among teachers. In addition, workplace incivility had a low negative correlation with career well-being ($r = -.184$, $n = 360$), indicating that increased workplace incivility was associated with reduced career well-being among private school teachers in Makurdi. Overall, the findings suggest that workplace incivility generally has a negative influence on career well-being, particularly through gossip, sexual harassment, and overall incivility.

Table 2: Pearson Moment Product Correlation of influence of workplace incivility on financial well-being among private school teachers in Makurdi.

Variable		Financial Wellbeing
Discrimination	Pearson Correlation	.079**
	Sig. (2-tailed)	.136
	N	360
Gossip	Pearson Correlation	.049
	Sig. (2-tailed)	.354
	N	360
Hostility	Pearson Correlation	.018*
	Sig. (2-tailed)	.745
	N	360
Sexual Harassment	Pearson Correlation	.023
	Sig. (2-tailed)	.672
	N	360
Incivility	Pearson Correlation	.059**
	Sig. (2-tailed)	.291
	N	360

Table 2 showed that workplace incivility had very weak relationships with financial well-being among private school teachers in Makurdi. Discrimination had a very low positive correlation with financial well-being ($r = .079$, $n = 360$), indicating that the relationship between discrimination and financial well-being was positive but very weak. Gossip also showed a very low positive correlation with financial well-being ($r = .049$, $n = 360$), suggesting a negligible positive relationship between gossip and financial well-being. The findings further revealed that hostility had a very low positive correlation with financial well-being ($r = .018$, $n = 360$), indicating an almost non-existent positive relationship between hostility and financial well-being. Sexual harassment also showed a very low positive correlation with financial well-being ($r = .023$, $n = 360$), implying a negligible positive relationship between sexual harassment and financial well-being. In addition, workplace incivility had a very low positive correlation with financial well-being ($r = .059$, $n = 360$), indicating a weak positive relationship between overall workplace incivility and financial well-being among private school teachers in Makurdi. Overall, the findings suggest that workplace incivility has little to no meaningful influence on the financial well-being of private school teachers in Makurdi.

Table 3 Pearson Moment Product Correlation of influence of workplace incivility on purpose and business well-being among private school teachers in Makurdi.

Variable		Purpose Well-being	Business
Discrimination	Pearson Correlation	.081	
	Sig. (2-tailed)	.128	
	N	360	
Gossip	Pearson Correlation	-.037**	
	Sig. (2-tailed)	.485	
	N	360	
Hostility	Pearson Correlation	-.024**	
	Sig. (2-tailed)	.651	
	N	360	
Sexual Harassment	Pearson Correlation	-.120	
	Sig. (2-tailed)	.025	
	N	360	
Incivility	Pearson Correlation	-.067**	
	Sig. (2-tailed)	.225	
	N	360	

Table 3 showed that workplace incivility had very weak relationships with purpose and business well-being among private school teachers in Makurdi. Discrimination had a very low positive correlation with purpose and business wellbeing ($r = .081$, $n = 360$), indicating a weak positive relationship between discrimination and purpose/business well-being. Gossip showed a very low negative correlation with purpose and business well-being ($r = -.037$, $n = 360$), suggesting a negligible negative relationship. The findings further revealed that hostility had a very low negative correlation with purpose and business well-being ($r = -.024$, $n = 360$), indicating an almost non-existent negative relationship between hostility and purpose/business well-being. Sexual harassment showed a low negative correlation with purpose and business well-being ($r = -.120$, $n = 360$), implying that increased sexual harassment was associated with a slight reduction in purpose and business well-being among teachers. In addition, workplace incivility had a very low negative correlation with purpose and business well-being ($r = -.067$, $n = 360$), indicating a weak negative relationship between overall workplace incivility and purpose/business well-being among private school teachers in Makurdi. Overall, the findings suggest that workplace incivility has minimal influence on purpose and business well-being in the study area.

Discussion

The first hypothesis examined whether workplace incivility would significantly influence career well-being among private school teachers in Makurdi. The finding revealed a significant negative relationship between workplace incivility and career well-being. This implies that higher levels of workplace incivility were associated with lower career well-being among the teachers. In particular, gossip and sexual harassment were significantly negatively related to career well-being. The finding is consistent with Shin et al. (2025), who found that customer and coworker incivility were indirectly associated with career regret through organisational dehumanisation among frontline service employees. Similarly, Taylor et al. (2019) found that workplace incivility was associated with lower job satisfaction and greater intention to leave among Health Administration

faculty. These findings suggest that persistent uncivil workplace experiences may negatively affect employees' career-related experiences.

The second hypothesis examined whether workplace incivility would significantly influence financial well-being. The finding showed a very weak positive and non-significant relationship between workplace incivility and financial well-being. This indicates that workplace incivility was not significantly associated with financial well-being among the teachers. The finding differs from the conceptual model of Jorgensen et al. (2024), which proposed that workplace incivility may have broader consequences for employees' health and well-being, including financial experiences. However, their work was conceptual rather than a direct empirical test of financial well-being. The present finding therefore suggests that teachers' financial well-being may be influenced more by economic and employment-related factors than by workplace incivility alone. The third hypothesis examined whether workplace incivility would significantly influence purpose/business well-being among private school teachers in Makurdi. This means that incivility in a workplace can affect employees' purpose/business well-being. The result is consistent with Gui et al. (2022) found that workplace incivility was negatively associated with personal initiative, while meaningful work reduced this adverse relationship. Similarly, Fujii (2026) found that meaningful work mediated the relationship between customer incivility and work-related outcomes among frontline employees. These findings suggest that employees' sense of meaning and purpose at work may be relevant to their experiences of workplace incivility.

Conclusion

Based on the findings of the study, it was concluded that:

- i. Workplace incivility was significantly related to career well-being among private school teachers in Makurdi. Higher experiences of incivility, particularly gossip and sexual harassment, were associated with lower career well-being.
- ii. Workplace incivility was significantly related to financial well-being among private school teachers in Makurdi.
- iii. The relationship between workplace incivility and purpose/business well-being was also significant among private school teachers in Makurdi.

Recommendations

Based on the findings of the study, the following recommendations were made:

- i. Private school proprietors and administrators should establish clear policies defining and prohibiting workplace incivility, particularly gossip, discrimination, hostility and sexual harassment.
- ii. Schools should provide confidential mechanisms through which teachers can report experiences of workplace incivility without fear of victimisation or retaliation.
- iii. School administrators should organise regular training on respectful communication, interpersonal relationships, conflict management and professional conduct to reduce uncivil workplace interactions.

Contribution to Knowledge

This study contributed to knowledge by providing empirical evidence on workplace incivility, career and financial well-being among private school teachers in Makurdi, Benue State. The study extends existing workplace-incivility research beyond commonly examined psychological and physical outcomes to include career and financial dimensions of employee well-being.

The study further demonstrated that workplace incivility may not affect all dimensions of employee well-being in the same manner. While workplace incivility showed a significant negative relationship with career well-being, it had no significant relationship with financial well-being. This finding highlights the importance of examining employee well-being as a multidimensional construct rather than assuming that workplace incivility produces uniform effects across different domains. Finally, the study provides a basis for future research to examine the mechanisms through which workplace incivility affects career and purpose-related well-being and to identify organisational and personal resources that may protect private school teachers from its adverse consequences.

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