

IS CUSTOMER INCIVILITY A THREAT TO EMPLOYEE WELLBEING?

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Abstract: *Service organisations have become the focal points for the rising epidemic of customer incivility. Organisational policies requiring employees to make customers happy, even in situations where customers are indulged in uncivil behaviours, have exerted a negative impact on the employees' outcomes. The research has reflected that it hinders the growth of frontline employees, which leads to employee turnover. Employee turnover continues to be one of the significant challenges faced by present-day organisations. Customer incivility is regarded as one of the phenomena impacting employees' intention to stay with the organisation. Applying the conservation of resources theory, the present study develops a research model that examines the relationship between customer incivility, employees' psychological wellbeing and turnover intentions of the employees. The paper empirically studies employees working in banking sector as they interact with customers on a daily basis. The aim of the paper is to help managers develop effective strategies for employees to deal with uncivil behaviour of customers and reduce employee turnover.*

Keywords: *Incivility, Customer Incivility, Wellbeing, Psychological Wellbeing*

INTRODUCTION

In today's knowledge-focused economy, attracting and retaining frontline employees is crucial for a firm to operate in a competitive work environment (Raza et al., 2021). Frontline employees in the service industries are the backbone for the firm's survival and are trained to offer services to the customers with a smile and to treat the customer as a king (Rafaeli et al., 2012). Such ideologies make things difficult for those who are in direct contact with the customers, especially the frontline employees. The behaviour and attitude of both the employees and customers have a direct impact on communication and service quality (Rod et al., 2016). When the service provider and the customer indulge in face to face interaction, they need to behave in a civil way. Civility, as defined by Carter (1998), is the sum of many sacrifices we need to make for the sake of living together. But the research portrays that 98% of employees have reported experiencing uncivil behaviours at the workplace (Porath & Pearson, 2013).

Workplace incivility is relatively a new concept in the area of negative organisational behaviours and has grabbed the attention of the researchers and practitioners within the service sector because of the magnitude and the frequency of its impact (Bunk & Magley, 2013). Workplace incivility is the 'low-intensity, disrespectful or rude deviant workplace behaviour with ambiguous intent to harm the target and is in

violation of workplace norms for mutual respect' (Andersson & Pearson, 1999). Incivility can cost millions to corporations through the loss of employees, hampering their productivity and performance (Pearson & Porath, 2005), a negative mark on the reputation of the organisations, and it takes a heavy toll on the wellbeing of the employees, causing anxiety and depression (Cortina et al., 2001). Workplace incivility stems not only from the co-workers and supervisors but also from the customers. The uncivil behaviours from the customers are experienced more frequently than from the co-workers (Sliter et al., 2012). Employee's attitudes and behaviours are greatly impacted by customers (Grandey et al., 2004).

The daily interactions with customers could be a source of employee satisfaction on one hand and on the other, it could be a stressor, and there could be two possible reasons behind it. Firstly, staff are subjected to customer mistreatment ranging from less severe but more frequent to more severe but less frequent, such as disrespecting employees and verbal or physical aggression (Grandey et al., 2007; Sommovigo et al., 2019). Secondly, employees in the service sector are expected to 'serve with a smile' and behave courteously and politely with the customers. Customer incivility has become ubiquitous in the service organisations, and organisations like banks, railways, airlines, etc., have reported increase in the customer misbehaviour (Nzengue, 2012). For instance, 'a passenger onboard abused the flight attendant' (Pochin, 2018), 'a customer yelled at an employee at a coffee shop'

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(Mirror, 2018). Frontline employees are prone to uncivil behaviours of the customers due to increased customer demands and complexity in service role and become the punching bags of the dissatisfied and angry customers (Silter et al., 2012; Wilson & Holmvall, 2013). According to the research done by Porath (2016), 80% lost work time worrying about the incident, 63% lost work time worrying about the offender and 12% reported that they left their job because of the uncivil treatment.

From considering employees merely as a commodity to looking upon them as a resource, an asset and an opportunity, organisations have witnessed all these transformations and are now working on creating a positive work environment where the employees flourish, accelerate and the wellbeing of the employees is well taken care of. The employee wellbeing has a far-reaching impact on employees' performance, productivity, commitment, turnover intention (Bevan, 2010; Bryson et al., 2017; Harter et al., 2002). Employees prefer to work with the organisations that align with their personal belief system and show an authentic concern for their wellbeing.

Coronavirus disease 2019 (COVID-19) pandemic has drastically impacted every nook and corner of the world. The society, businesses and individuals have been largely affected during these challenging times, but the impact has been more devastating for the service employees. Customer mistreatment was a challenging issue faced by frontline staff during the COVID-19 pandemic (Ahmed et al., 2021). Social distancing, temperature checks, screen and dividers, QR code-enabled services, restrict the frontline employees from effectively communicating with the customers, thereby making them more susceptible to customer complaints and mistreatment.

To date, research on incivility has primarily focused on the nature and effects of incivility stemming from those inside the organisations, such as co-workers and supervisors (Lata & Chaudhary, 2020). However, for the service employees, treatment from the customers may also have serious implications. Customer incivility can have an adverse impact on employees' performance, wellbeing, their intention to stay with an organisation and can offset employee engagement. Previous research has stressed the impact of customer incivility on employee's performance (Cheng et al., 2020) and employee wellbeing (Witt et al., 2004). The negative experiences faced due to uncivil behaviour of the customers also increase deviant behaviours (Cho et al., 2016). Also, the past research has mostly been conducted in the hospitality sector (Chung et al., 2021; Kim & Qu, 2018; Han et al., 2015). The research studying the impact of customer incivility on employees' intention to quit is still at a very nascent stage. The present article contributes

by shedding light on the need of the hour to understand the hindrances posed by the customer incivility on the wellbeing of employees working in the banking sector and its impact on employees' intention to quit.

LITERATURE REVIEW

Customer Incivility

Showing polite manners, courteous behavior and conversational etiquettes are the acts of civility. The act of putting fellow man and community first is civility (Carter, 1998). The term 'workplace incivility' is more commonly used than incivility and is defined as low-intensity deviant behaviour with ambiguous intent to harm the target, in violation of workplace norms for mutual respect (Andersson & Pearson, 1999). Incivility represents a milder form of aggressive behaviour with low intensity and is different from violence, bullying or social undermining (Kang & Gong, 2019; Welbourne & Sariol, 2017).

Most of the studies in the past have focused upon workplace from the stand point of employee-to-employee interactions (Cortina et al., 2001; Lata & Choudhary, 2020), but the most recent attention has been drawn towards incivility springing from customers (Kern & Grandey, 2009; Adams & Webster, 2013; Han et al., 2016). Kern and Grandey (2009) made the first attempt to encompass customer incivility and its negative impact on employees. Customer incivility behaviours have been categorised differently by various scholars. Customers who deliberately act in an abusive manner are termed as 'jay customers' and are categorised as thieves, vandals, rule breakers, belligerents and family feuders (Chung et al., 2021). Deviant customer behaviour is categorised as grungy, inconsiderate, rule-breaking, crude, violent, physical and verbal abuse (Boo et al., 2013). Verbal abuse with negative emotions without indulging in any form of physical abuse is the most common form of customer incivility encountered by employees on a daily basis (Chung et al., 2021).

Customer incivility is conceptualised as discourteous behaviour by someone in a customer role. When an employee is treated in an uncivil manner by a customer, being rude, disrespectful, or insulting, is referred to as customer incivility. Customer incivility is less severe and involves no misuse of power as in case of workplace aggression or customer mistreatment (Ferris et al., 2016; Wang et al., 2011) and is usually unintentional and ambiguous in nature. Customers may not have an explicit intention to harm frontline employees (Kim & Qu, 2019; Silter et al., 2012) and sometimes indulge in uncivil actions without sufficient forethought and intention to cause harm to the employees serving them, but this does not mean that

no harm is done. Employees dealing with the rude and disrespectful customers categorise it as a daily hassle (Cho et al., 2016). One uncivil incident can be overlooked, but facing such uncivil behaviours repeatedly and frequently could have detrimental effects. The accumulation of negative experiences related to customer incivility is perceived to be stressful (Han et al., 2016). The ripple effect of rude customers cannot be ignored. Due to its low intensity and ambiguous nature, customer incivility may not have major repercussions (Andersson & Pearson, 1999). However, as more unpleasant customer encounters mount, frontline

employees may view each event as being more intense due to rudeness and may become less active in the provision of services (Cheng et al., 2020). It could be extremely noxious to organisations and the individuals (Wen, 2018). Employees who are at the receiving end of incivility from customers are worst affected. As stated by Porath and Pearson (2013), customer incivility negatively affects the performance and commitment of employees, increases stress levels and takes a heavy toll on organisations in terms of increased turnover intentions. Table 1, summarises the key findings of the existing customer incivility literature.

Table 1: Summary of the Key Findings of Customer Incivility Literature

Author	Outcome	Key Findings
Silter et al., 2010	Emotional exhaustion, customer service quality.	Customer incivility has a positive relationship with emotional exhaustion and negatively relates to customer service quality. Emotional labour mediates the relationship between customer incivility and emotional exhaustion and customer service quality.
Silter et al., 2012	Sales performance, absenteeism, tardiness	Customer incivility has a negative impact on sales performance and positively related to absenteeism and tardiness. Co-worker incivility enhances the relationship between the dependent and independent variables.
Van et al., 2010	Employee incivility	Customer incivility leads the employees to retaliate uncivility towards customers.
Krern and Grandey (2009)	Emotional exhaustion	Customer incivility is positively associated with emotional exhaustion. Stress mediates the relationship between customer incivility and emotional exhaustion.
Arnold and Walsh (2015)	Employee wellbeing	Transformational leaders moderate the relationship between the customer incivility and employees' psychological wellbeing (PWB).
Cheng et al., 2020	In role performance, pro-active customer service performance	Customer incivility influences extra role performance than in role performance.
Walker et al., 2014	Employee incivility	Customer incivility generates employee incivility.
Wilson and Homvall (2013)	Job satisfaction, turnover intention, psychological and job specific strain	Customer incivility is negatively linked with job satisfaction and positively associated with turnover intention and psychological and job specific strain.
Adams and Webster (2013)	Co-worker incivility and distress	Customer incivility is positively related with surface acting and distress. Surface acting partially mediates the relationships between customer incivility and co-worker incivility and distress.
Hur et al. (2015)	Service acting, Customer orientation	Customer incivility is positively related to service employee's use of surface acting and further leads to emotional exhaustion and customer orientation.
Han et al. (2016)	Frontline service employee burnout Turnover intention	Customer incivility has a positive and significant relationship with employee burnout and employee's turnover intention.
Raza et al. (2021)	Job anxiety and turnover intention.	The study confirms that job anxiety mediates the relationship between perceived consumer aggression and their intent to quit; perceived organisational support reduces the positive relationship between their perceived consumer aggression and their job anxiety; and their felt obligation reduces the positive relationship between their job anxiety and their intent to quit.
Bamfo et al. (2018)	Employee turnover intentions Job satisfaction	The study confirms the negative relationship between abusive customer behavior and job satisfaction and confirms the negative and significant relationship between job satisfaction and employee's turnover intention.

Employee Wellbeing

The term 'wellbeing' and 'wellness' have been used interchangeably but some notable differences have been pointed out by online dictionaries. Wellbeing is a broader term that encompasses wellness. Wellness means a state of being healthy and wellbeing means satisfactory state of existence characterised by health, happiness and prosperity. Employees experience better sense of wellbeing when more wellness opportunities are provided to them in the workplace. The term employee wellbeing is the subset of the broader term 'wellbeing' (Kahneman et al., 1999; Quick & Tetrick, 2010).

Different definitions of employee wellbeing have been propounded by various researchers and they have arrived at a dissimilar perspective. Employee wellbeing is defined as the quality of work life (Van laar et al., 2007; Sirgy et al., 2001). Overall wellbeing is expressed in terms of PWB (Wright & Cropanzano, 2007). Scholars have conceptualised employee PWB, a multi-dimensional phenomenon, in a variety of ways. According to Ryff (1995), it is a picture of wellness, which is conceptualised as progressions of ongoing growth over the course of a person's life and proposed a six-dimensional model of PWB: self-acceptance, personal growth, purpose in life, environmental mastery, positive relations with others and autonomy. According to Panaccio and Vandenberghe (2009), PWB is characterised by the coexistence of job and life satisfaction, the presence of positive affect and the lack of negative affect. To sum up, Ryan and Deci (2001), stated two philosophical perspectives surrounding wellbeing: hedonism (happiness oriented) and eudaimonism (realizing human potential power). Eudaimonism and hedonism both describe wellness as a person's subjective feeling of happiness or self-realisation (Zheng et al., 2015). Hedonism and eudaimonism are the philosophical foundations of subjective and PWB, respectively. Subjective wellbeing is a person's overall evaluation of their life based on their personal criteria (Diener, 1984, 2000) and PWB stresses the good state of psychological functions. The three major components of subjective wellbeing are high levels of positive affect, low levels of negative affect and one's satisfaction with their life (Diener et al., 1999).

Employee wellness is described by Warr (1999) as both general wellbeing and job-specific wellbeing. The three aspects of pleasure-disparagement, anxiety-discomfort and enthusiasm-depression are used to study employee wellbeing in the context of work-related wellness (Warr, 2002). Employee wellbeing being a multi-dimensional construct is measured along positive and negative constructs: job satisfaction, work engagement, burnout, work-life balance, purpose in life, PWB, subjective wellbeing, workplace wellbeing (Wu & Griffin, 2012; Hakanen & Shaufeli, 2008;

Khatri & Gupta, 2019; Pradhan & Hati, 2019; Page & Vella Brodrick, 2009).

The welfare of employees is a major concern for both individuals and corporations. The best interests of the companies are served by increased employee wellbeing, which raises workers' output, performance and reduces intentions to leave the company (Wright & Cropanzano, 2007; Bevan, 2010; Bryson et al., 2017). Additionally, employee wellbeing improves their commitment and engagement (Harter et al., 2002; Sivapragassam & Raya, 2017), as well as how they handle stress (Folkman, 1997). Enhancing employee wellbeing is the need of the hour as it offers numerous benefits to both the organisations and the employees.

Customer Incivility and Employee Wellbeing

Our study is theoretically grounded in the cognitive appraisal theory propounded by Lazarus and Folkman in 1984. Cognitive appraisal is a process through which a person evaluates whether a particular encounter with his environment is relevant to his or her own wellbeing, if so, in what ways (Folkman et al., 1986). The evaluation process involves primary and secondary appraisals. Primary appraisal is to classify if the stressor or the situation is threatening or not and secondary appraisal is to determine whether one has the necessary resources to cope with the threatening situation. Primary and secondary appraisals aid an individual in labeling an event as irrelevant, threatening or challenging. The theory elucidates that the negative impacts of customer incivility rests upon how an individual perceives an event. Employees comprehend whether uncivil behaviour of customers is a threat and then interpret the resources to cope with it.

The conservation of resources (COR) theory developed by Hobfoll in 1989 is used as the basis to term customer incivility as a stressor. The COR theory states that lack of resources can lead to work stress and potential burnout (Hobfoll & Freedy, 2018). Customer incivility may result in depletion of assets, thus leading to emotional exhaustion (Han et al., 2016). Individuals feel stressed, upset, rejected and threatened to work in an environment where they have to face customer incivility (Liu et al., 2016). Customer incivility experienced on daily basis can negatively impact employees' wellbeing (Lazarus & Folkman, 1984).

Previous research suggests that customer incivility is associated with turnover intentions, psychological strain, job satisfaction (Wilson & Holmval, 2013) and emotional exhaustion (Kern & Grandey, 2009). Customer incivility also negatively impacts performance quality (Silter et al., 2010). The uncivil behaviours of customer could lead employees

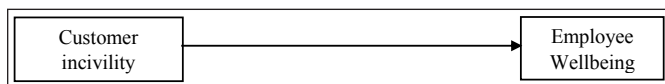
to act uncivil towards the customers (Van et al., 2010) and produce counter productive work behaviours (Zaki, 2020). Arnold and Walsh (2010) argued that transformational leadership would buffer employees from the decreased wellbeing caused by the experiences of customer incivility. The uncivil behaviours of the customers affect the employee wellbeing by increasing demands, depression and anxiety (Baranik et al., 2017). Research showing the impact of customer incivility on employee wellbeing is still in dearth. The present article aims at studying the impact of customer incivility on employee wellbeing.

Hypothesis 1: Customer incivility significantly influences employee wellbeing.

RESEARCH OBJECTIVES

- To study the extent of customer incivility in banking sector.
- To analyze the influence of customer incivility on wellbeing of the employees.

RESEARCH MODEL



METHODOLOGY

Research Design and Sampling

A questionnaire-based survey was designed and distributed among the frontline employees of both public and private sector banks. The survey was conducted in two phases. Phase 1 constitutes the qualitative surveys. Based on focused group interviews of 10 employees, it is concluded that some customers engage in rude behaviour, which frustrates staff members. The phase 2 adopted a quantitative approach. The data was collected from a target population of frontline employees working in public and private banks of the union territory of Jammu and Kashmir using simple random sampling. A structured questionnaire was used to collect data from the participants of three public sector banks: State Bank of India, Punjab National Bank, Jammu and Kashmir bank and three private sector banks: HDFC, ICICI and AXIS bank. While distributing the questionnaires, the research objectives were well explained to all the respondents. All the participants were informed that their responses to the questionnaire would be kept confidential, and they would be used for research purposes only. A total of 200 surveys were distributed, out of which 165 were returned as completed with a response rate of 82.5%.

Measures

This study measures three constructs including: customer incivility, PWB and intention to quit. We measured customer incivility by six items adopted from the studies of (Cho et al., 2016). Employee wellbeing was measured using six items of PWB scale from the study of (Zheng et al., 2015). Responses to all the items in questionnaire were measured along 5-point Likert scale (from 5 = strongly agree to 1 = strongly disagree).

Analysis

The demographic characteristics of the sample are reflected in Table 2. Out of 165 participants, 40% were female employees, while 60% were male employees. Around 46.7% belonged to the age group of 20-30 years and 44.8% fall into the age group of 30-40 years. A total of 50.9% were postgraduates, which is slightly higher than the 47.3% those who were graduates, and only 1.8% were into the category of others. Also, 32.7% respondents reported that they had a work experience of 5-10 years in the present bank, while 30.3% had a work experience of 1-5 years, 20.6% had an experience of more than 10 years and only 16.4% had less than one year. Further, 33.3% reported an annual income in the range of Rs 5-10 lakhs pa, 41.8% had an income of up to Rs 5 lakhs pa, 18.8% of the respondents were in the income range of Rs 10-15 lakhs pa and only 6.1% had an income of more than Rs 15 lakhs pa.

Table 2: Demographic Characteristics

Characteristics		Percentage
Gender	Male	60
	Female	40
Age	20-30 years	46.7
	30-40 years	44.8
	40-50 years	5.5
	50 years and above	3
Qualification	Graduate	47.3
	Post graduate	50.9
	Others	1.8
Working experience	Less than 1 year	16.4
	1-5 years	30.3
	5-10 years	32.7
	More than 10 years	20.6
Income	Up to Rs 5 lakhs pa	41.8
	Rs 5-10 lakhs pa	33.3
	Rs 10-15 lakhs pa	18.8
	More than Rs 15 lakhs pa	6.1

RESULTS

Assessment of Reliability and Validity

The collected data from the finalised survey were screened to ensure only the valid respondents were subjects for the data analysis, as well as to assess any violations of the analysis. To confirm the hypothesis presented in the study, Statistical Package for the Social Sciences 21.0 for Windows was used for the analysis. To confirm the reliability and the validity of the survey's constructs, a reliability test was performed using the composite reliability and Cronbach alpha to

assess the internal consistency. Even though the reliability values above 0.70 are considered adequate, the minimum of standards is above 0.80, which is recommended by Clark and Watson and Nunnally (1995). The Cronbach's alpha of the variables in this study ranged from 0.790 to 0.893 (Customer Incivility, 0.893; PWB, 0.790). Average variance expected (AVE) was used to assess the convergent validity. According to Hair et al. (2014) the value of good AVE is 0.5 or higher. The results of the analysis indicated that the Kaiser–Meyer–Olkin (KMO) measure of sampling adequacy was 76.7%, which was above the criterion of 0.60 (Nunnally, 1967). Table 3 summaries the results of the analysis:

Table 3: Mean, Standard Deviation, AVE, Composite Reliability and Cronbach Alpha

Factor	Mean	Standard Deviation	AVE	Composite Reliability	Cronbach Alpha
Customer incivility	3.24	1.02	0.65	0.917	0.893
Psychological wellbeing	4.02	0.65	0.57	0.887	0.790
Intention to Quit	2.89	1.30	0.87	0.930	0.893
KMO = 0.767; Bartlett = 1112.264; df = 91; Sig = 0.000					

The above table indicates that the total mean of customer incivility was 3.24, which shows that such behaviours were popular among respondents. In terms of PWB the total

means was 4.02. This may indicate that frontline employees in banks experience high employee wellbeing at their workplace.

Table 4: Path Coefficient, T-Statistics, Sig. Value

Path	Path Coefficient	T-Statistics	Sig.
Customer incivility → employee wellbeing	-0.073	-0.929	0.354

The details of the regression analysis outcome for the hypotheses in the study are summarised in the above Table 4. Customer incivility has a significant impact on employee wellbeing is stated by hypothesis 2, which is not supported by the results ($\beta = -0.073$, $t = -0.929$).

DISCUSSION

Based on the cognitive appraisal and COR theory, we proposed that customer incivility significantly impacts employee wellbeing. However, results of hypothesis 1 elaborating an insignificant relationship between customer incivility and employee wellbeing is not congruent with the previous studies of Arnold and Walsh (2010), stating a significant impact of customer incivility on employee wellbeing. The current study states the existence of customer incivility experienced by the frontline employees in both the public and private sector banks. There is no significant difference in the incivility experienced by the employees of public and private sector banks. The results send out the signals that customer incivility is customer specific not bank

specific. In both the qualitative survey and quantitative results it was reported that the frontline employees need to interact with the customers on daily basis and experience some form of uncivil and rude behaviours from the customers but it has no significant impact on PWB of employees as banks have appropriate wellbeing programmes in place which helps the employees to experience high level of employee wellbeing to do away with the negativity stemming from the uncivil and rude behaviour of the customers.

LIMITATION AND FUTURE RESEARCH DIRECTION

The major limitation of the study was accessing data from the banks for the study, as employees were not willing to part with information. Employees were also not willing to share their perception on turnover intention as they were fearing that management might use it against them. The present study has tried to study the impact of customer incivility on intention to quit and has considered only PWB as the dimension of employee wellbeing.

The present study is undertaken in the banking sector. Longitudinal study in different sectors can form the part of future researches. The other dimensions of employee wellbeing such as workplace wellbeing, life wellbeing, purpose in life could be taken into account.

IMPLICATIONS

The modern workplace demands a far better and more civil working environment. Our article presents an interesting insight for managers in handling customer incivility with strategical and tactical attention. The present article suggests that frontline employees in the banking are exposed to uncivil behaviors of the customers. It was found that customer incivility has no direct impact on employees' intention to quit but PWB does have a direct impact on intention to quit. Thus, the banking industry should aim at enhancing employee wellbeing programs to reduce the turnover intentions of the employees.

Interactions with the customers on a daily basis are an inevitable part and customers are increasingly becoming a source of incivility in the workplace. This affects the creativity of the employees and they may get frustrated. The fact is that rude, aggressive and bullying behaviour is affecting organisations and individuals big-time for decades. The affect is seen in decreased productivity, loss of top talent and loss of employee morale. Managers should consider the implications of uncivil behaviours of customers for both the frontline employees and the organisations. Therefore, the organisations must develop and adhere to the procedures and policies that support not only the customer, but also the employee. Organisations can take note of feedback from the employees on their interactions with the customer. Firms can mitigate the negative effects of incivility by implementing zero or low tolerance policies against incivility. Priority of the managers should be to train the employees to react appropriately to uncivil behaviours of the customers and preserve the wellbeing of the employees. 'Training staff at managerial levels can prove to be more cost effective than implementing wide-ranging organisational changes' (Nielsen et al., 2008).

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