

PERCEIVED TERRORISM, INVESTIGATIVE COMPETENCE AND FINANCIAL STRESS AS PREDICTORS OF AGGRESSIVENESS AMONG POLICE OFFICERS IN ANAMBRA STATE, NIGERIA.

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Abstract

The study examined perceived terrorism, investigative competence and financial stress as predictors of aggressiveness among police officers in Anambra State. A total of 364 participants (92 females and 272 males) sampled through cluster, purposive and incidental sampling techniques were used in the study. The participants had mean-age of 37.5. Data attained interval measurement. Measuring instruments were Terrorism Cognition Inventory, Investigative Competence Scale for Police officers, Financial Stress Scale, and Aggressive Behaviour Questionnaire. The design were predictive and correlational designs, statistics was multiple regression done with SPSS Version 25., and ethical measures were confidentiality and informed consent. The following findings were made in the study. Perceived factors (increasing terrorism activities ($R^2 = 0.047$, $\beta = 0.090$; $p > 0.05$) perceived factors reducing terrorism involvement ($R^2 = 0.047$, $\beta = 0.198$; $p > 0.05$) did not significantly predict “police aggressive behaviour”. “Behavioural competences ($R^2 = 0.463$, $\beta = -0.128$; $p < 0.05$), and technical competences ($R^2 = 0.463$, $\beta = 1.023$; $p < 0.05$) significantly predicted “police aggressive behaviour”. “Interpersonal Reaction to Financial Stress ($R^2 = 0.794$, $\beta = -0.850$; $p < 0.05$) and physiological to financial stress ($R^2 = 0.794$, $\beta = -0.443$; $p < 0.05$) were negative significant predictors of “police aggressive behaviour”. The joint contributions of the perceived terrorism, investigative competence and financial stress had a negative significant beta weight on police aggressive behaviour ($R^2 = 0.794$, $\beta = -0.142$; $p < 0.05$). Recommendations were made for police officers behavioural and technical competences to be ethically guided. There is also the need for effective terrorism management strategies among law enforcement officers. This can be achieved through specialized training programs that enhance situational awareness, crisis management skills, and effective communication during security threats. The findings of the study contribute actionable recommendations by highlighting the importance of enhancing investigative competence through training and professional development, addressing financial stress through supportive measures, and managing perceived terrorism through community engagement and strategic communication aimed at reducing police aggression.

Keywords: Perceived terrorism, investigative competence, financial stress, police aggression

Introduction

Aggressive behaviour among law enforcement personnel is a global concern that significantly affects the efficacy of policing and the relationship between the police and the community

(Okonkwo & Ezeonuegbu, 2021). In Nigeria, the police force faces unique challenges that may influence the behaviour of its officers, with perceived terrorism, investigative competence, and financial stress identified as critical factors contributing to aggression. Heightened perceptions of terrorism amplify stress and vigilance among officers, while inadequate investigative competence undermines confidence and decision-making, potentially leading to frustration and aggression. Additionally, financial stress, stemming from low salaries and irregular allowances, exacerbates instability and dissatisfaction, further fueling aggressive tendencies (Ehiemua, 2014; Ezeokana, et.al 2017; Onifade et al., 2023).

Aggressive behaviour, characterized by hostile, forceful, or confrontational actions, manifests in various forms, including verbal aggression such as shouting or threatening language, and physical aggression such as violence or intimidation (Lochman, 2014; Rothbart, 2017). This behaviour among police officers is influenced by complex factors, including environmental stressors, organizational culture, individual temperament, and social contexts (Miller et al., 2019; Dodge et al., 2016). Addressing these factors is imperative for fostering professionalism and ethical conduct in law enforcement (Brown & White, 2021).

Studies indicated that perceived terrorism significantly impacts police behaviour, often leading to increased stress and fear. Nigeria's struggles with terrorism, including the Boko Haram insurgency and rising incidents of banditry, contribute to heightened perceptions of threat (Okonkwo & Ezeonuegbu, 2021; Anazonwu, et.al 2016; Opejobi, 2018). These conditions create a high-pressure environment where officers may exhibit aggression as a defensive mechanism (McCauley & Moskalenko, 2011). The continuous exposure to such threats places a psychological burden on officers, influencing their interactions with the public and their overall well-being (Johnson, 2017).

Investigative competence, encompassing the skills and resources needed for effective policing, is another critical factor. Limited training and inadequate resources hinder officers' ability to conduct thorough investigations, leading to frustration and aggression (Otu, 2016; Iwarimie-Jaja, 2013, Abamara, et.al 2015). Enhancing investigative competence through targeted training and resource allocation can mitigate these outcomes and improve officers' professional confidence.

Financial stress, a prevalent issue in the Nigerian police force, compounds the challenges faced by officers. Low income, delayed allowances, and poor working conditions heighten frustration and strain personal and professional relationships (Adebayo, 2015). Studies suggest a correlation between financial stress and aggressive behaviour, with economic instability increasing susceptibility to negative emotions (Animasahun & Fawole, 2019). Financial illiteracy among officers further exacerbates their inability to manage resources effectively, intensifying stress levels (Braunstein & Welch, 2022; Perry, 2018, Onyemaechi, et.al 2021, 2022).

The implications of these stressors extend beyond individual officers, affecting their families, workplace morale, and public trust in law enforcement. Financial stress impacts officers' commitment to their duties and interpersonal relationships, often leading to adverse mental health outcomes and decreased job performance (Bailey et al., 2018; Northern et al., 2020, Onyemaechi, 2025).

This study seeks to examine the interplay between perceived terrorism, investigative competence, financial stress, and aggressive behaviour among Nigerian police officers. By

exploring these dynamics, it aims to provide insights into the underlying causes of aggression, contributing to the development of evidence-based interventions to enhance officer resilience, improve community relations, and promote ethical law enforcement practices.

Statement of the Problem

Aggressive behaviour among police officers in Anambra State, Nigeria, reflects the unique challenges they face in their high-pressure roles. Tasked with maintaining law and order in often volatile situations, these officers must sometimes employ force. However, when such behaviour becomes excessive or unwarranted, it raises significant concerns, including civil rights violations, erosion of public trust, and strained community relations.

In Anambra State, the issue is exacerbated by misconduct such as arbitrary roadblocks, extortion, and other unethical practices, which foster public hostility and deepen mistrust. This not only affects civilians but also increases stress among officers, further complicating their ability to perform effectively. Public perception often attributes such aggression to inadequate training and investigative incompetence, citing poor investigations and corruption as major factors.

Conversely, police officers rationalize their actions by highlighting financial hardships and perceived threats from the public, particularly youths, who are sometimes viewed as potential terrorists due to sporadic violence against law enforcement. These challenges create a defensive mindset, with aggression serving as a mechanism to counter perceived threats and cope with socio-economic pressures.

Despite these perspectives, the interplay of perceived terrorism, investigative competence, and financial stress as drivers of aggression remains under-researched. While widely debated in public and social media forums, these factors have yet to be systematically analyzed. This study seeks to fill this gap by examining how these variables influence police aggression in Anambra State, addressing a critical need for evidence-based insights to inform interventions. Hence, the study sought to:

1. Investigate if perceived terrorism (factors increasing terrorist activities and factors reducing terrorist involvement) will significantly predict aggressiveness among police officers in Anambra State, Nigeria.
2. Ascertain whether investigative competences (behavioural and technical competences) will significantly predict aggressiveness among police officers in Anambra State, Nigeria.
3. Determine if financial stress (affective, interpersonal and physiological financial stress attributes) will significantly predict aggressiveness among police officers in Anambra State, Nigeria.
4. Find out if perceived terrorism, investigative competence and financial stress dimensions will jointly predict aggressiveness among police officers in Anambra State, Nigeria.

Significance of the Study

This study enriches the academic discourse on law enforcement, aggression, and workplace dynamics by exploring the interplay of perceived terrorism, investigative competence, and financial stress as predictors of aggressive behaviour among Nigerian police officers. The findings provide a foundation for future research and practical interventions.

Practically, the study offers several significant contributions:

Enhanced Understanding: It deepens knowledge of the complex factors influencing police aggression, offering nuanced insights into its underlying causes.

Policy Development: The findings would guide evidence-based policies and targeted interventions to address the root causes of aggression, improve officer well-being, and enhance policing effectiveness.

Mental Health Support: By identifying contributing factors, the study informs mental health strategies and resilience-building initiatives for law enforcement personnel.

Organizational Culture: Understanding the negative outcomes of aggression would aid in fostering a culture of accountability, support, and collaboration within police agencies, improving workplace satisfaction and performance.

Risk Mitigation: Insights from the research would help design proactive measures to reduce aggressive incidents, enhancing safety for both officers and the public.

Dissemination: Findings will be published in peer-reviewed journals and shared at academic conferences to ensure broad accessibility and application in addressing aggressive behaviour among police officers.

Conceptual Review

Terrorism

Terrorism refers to the calculated use of violence to instil fear and achieve political objectives (Sun Zu, 2016). Historically tied to the Reign of Terror during the French Revolution, the term now applies to violent acts aimed at influencing governments or dismantling regimes. Definitions vary, but terrorism typically involves violence or threats targeting civilians to create widespread fear, distinguishing it from conventional warfare or guerrilla tactics (Nwankwo, 2018).

High-profile attacks like bombings, hijackings, and mass shootings erode public security in familiar spaces such as schools and public transport. These acts often target economic or political symbols, aiming to pressure governments into specific actions. Although some definitions frame terrorism as criminal activity, this can be contentious, as seen with groups like the African National Congress during apartheid, which gained international support despite its violent actions (Sun Zu, 2016).

The distinction between terrorism and other political violence often blurs, as guerrilla groups sometimes adopt terrorist tactics. Modern definitions emphasize civilian victimization, clandestine operations, and the creation of intense fear (Nwankwo, 2020). Ideological and political motives have also led nations to back terrorism under the guise of liberation movements, reinforcing the saying, "One man's terrorist is another man's freedom fighter" (Franks, 2016). Variants such as ecoterrorism illustrate terrorism's evolution, including environmental sabotage to advance political goals (Franks, 2016).

Competence

Competence is broadly defined as an individual's ability to effectively interact with their environment (White, 2019). The OECD DeSeCo-Project builds on this by describing competence as the ability to meet individual or social demands or complete tasks successfully (OECD, 2022). However, the term remains ambiguous, with researchers criticizing its inconsistent definitions (Blömeke et al., 2015; Weinert, 2019; Ashworth & Saxton, 2020). This

ambiguity is compounded by differing interpretations: in Britain, competence focuses on demonstrable behaviour, whereas in the U.S., competency emphasizes underlying personal characteristics that drive superior performance (Mitchelmore & Rowley, 2020).

Definitions often emphasize competence as an ability, with Eraut (2018) linking it to fulfilling tasks and roles based on standards, and Mulder (2021) defining it as an integrated set of capabilities involving knowledge, skills, and attitudes. Yet, critics argue these definitions lack clarity and fail to distinguish competence from related constructs like capability (Thomann, 2020).

Competence is also described as a disposition. Weinert (2019) defines it as a learned, contextual, and demand-specific performance trait, while Klieme et al. (2018) highlights its contextualized and cognitive nature. However, the high level of abstraction and vague operationalization pose challenges to its practical application (Roeger, 2016). Additionally, some researchers view competence as a process or continuum. Blömeke et al. (2015) and Jacques (2016) suggest it involves connecting cognition, motivation, and performance. Yet, their explanations remain imprecise, leaving room for debate on whether competence constitutes a process, a disposition, or an ability.

Financial Stress

Financial stress refers to the difficulty of fulfilling financial obligations and encompasses both psychological and emotional impacts (Northern, 2010). The majority of research on financial stress emphasizes its outcomes, identifying several negative effects, including depression, anxiety, poor performance, declining health, and challenges in achieving long-term goals such as completing educational degrees (Andrews & Wilding, 2014; Clark-Lempers et al., 2020; Joo et al., 2018; Robb et al., 2021; Northern et al., 2020, Onyemaechi.2025).

Factors Contributing to Financial Stress

Social Motives

As noted by Botes (2014), human beings are inherently social and are shaped by interactions within their families, workplaces, communities, and societal groups. Societal expectations often drive financial stress, as individuals feel compelled to conform to group norms or attain approval and status. This pressure may lead to decisions such as purchasing on credit or overspending, often influenced by emotional factors rather than logical planning. Employees may incur debt in their efforts to belong, gain independence, or achieve status.

Habits as Motives

Habits can significantly influence financial behaviour. According to Botes (2014), entrenched habits may act as motivations, requiring significant effort to break. Borrowing money frequently, either from individuals or financial institutions, can become habitual to the point of resembling addiction. Roux (2017) highlights that modern financial systems, such as credit cards and revolving credit, make it easier for individuals to access funds beyond their means, exacerbating financial stress.

Obsessive Behaviour

Some individuals exhibit obsessive spending habits, driven by the desire to maintain a certain lifestyle or status, often disregarding financial planning or budgeting as tools for managing resources (Swart, 2016). This obsession can intensify financial stress as individuals prioritize appearances over financial stability.

Lack of Financial Knowledge

A lack of understanding of financial management leaves many vulnerable to predatory lending practices and uninformed financial decisions, such as taking loans without fully grasping their terms (Botes, 2014). For instance, borrowing without understanding interest rates often results in unmanageable debt. Marx et al. (2019) also note that reliance on long-term loans increases financial burdens due to higher associated costs.

Causes of Financial Stress

Credit Mismanagement

Swart (2016) defines credit as the ability to acquire goods or services with deferred payment. Misuse of credit often stems from desires that exceed basic needs, leading to unsustainable debt. This creates financial instability with wide-ranging consequences.

Substance Dependency

Financial stress can be both a cause and a result of substance dependency. Employees struggling with addiction may neglect essential responsibilities, prioritize substance use over other needs, and incur legal or financial consequences (Garman et al., 2016; Okonkwo, et.al 2023).

Gambling

Gambling is another contributor to financial stress, especially for individuals attempting to resolve past financial issues through risky bets. Meyers and Rabatin (2020) highlight that gambling-related debt disproportionately affects low-income individuals, compounding their financial difficulties.

Lack of Financial Planning

Effective financial planning, including budgeting, is crucial for maintaining financial health. Poor planning or lack of knowledge often leads to unnecessary expenditures and financial mismanagement. Swart (2016) emphasizes that budgeting helps individuals monitor their financial situations and prioritize spending, but failure to adopt this practice can result in significant stress.

Health Issues

Health challenges, such as illness or the death of a loved one, can disrupt financial stability, requiring a reallocation of resources that may exacerbate financial mismanagement. Garman et al. (2016) note that such situations often lead to heightened stress levels and maladaptive financial behaviours. According to Umewnweke, Umenweke and Onyemaechi (2017) poor nutrition can also be linked to financial stress because health is wealth.

Police Aggressive Behaviour

Aggressive behaviour among police officers refers to actions that are hostile, harmful, or intended to cause physical or emotional harm to others (Miller et al., 2019). Such behaviour is not only detrimental to the victims but also undermines public trust in law enforcement. Police aggression often stems from a combination of individual, organizational, and societal factors, manifesting in various forms such as excessive use of force, verbal abuse, and unwarranted intimidation during interactions with the public.

Police officers play a critical role in maintaining law and order, yet the pressures and demands of their profession can sometimes manifest in aggressive behaviours. This behaviour, often characterized by excessive use of force, verbal aggression, or misconduct, has far-reaching consequences for community-police relationships and public safety. Aggressive behaviour in police personnel can stem from several factors, including perceived injustice, exposure to traumatic events, and institutional pressures. For instance, acts of aggression may arise from personal frustrations or stressors accumulated over time, aligning with the notion that frustration can exacerbate hostile responses (Vasquez et al., 2015).

Moreover, research highlights that the organizational climate within police departments can either mitigate or amplify aggression. For example, when officers feel unsupported or perceive leadership as unjust, the likelihood of aggressive actions may increase (Denson et al., 2016). This is further complicated by the cultural emphasis on authority and dominance, which sometimes prioritizes assertiveness over de-escalation strategies. In the context of roadblocks and other policing activities, aggressive behaviour may also stem from systemic issues such as poor training, inadequate supervision, or corruption. These factors not only undermine public trust but also create a vicious cycle of hostility between law enforcement and the communities they serve.

Theoretical Review

The Cognitive Neoassociationistic Theory, developed by Berkowitz (2023), provided the theoretical framework for this study, which explored the relationship between perceived terrorism, investigative competence, financial stress, and aggressive behaviour. This theory posited that aversive events trigger negative emotional responses, which subsequently activate a network of thoughts, memories, physiological reactions, and motor behaviours. These elements exist within an interconnected associative network, where activation of one construct spreads through the network, priming related or associated constructs. This process highlighted the dynamic interplay between emotional triggers and cognitive processes in shaping behaviour.

Berkowitz's use of the activation concept aligned with principles from connectionist models proposed by McClelland and Rumelhart (1988). Within these models, the strength of the connections between constructs determines the likelihood and intensity of activation. Constructs with stronger associative links are more readily activated, emphasizing the interdependence of variables within the network.

In the context of this study, the Cognitive Neoassociationistic Theory highlights the intricate interconnectedness of the study variables: investigative competence, financial stress, perceived terrorism, and aggressive behaviour. These variables function as dynamic activators within a cognitive-emotional network, where the activation of one construct has the potential to stimulate and amplify the others. This interplay is critical to understanding the behavioural outcomes observed among police officers, particularly in high-pressure environments.

For instance, perceived terrorism, as a significant external stressor, can evoke heightened emotional arousal and vigilance. These emotional states may prime cognitive patterns associated with threat perception and survival responses, which, in turn, might lower an officer's capacity for rational decision-making and investigative competence. Similarly, financial stress, as a persistent internal stressor, can create a chronic state of worry and distraction, further impairing an officer's cognitive and professional capabilities. The

cumulative effect of these stressors may result in a diminished ability to manage workplace demands effectively, thereby increasing susceptibility to aggressive behaviour as a maladaptive coping mechanism.

Aggressive behaviour, within this framework, emerges as both an outcome and a feedback loop within the network. For example, heightened aggression resulting from stressors like financial strain or the constant fear of terrorism may perpetuate further negative affect and cognitive biases. These biases can reinforce maladaptive responses, creating a cycle of heightened emotional reactivity and reduced investigative competence. This cycle not only affects individual officers but also has broader implications for organizational effectiveness and public safety.

Empirical Studies

Terrorism has been explored through various perspectives, focusing on factors like political ideology, media exposure, and community policing. Gupta, Sharma, and Patel (2019) found that political ideologies significantly influenced support for terrorism among college students in Southeast Asia, with conservative views heightening vulnerability to radical narratives disseminated through social media. Their findings highlighted the mediating role of digital platforms in aligning political beliefs with extremist tendencies. Similarly, Smith et al., (2018) showed that media exposure significantly shapes public perceptions of terrorism, with urban populations reporting heightened fear and threat awareness compared to rural areas. By employing a mixed-method approach, their study provided a nuanced understanding of these urban-rural differences through surveys and focus groups. Meanwhile, O'Connor et al., (2017) examined community policing in urban areas of the United Kingdom, demonstrating its effectiveness in reducing radicalization and support for extremist ideologies. These studies collectively underscore the value of community engagement and media literacy in addressing terrorism risks.

Studies on investigative competence have identified key factors such as forensic science, employee skills, and behavioural traits as vital to professional efficacy. Adegoke and Adegbola (2023) emphasized the significance of forensic science in boosting investigative abilities among Nigerian police officers, advocating for enhanced training programs across all ranks. Similarly, Sirait et al., (2022) examined the influence of employee competence on organizational performance and commitment, highlighting how commitment mediates the impact of technical and behavioural skills on tangible outcomes. Their quantitative analysis reinforced the importance of a well-rounded skill set in improving workplace performance. In the healthcare field, Mohd-Nasurdin et al., (2022) supported these findings, showing that empathy and professional competence positively affected both task-related and contextual performance among nurses. Together, these studies illustrate the multifaceted nature of competence in investigative and professional domains.

The relationship between stress, loyalty, and employee performance has been widely analyzed, offering insights into workplace well-being and retention. Reddy and Ramya (2020) and Onyemaechi, (2025) identified a strong link between organizational culture, stress, and employee loyalty in the IT industry, recommending supportive environments to enhance job satisfaction. Similarly, Sukor et al., (2020) highlighted job stressors as significant predictors of

loyalty and turnover intentions in the healthcare sector, stressing the importance of stress management to retain skilled employees. Wu et al., (2019) extended this discussion by demonstrating that job satisfaction mediates the relationship between stress and loyalty, with perceived career opportunities helping to mitigate stress's negative effects. These findings collectively emphasize the need for adaptive organizational strategies to manage occupational and financial stressors effectively.

Aggression, influenced by stress and environmental factors, has been studied across various populations. Vranjes et al., (2020) explored the spill over effects of workplace stress, revealing gender-specific patterns in antisocial online behaviour driven by post-work anger. Their research highlights the intricate relationship between occupational stress and displaced aggression, particularly in private settings. In a broader demographic study, Huang et al., (2020) analyzed stress-aggression links among rural Chinese adolescents, finding that interpersonal and health-related stressors were significant predictors of aggressive behaviour. These findings demonstrate the pervasive impact of stress on aggression across diverse populations and contexts.

Several previous empirical studies were reviewed though none was able to establish the link between the study variables. Hence, the following null hypotheses were postulated in order to check variation of this study to previous studies.

Hypotheses

The following hypotheses were tested in the study at 0.05 level of significance.

1. Perceived terrorism dimensions will not significantly predict aggressiveness among police officers in Anambra State, Nigeria.
2. Investigative competence dimensions will not significantly predict aggressiveness among police officers in Anambra State, Nigeria.
3. Financial stress dimensions will not significantly predict aggressiveness among police officers in Anambra State, Nigeria.
4. Combination of Perceived terrorism, investigative competence and financial stress will not predict aggressiveness among police officers in Anambra State, Nigeria.

Method

Participants

Three hundred and sixty-four (364) participants were used for this study. They comprised of both senior and junior police officers working in the police headquarters in Ukpo, Anambra State within the age range of 24 to 52 years, with the mean score of 37.5 and standard deviation of 8.09.

Table 1: Participants Sample Distribution

Sample Category	Sample Cluster	N
GENDER	Male	272
	Female	92
RANK	ACP	8
	CSP	20
	SP	48
	DSP	24
	ASP	32
	INSP	120

	SGT	28
	Corporal	28
	Constable	56
EDUCATION	FSLC	4
	WASSC/NECO	136
	BSc/HND	160
	MSc/PGD	36
	Others	28
RELIGION	Christian	324
	Muslim	40
MARITAL STATUS	Married	276
	Single	76
	Divorced	4
	Separated	8

SOURCE: Researcher's Questionnaire Primary data; ACP = Assistant Commissioner of Police, CSP = Chief Superintendent of Police, SP = Superintendent of Police, DSP = Deputy Superintendent of Police, ASP = Assistant Superintendent of Police, INSP = Inspector of Police, SGT = Sergeant; FSLC = First School Leaving Certificate, WASSC/NECO = West African Senior School Certificate; NECO = National Examination Council; BSc = Bachelor of Science (or Arts); HND = Higher National Diploma; MSc = Master of Science (or Arts); PGD = Postgraduate Diploma

Table 1 is the participant's clusters distribution. The participants were sampled from the clusters of gender, rank, educational levels, religion, and marital status. The participants' sample distributions were as follows: Male (272), female (92); ACP = Assistant Commissioner of Police (8), CSP = Chief Superintendent of Police (20), SP = Superintendent of Police (48), DSP = Deputy Superintendent of Police (24), ASP = Assistant Superintendent of Police (32), INSP = Inspector of Police (120), SGT = Sergeant (28), Corporal (28), Constable (56); FSLC = First School Leaving Certificate (4), WASSC/NECO = West African Senior School Certificate/NECO = National Examination Council (136), BSc = Bachelor of Science (or Arts)/HND = Higher National Diploma (160), MSc = Master of Science (or Arts)/PGD = Postgraduate Diploma (36), Others (28); Christian (324), Muslim (40), Married (276), Single (76), Divorced (4), and Separated (8). The researcher employed cluster, purposive and incidental sampling methods in recruiting the participants. Cluster sampling was adopted because of the demographic characteristics that were arranged in groups, while purposive sampling technique is a non probability sampling technique where the researcher relies on their own judgment when choosing members of the population to participate in the study (Cohen, 2013). The rationale for choosing this sampling method was because the participants selected were identified members or personnel of the Nigerian Police Force.

Instruments

The instruments used in collecting data from the participants are structured questionnaires which were: Terrorism Cognition Inventory (TCI), Investigative competence scale for Police officers, Financial stress scale, and Aggressive behaviour questionnaire.

Perceived Terrorism Scale

Perceived terrorism is measured using the Terrorism Cognition Inventory (TCI) (Nwankwo et al., 2020), this instrument is divided into two dimensions, increasing terrorist activities (12-items), while the second dimension on reducing terrorist involvement contains the 15 items measuring perceived terrorism. Using a 5-point Likert scale anchored from 1 (strongly disagree) to 5 (strongly agree), participants will indicate how accurately each item described their thoughts toward terrorism based on their experiences. Item examples include, “Exposure to ‘leadership’ figures (community, religious, role models) promoting terrorism,” and, “Increasing community presence and engagement of local police.” Possible overall scores range 27–135. Higher scores indicate higher perceived terrorism. The TCI has high internal consistency ($\alpha = 0.85$), high test–retest reliability ($\alpha = 0.89$) and a convergent validity (0.83) (Leyva & Ruggiero, 2017).

Investigative Competence Scale for Police Officers

The scale was developed by Nascimento et al., (2019) with 18 items distributed in 2 dimensions corresponding to the proposed theoretical factors, namely: a) technical competence (e.g. ability of using weapons and ammunitions when necessary); and b) behavioural competence (e.g. ability to act with persistency and determination, demonstrating interest and commitment to work). The items were answered on a Likert scale, in terms of mastery (their own expertise), varying from 1 (I have no mastery of the competence – I have the competence) to 5 (I have complete mastery of the competence – excellence in the competence). The scale has norm value of $M = 4.44$ and $SD = 0.69$. The scale has Cronbach alpha of 0.83 and convergent validity of 0.71, for the overall scale. The subscales indicated 0.89 alpha level and convergent validity of 0.76 for Behavioural Competence Dimension, then 0.87 alpha level and convergent validity of 0.79, for Technical Competence Dimension (Oliveira et al., 2021).

Financial Stress Scale

The third instrument was Financial Stress Scale developed by Heo, Cho and Lee (2020). The scale contained 24 items designed to measure psychophysiological response to the perception of imbalance, uncertainty, and risk in the realm of financial resource management and decision making. The scale responses measure a 5-point Likert scale that ranged from 1=*Strongly Disagree* to 5=*Strongly Agree*. The Cronbach’s Alpha values for affective reaction, relational behaviour, and physiological responses were 0.95, 0.91, and 0.94, respectively. While in this study, the scale has Cronbach alpha of 0.84 for the overall scale, and the subscales: affective reaction= 0.64, relational behaviour= 0.72, and physiological responses= 0.92, with a convergent validity of 0.71 with the aggressive behaviour scale (Nguyen & Lee, 2022).

Aggressive behaviour Questionnaire by Buss & Perry (1992)

The instrument contained 31-items that assess aggression directed toward a human target. The scale has four dimensions: Physical aggression, verbal aggression, anger and hostility. All items were rated on bipolar 5-point Likert-type scales ranging from 1 (*extremely uncharacteristic of me*) to 5 (*extremely characteristic of me*). Internal consistency reliability was high for the total scale (Cronbach’s alpha 0.95, for the subscales: physical aggression (0.84), verbal aggression (0.78), anger (0.85) and hostility (0.71). The researcher reported Cronbach alpha reliability of 0.88 for the overall scale, while subscales 0.93 for physical aggression, 0.84 for verbal aggression and 0.81 for anger and 0.79 for hostility, with a convergent validity of 0.71 with the financial stress scale (Heo et al., 2020).

Procedure

The researcher, accompanied by five research assistants, visited the “Zone 13” Police Headquarters in Ukpo and the Police Area Command in Onitsha, Anambra State, with a research ethical approval as a researcher to conduct the study in the agency. After explaining the study's importance and obtaining informed consent, the researcher administered 380 questionnaires, of which 364 were fully completed and used for data analysis, to ensure ethical compliance and minimize bias, the researcher employed the following measures:

Informed Consent: Participants were informed of their right to freely choose whether to participate, ensuring voluntary involvement.

Openness: The nature and purpose of the study were explained to encourage honest and sincere responses.

Confidentiality: Participants were assured that their responses would remain confidential to promote comfort and reduce concerns about labelling.

Debriefing: After data collection, participants were thanked and reassured that the study was solely for research purposes.

Design and Statistics

The study adopted a predictive and correlation designs. Multiple regression statistics was employed using SPSS version 25 to analyze the collected data and testing the hypotheses at 0.05 level of significance.

Results

Table 2: Descriptive Performance

	N	Minimu m	Maximu m	Sum	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Age	364	24	52	33414	37.52	8.097	.444	.128	-.895	.255
Gender	---	---	---	---	---	---	---	---	---	---
Marital status	---	---	---	---	---	---	---	---	---	---
Educational Qualification	---	---	---	---	---	---	---	---	---	---
Religion	---	---	---	---	---	---	---	---	---	---
Rank	---	---	---	---	---	---	---	---	---	---
Behavioural competence	364	21	38	2703	29.70	4.471	-.012	.128	-.006	.255
Technical competence	364	21	38	2688	29.54	4.410	.024	.128	-.222	.255
Increasing terrorist activities	364	18	52	3430	37.69	11.319	-.403	.128	-1.189	.255
Reducing terrorist involvement	364	20	64	3697	40.63	12.094	.155	.128	-.434	.255
Affective reaction	364	23	39	2741	30.12	4.487	.212	.128	-.525	.255
Interpersonal behaviour	364	25	36	2737	30.08	3.327	.353	.128	-.965	.255
Physiological responses	364	21	39	2735	30.05	5.780	-.035	.128	-1.298	.255
Aggressive Behaviour	364	93	118	9808	107.78	6.863	-.515	.128	-.117	.255
Valid N (listwise)	364									

SOURCE: Researcher's Primary data

From the table 2 above, the skewness for aggressive behaviour was negative (-0.515) indicating negative impacts of aggressive behaviour on the Police officers. The kurtosis was also negative (-0.117), indicating non-noticeable outlier (general negative impacts) of aggressive behaviour on Nigerian Police officers. With the standard deviation of 6.683, the participants vary appreciably among themselves in their aggressive behaviour experience. The mean was 107.78 of 118 indicating very high above average aggressive behaviour experience among the police officers. The skewness was negative for behavioural competence (-0.012) indicating behavioural competence. Kurtosis was also negative for behavioural competence (-0.006) indicating non-outlier (general behavioural competence). The mean was 29.70 of 38 indicating very high above average behavioural competence among the participants. The skewness was negative for increasing terrorist activities perception (-0.403) indicating perception of increase in terrorist activities. Kurtosis was also negative for increasing terrorist activities (-1.189) indicating non-outlier (perception of increase in terrorist activities). The mean was 37.69 of 52 indicating very high above average perception of increase in terrorist activities among the participants. The SD was 11.31 indicating high variations among the participants on the perception of increase in terrorist activities. The skewness was negative for physiological response of financial stress (-0.035) indicating physiological response of financial stress. Kurtosis was also negative for physiological response (-1.298) indicating non-outlier (physiological response in financial stress). The mean was 30.05 of 39 indicating very high above average physiological response of financial stress among the participants. The SD was 5.78 indicating that the participants were close in their physiological responses of financial stress.

Table 3: Zero Order Matrix Correlational Co-Efficient Statistics of perceived terrorism, investigative competence, financial stress and aggressive behaviour of Nigerian Police officers

Correlations							
	1	2	3	4	5	6	7 8
1. Increasing terrorist activities	1						
2. Reducing terrorist involvement	.008	1					
3. Behavioural competence	.582**	.134**	1				
4. Technical competence	-.787**	.343**	-.324**	1			
5. Affective reaction	-.123	.161	-.135	.255*	1		
6. Interpersonal behaviour	.180	.213*	.774**	-.053	-.536**	1	
7. Physiological responses	.342**	-.694**	.154	-.627**	-.328**	.104	1
8. Aggressive Behaviour	-.088	.197*	.292**	.435**	.526**	-.001	.510** 1

SOURCE: Researcher's Primary data

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

Correlation is significant at the 0.05 level (2-tailed).

The results in Table 3 indicated that there is positive significant relationship between reducing terrorist involvement = ($r(364), 0.197, p < 0.05$). The results also indicated that there is positive significant relationship between behavioural competence dimension of investigative competence at ($r(364), 0.292, p < 0.05$), technical competence dimension of investigative competence at ($r(364), 0.435, p < 0.05$) and police aggressive behaviour. Affective reaction dimension of financial stress ($r(364), 0.526, p < 0.05$), showed a positive significance relationship with police aggressive behaviour. Also, physiological responses ($r(364), 0.510, p < 0.05$) indicated a positive significant relationship with police aggressive behaviour.

Table 4: Hierarchical Linear Regression Statistics of Perceived terrorism dimensions, investigative competence dimensions and financial stress dimensions on police aggressive behaviour.

Sources	R	R ²	Adj. R ²	Std. E.E	F	Df	β	T	Sig.
Model 1	0.217	0.047	0.025	6.641	2.173	2			
Increasing terr. Activities							0.090	-0.865	0.389
Reducing terr. Involvement							0.198	1.904	0.301
Model 2	0.680	0.463	0.438	5.044	18.516	4			
Increasing terr. Activities							-0.204	-2.134	0.003
Reducing terr. Involvement							0.352	3.493	0.036
Behavioural Competence							-0.128	-1.545	0.001
Technical Competence							1.023	6.433	0.000
Model 3	0.891	0.794	0.776	3.180	45.668	7			
Increasing terr. Activities							-0.099	-0.637	0.526
Reducing terr. Involvement							-0.290	-2.850	0.006
Behavioural Competence							1.293	5.762	0.000
Technical Competence							0.554	5.040	0.000
Affective reaction							-0.007	-0.058	0.954
Interpersonal reaction							-0.850	-3.657	0.000
Physiological reaction							-0.443	-4.592	0.000

SOURCE: Researcher's Primary data; Terr = Terrorism

****P < 0.05**

The first model in the hierarchical regression presented the predictive values of the dimensions of perceived terrorism on police aggressive behaviour. The independent predictive value of increasing terrorist activities on police aggressive behaviour reported a non significant beta weight ($R^2 = 0.047, \beta = 0.090; p > 0.05$). Also, the independent predictive value of reducing terrorist involvement on police aggressive behaviour reported a non significant beta weight (R^2

= 0.047, $\beta = 0.198$; $p > 0.05$). The R square result showed that the perceived terrorism accounts for 4.7% variance in police aggressive behaviour.

The second model presented the predictive values of the dimensions of investigative competence on police aggressive behaviour. The predictive value of behavioural competence on police aggressive behaviour reported a negative significant beta weight ($R^2 = 0.463$, $\beta = -0.128$; $p < 0.05$). Also, the predictive value of technical competence on police aggressive behaviour reported a significant beta weight ($R^2 = 0.463$, $\beta = 1.023$; $p < 0.05$). The R square result showed that investigative competence accounts for 46.3% variance in police aggressive behaviour.

In the third model, financial stress dimensions were added. Affective reaction had a negative but non-significant beta weight on police aggressive behaviour ($R^2 = 0.794$, $\beta = -0.007$; $p > 0.05$), interpersonal reaction had a negative significant beta weight on police aggressive behaviour ($R^2 = 0.794$, $\beta = -0.850$; $p < 0.05$), physiological reaction had a negative significant beta weight on police aggressive behaviour ($R^2 = 0.794$, $\beta = -0.443$; $p < 0.05$) and the joint contributions of the perceived terrorism, investigative competence and financial stress had a negative significant beta weight on police aggressive behaviour ($R^2 = 0.794$, $\beta = -0.142$; $p < 0.05$), and the R square result on police aggressive behaviour increased to 79.4%.

Discussion of Findings

The first hypothesis, which posited that perceived terrorism (both increasing terrorist activities and reducing terrorism involvement) would not significantly predict aggressiveness among police officers in Anambra State, Nigeria, was accepted. The study found no significant relationship between perceived terrorism and police aggression. This suggests that, despite the global context of rising terrorism, police officers in Anambra State may not perceive terrorism as an immediate threat to their daily responsibilities. The findings are consistent with studies such as Jones and Johnstone (2021), who found little impact of perceived terrorism on police behaviour in Kenya, suggesting that other factors like community relations and organizational culture may be more influential. Similarly, studies by O'Brien et al. (2014) and Okeke and Nnamani (2017) in the UK and Nigeria, respectively, highlighted that while terrorism awareness programs may enhance vigilance, they do not lead to increased aggressive behaviour. This could be because, in Anambra State, terrorism might not be a predominant concern for police officers, who may be more focused on handling localized crime issues, such as robbery, assault, or domestic disputes.

In contrast, studies by Smith and Patel (2022) in the United States and Khan and Ali (2015) in Pakistan found a strong link between perceived terrorism and increased aggression among law enforcement. These findings reflect the notion that heightened perceived threats can trigger defensive responses and aggression in officers, especially in areas more directly impacted by terrorism. The differences in findings may arise from contextual factors—while police in countries like the U.S. and Pakistan may be more directly involved in counter-terrorism efforts, officers in Anambra State may not perceive terrorism as central to their role, thus explaining the lack of significant aggression observed.

Several theoretical frameworks provide insight into this finding. Social identity theory suggests that police officers may not see terrorism as a direct threat to their professional identity, which is more focused on local criminal activities. According to routine activity theory, the absence

of terrorism-related crimes in their daily activities means that perceived terrorism does not influence their behaviours significantly. Moreover, cognitive dissonance theory implies that if officers do not view terrorism as a pressing concern, their actions will align with this belief, and aggression in response to terrorism would not occur.

The second hypothesis, which stated that investigative competence (both behavioural and technical) would not significantly predict aggressiveness among police officers in Anambra State, Nigeria, was rejected. The study found that investigative competence significantly predicted aggression, indicating that officers with higher investigative skills were more likely to exhibit aggressive behaviours. This could be because officers with advanced training may feel empowered by their skills, which can lead to overconfidence and the use of aggression to assert their authority. This finding is consistent with previous studies, such as Williams et al. (2015) and Obi and Nwankwo (2018), who reported that officers with higher investigative competencies often exhibited more assertive and sometimes aggressive behaviour. Advanced training might make officers feel more capable of handling high-stress situations, but this can sometimes lead to a more confrontational approach.

However, some studies, such as Eze and Okafor (2020), suggested that investigative competence might not necessarily lead to aggression if the training includes a strong emphasis on de-escalation, human rights, and conflict resolution. This may suggest that the type and scope of training play a significant role in determining whether increased competence leads to aggression or to more effective, non-aggressive policing.

The competence-aggression theory helps explain this result, positing that higher competence can sometimes lead to greater aggression due to overconfidence and a desire to assert control. In addition, social learning theory suggests that officers with advanced competencies might imitate aggressive behaviours observed in peers, which reinforces such actions. Routine activity theory also suggests that more skilled officers, viewing themselves as capable guardians, might engage more proactively in aggressive actions, especially if they perceive threats or potential criminal activities.

The third hypothesis, which argued that financial stress (affective, interpersonal, and physiological) would not significantly predict aggressiveness among police officers in Anambra State, Nigeria, was partially confirmed. Only the interpersonal and physiological dimensions of financial stress were found to significantly predict aggression. This finding aligns with Adeola and Olabisi (2015) and Olawale and Balogun (2018), who observed that financial stress, particularly in the form of interpersonal conflicts and physiological stress reactions, contributes to heightened aggression among police officers. These forms of stress are often linked to frustration and irritability, which can manifest as aggression during interactions with the public. The study suggests that officers facing financial difficulties may experience emotional strain, leading to more aggressive behaviours in their work.

However, other studies, like Afolabi and Onifade (2017), contradicted this, finding no significant link between financial stress and aggression. This discrepancy may be due to differences in institutional support systems. Officers who have access to financial support or effective coping mechanisms may not exhibit aggression despite financial stress. The role of organizational and community support in mitigating the impact of financial stress is critical to understanding why some studies report no significant effect of financial strain on aggression.

The General Strain Theory and frustration-aggression theory offer insights into this relationship. Financial stress creates a sense of strain, which can result in aggressive behaviour as a coping mechanism. Furthermore, physiological stress responses, such as increased heart rate and elevated stress hormone levels, can lower the threshold for aggression. The findings suggest that chronic financial strain can lead to heightened emotional reactivity, resulting in more aggressive responses to stressors.

The fourth hypothesis, which proposed that perceived terrorism, investigative competence, and financial stress would not jointly predict aggression, was also rejected. The study found that these factors combined to significantly predict aggression. This result is consistent with Mensah and Agyeman (2018) and Adebayo and Abiodun (2017), who highlighted that the interaction of these stressors creates a high-stress environment that exacerbates aggression. Police officers experiencing high levels of perceived terrorism, financial stress, and varying degrees of investigative competence may be overwhelmed by these combined stressors, leading to more aggressive behaviour.

Conversely, Bello and Yusuf (2019) found that while financial stress and terrorism perception influenced aggression, investigative competence served as a mitigating factor, helping officers manage stress more effectively. This suggests that while financial stress and terrorism perception can amplify aggression, investigative competence can act as a buffer, enabling officers to cope with these stressors without resorting to aggression. The Job Demands-Resources (JD-R) Model further explains that while job demands (like perceived terrorism and financial stress) increase the likelihood of burnout and aggression, job resources (like investigative competence) can help reduce these outcomes by providing officers with the tools and strategies to manage stress effectively.

The findings suggested that while individual factors like financial stress and investigative competence can influence aggression, the combined effect of these stressors can create a volatile situation that exacerbates aggressive behaviour. However, the lack of significant impact from perceived terrorism suggests that, in Anambra State, police officers may prioritize more immediate local issues over global security threats, which could explain why terrorism does not significantly affect their behaviour.

Conclusion

This study offers valuable insights into the factors influencing aggressiveness among police officers in Anambra State, Nigeria, by examining the complex interactions between perceived terrorism, investigative competence, and financial stress. The findings highlight the critical impact of perceived terrorism in exacerbating stress and aggression, highlighting the urgent need for targeted communication strategies and community engagement efforts to reduce these stressors. Additionally, the study reveals that investigative competence significantly shapes officers' ability to manage stress and their behavioural responses, making continuous, localized training programs essential. Financial stress is also identified as a major contributor to psychological distress and compromised job performance, emphasizing the necessity for financial wellness initiatives and fair compensation structures within the police force. Through its rigorous methodology, including survey research and regression analysis, this study not only provides empirically validated insights but also establishes a robust framework for future

research on police behaviour in high-pressure environments. Ultimately, the findings advocate for a multifaceted approach to addressing the unique challenges faced by police officers in Anambra State, promoting officer well-being, improving community relations, and enhancing public safety.

Recommendations

Based on the findings from the study on aggressiveness among police officers in Anambra State, Nigeria, several recommendations are proposed to address the identified issues and promote positive outcomes:

1. Efforts should focus on improving perceptions of security and terrorism management strategies among law enforcement officers. This can be achieved through specialized training programs that enhance situational awareness, crisis management skills, and effective communication during security threats. Additionally, fostering partnerships with local communities and leveraging community policing approaches can enhance mutual trust and cooperation, thereby reducing perceived threats and mitigating stressors that contribute to aggressive behaviour.
2. Law enforcement agencies should prioritize ongoing training and professional development initiatives tailored to enhance investigative competence. By equipping officers with advanced investigative techniques, forensic skills, and technological capabilities, agencies can improve operational effectiveness and confidence in handling complex cases. Strengthening internal support systems and mentoring programs can further bolster officers' resilience and decision-making abilities under pressure.
3. Recognizing the impact of financial stress on police behaviour, agencies should implement supportive measures to alleviate economic pressures faced by officers. This includes advocating for competitive compensation packages, financial planning resources, and access to affordable housing and healthcare benefits. Creating a supportive work environment that prioritizes employee well-being and work-life balance can mitigate stress-related issues and promote long-term retention within the force.

Limitations of the Study

While this study on aggressiveness among police officers in Anambra State, Nigeria has provided valuable insights, it is important to acknowledge several limitations that may impact the interpretation and generalizability of the findings:

1. The findings of this study may be specific to the context of Anambra State and may not be readily generalizable to other geographical locations or cultural contexts within Nigeria or beyond. Variations in socio-economic conditions, security threats, and institutional practices across regions could limit the external validity of the findings beyond Anambra State.
2. The study did not comprehensively account for all potential confounding variables that could influence the relationships between predictor variables and police aggressive behaviour. Factors such as organizational culture, leadership styles within law

enforcement agencies, community dynamics, and individual officer characteristics were not fully controlled for in the analysis, which could have impacted the study's outcomes.

Acknowledging these limitations is crucial for interpreting the findings accurately and for guiding future research efforts aimed at enhancing law enforcement practices and mitigating police aggression effectively. Future studies should strive to employ rigorous research designs, integrate diverse methodological approaches, and incorporate a broader range of contextual and individual factors to deepen our understanding of police behaviour in diverse settings.

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