



The Impact of Disproportionate Customer Expectations and Verbal Aggression on CWB for Frontline Service Employees: A Sequential Mediation Model

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The literature in employee-customer interactions proposes that stressful interactions result in negative behavior for service employees. Previous studies have focused on the impact of customer-related social stressors (CSS) on counterproductive work behavior (CWB). The study's primary purpose is to investigate the impact of disproportionate customer expectations on counterproductive work behavior for banks' front-line service employees. Moreover, the study also measures the mediating role of verbal aggression and emotional exhaustion in the relationship between disproportionate customer expectations and counterproductive work behavior. This study utilized the stress-strain outcome model (SSO). Data was collected from 304 employees and supervisors in the banking sector. To test the hypotheses, sequential multi-mediation analyses were performed (SPSS, MACRO PROCESS). Results revealed that verbal aggression and emotional exhaustion fully mediate the relationship between disproportionate customer expectations and CWB; thus, full mediation occurred. The current study is the first of its nature to empirically investigate the mediation role of verbal aggression and emotional exhaustion, along with the indirect relationship between disproportionate customer expectations and CWB.

Keywords: *disproportionate customer expectations; counterproductive work behavior; stress-strain-outcome model; emotional exhaustion; verbal aggression*

When they have to serve the customers directly, the service employees are among the most prominent sources of work-related stress (Song & Liu, 2010). The stress from customers directly impacts employees' performance (Kim et al., 2012; Grandey et al., 2017). According

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to the stress-strain outcome model (SSO), exposure to job stressors leads to job strain, and job strain directly impacts the employee's behavioral outcomes. Exposure to job stressors, for example, customer incivility, leads to job strain, emotional exhaustion, and job strain directly leads to counterproductive work behavior. According to the SSO model, stressors from customers are associated with emotional exhaustion (Strain), which results in counterproductive work behavior (CWB) (Koeske & Koeske, 1993). To understand the term customer-related social stressors (CSS), we explored the stressors identified by Dormann and Zapf (2004). This study will contribute to the research of Dormann and Zapf (2004). Different scholars have utilized this scale fully or partially to determine CSS's impact on job strain, leading to CWB (Karatepe et al., 2009). This study is the first of its nature to utilize the CSS scale partially by covering the dimension of "disproportionate customer expectations," and "verbal aggression" as these dimensions were assumed more relevant to add new insight to the body of knowledge.

In the case of service employee's conservation of resources (COR) theory (Hobfoll, 1989) can be employed to understand if experiencing CSS leads to emotional exhaustion. The conservation of resources (COR) theory states that the loss of resources is more prominent than the gain of resources (Hobfoll, 2001). According to Brotheridge and Grandey (2002), service employees may gain resources such as social skills by directly serving employees. However, there are some drawbacks while dealing with clients directly. Those customers who behave negatively when it comes to interaction with service employees risk their job resources (Grandey et al., 2004).

Front-line employees can also gain resources while serving rude customers these resources can be increased self-efficacy (Brotheridge & Grandey, 2002). CWB is the motivated behavior that can harm organizations and their individuals (Fox & Spector, 2002). Examples of CWB at the individual level include embarrassing others and behaving rudely at work (Bennett & Robinson, 2000). The negative emotional state will lead to adverse outcomes (Berkowitz, 1989). Stressors from customers may be considered the primary cause of emotional exhaustion and can lead to counterproductive work behavior (Fox & Spector, 2002). Workplace stressors lead to frustration, which results in CWB. Frustrating working conditions are predictors of CWB (Spector & Storms, 1987). This study determines the mediating process that links CSS and CWB with emotional exhaustion. It is assumed that the relationship between CWB and CSS is upfront, but the method underlying this relationship's not obvious. In this study, we adapted the SSO (Koeske & Koeske, 1993) to determine CSS's indirect process to CWB. According to the emotional exhaustion theory, emotional exhaustion closely resembles traditional and occupational stress reactions (e.g., fatigue, job-related depression) (Cropanzano et al., 2003) and could exert a direct influence on employees' job attitudes and behaviors (Banks et al., 2012). Thus, in the present study, it is reasonable to conceptualize emotional exhaustion as a type of strain that arises from CSS and predisposes to CWB.

Understanding and managing employees' inner emotions is an HRM issue because it leads to job performance goals. This paper's findings can contribute to the body of knowledge on emotional labor in the banking industry explicitly concerning job-stressor relationships and understanding its significance from an HRM perspective. The current study aims to utilize the SSO model to explore the indirect process from disproportionate customer expectations to CWB. Secondly, this study will determine the link between disproportionate customer expectations between verbal aggression, and emotional exhaustion. Thus, in this study, it is rational to conceptualize emotional exhaustion as a type of strain that arises from disproportionate customer expectations, and verbal aggression predisposes to CWB. This study will provide empirical support to the existing SSO model. This study will demonstrate

the SSO model's utility revealing the direct relationship between expectations of Customers and CWB.

Literature Review

According to the stress-strain outcome model (SSO), when employees are exposed to job stress, it leads to job strain and influences employees' behavioral outcomes. In the illustration of the SSO model, it is theoretically supposed that the CSS (i.e., stressor) is related to emotional exhaustion (i.e., strain), which, in turn, creates CWB (i.e., outcome). SSO model states that disproportionate customer expectations and verbal aggression are related to emotional exhaustion (EE), which leads to CWB (Koeske & Koeske, 1993). An eminent behavior is observed in employees in such conditions when their resources are depleted (Dormann & Zapf, 2004). According to the COR theory, the threat is linked to a reduction of resources. Previous studies investigated the COR theory and the relationship between customer incivility, emotional exhaustion, turnover intentions, and job satisfaction. It was concluded that emotional exhaustion is a potent mediator between customer incivility and turnover intentions (Alola et al., 2019).

A significant contribution to the field by Dormann and Zapf (2004) was the identification of four dimensions of CSS: i) disproportionate customer expectations, ii) customer verbal aggression, iii) disliked customers, and iv) ambiguous customer expectations. Disproportionate customer expectations are such situations in which the customer challenges the front-line service providers about his services. This creates a feeling of unfairness in employees. Such situations include when some customers always demand special treatment from the employees (Dormann & Zapf, 2004). Verbal aggression is the intention to hurt front-line employees. Customer demands that their problems, needs, and wants should be solved immediately. But when their demands are not fulfilled on the spot, they exhibit aggressive behavior. It is a state of emotional depletion that occurs due to stress and an increase in job demands. Emotional exhaustion is an important indicator of burnout (Cropanzano et al., 2003). The model of burnout includes "depersonalization," "diminished personal accomplishment," and "emotional exhaustion." Emotional exhaustion has a stronger relationship to outcome variables than other dimensions and is also a predecessor to other burnout dimensions. CWB is such behaviors that are harmful to the organization and the people of the organizations such as supervisors and co-workers, and customers (Banks et al., 2012).

Choi et al. (2014) surveyed front-line workers in the tourism industry and identified that out of four dimensions (Dormann & Zapf, 2004), three fully resulted in having a direct relationship with emotional exhaustion. The study of Karatepe (2010) also provided some additional support. The verbally hostile customers bring the employees to a state of burnout (Baron & Neuman, 1996). The greater the interactions with verbally aggressive customers greater are emotional exhaustion (Deery et al., 2006). According to Fisk et al. (2010), social psychology studies have discussed emotional exhaustion CWB. Customer incivility is the most prominent phenomenon in service organizations such as call centers (Grandey et al., 2004). Due to the severe impacts of verbal aggression on employees' researchers are inspired to determine the reasons for verbal aggression (Burnfield et al., 2004). According to Andersson and Pearson (1999), employees frequently subjected to customer mistreatment are more likely to engage in customers' retaliating behaviors (Torres et al., 2017). When mistreated by customers, service employees are more likely to adopt sabotage (Skarlicki et al., 2008). Burnout is considered to be composed of three elements (Freudenberger, 1974). According to Schaufeli and Bakker (2004), emotional exhaustion is defined as physical as well as emotional depletion. Depersonalization is the awareness of objectivity from work. Diminished personal accomplishment is defined as when an employee does not perform

effectively (Maslach & Leiter, 1997). A large number of studies depict that burnout can lead to CWB (Halbesleben & Bowler, 2005).

Burnout has been defined as a syndrome of depersonalization, emotional exhaustion, and a decreased sense of personal accomplishments (Maslach & Jackson, 1984; Leiter & Maslach, 1988). According to Eschleman et al. (2015), the worker's well-being can be undermined by a work stressors-demanding environment that requires a response from workers and can be associated with harmful behaviors, such as CWB. In the case of service workers and caring professionals' burnout is an important outcome due to the nature of job tasks (Singh, Goolsby, & Rhoads, 1994). When the employee is targeted with bad manners and in return, the employee must react politely, resulting in the depletion of resources (Brotheridge & Grandey, 2002). According to Diefendorff et al. (2019), greater customer incivility should co-occur with greater employee emotion regulation. Similarly, lower customer incivility should co-occur with high emotional regulation of employees.

According to Song and Liu (2010), the predictor of emotional exhaustion is CSS. The study by Hochschild (1979) discussed the components of CSS. Negative behaviors include ignoring clients and taking long breaks. Research by Liang and Hsieh (2007) suggested no direct relationship between EE and CWB. According to Grandey et al. (2004), call center agents must also face such customers as rudely. Call center agents must be friendly with the customers (Totterdell & Holman, 2003). The critical dimension of burnout is emotional exhaustion (Wright & Bonett, 1998) due to customers' verbal abuse. When employees are targeted for shouting and insulting, negative emotions occur, such as fear and anger and perceived mistreatment (Averill, 1983; Glomb, 2002; Sinclair et al., 2002). Verbal abuse from customers is related to exhaustion (Kanfer & Kantrowitz, 2002). CWB are behaviors in which an employee wilfully involves himself in bad acts. The typology of CWB categorizes behaviors according to their target towards the members of the organization or the organization itself (Robinson & Bennett, 1995). CWB is divided into five categories: abusing others, sabotage, production nonconformity, theft, and withdrawal. The behavioral and reasoning steps in response to stressors are called coping (Lazarus & Folkman, 1986; Spector et al., 2006). According to Brotheridge and Grandey (2002), stressors lead to job strains. The organization incurs social cost and economic costs only due to the CWB (Galperin & Burke, 2006). Front-line employees can be obedient as well as disobedient (Harris & Ogbonna, 2006).

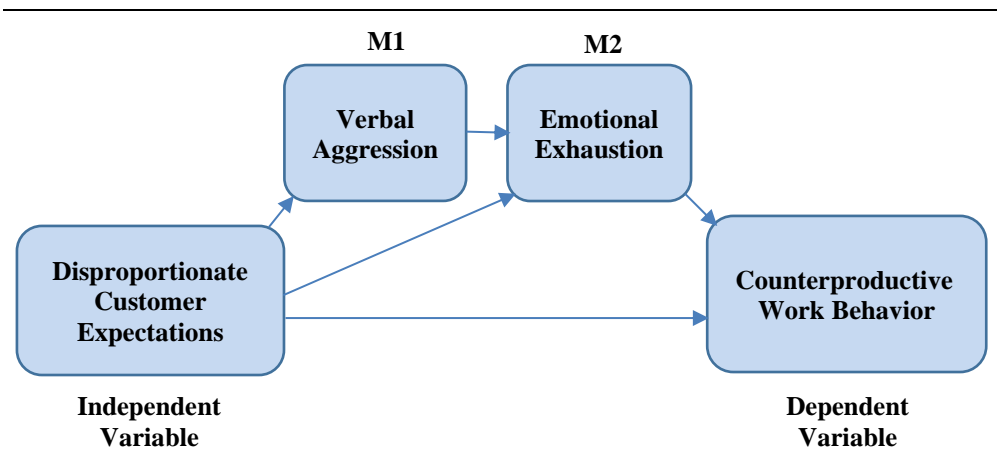
All the counterproductive acts cause harm to the organization and its members (Marcus & Schuler, 2004). These behaviors can range from severe to milder episodes of workplace coarseness. According to Cropanzano and Mitchell (2005), there is a linkage between EE and organizational and individual outcomes. EE leads to a strong cognitive or affective association. According to Bailey and Leland (2008), stressful jobs are such which require daily interactions. MacKinnon et al. (2007) supposed that there is already some support for the possibility of an indirect effect, for both direct results of CSS on emotional exhaustion and emotional exhaustion on CWB were significant. Besides this, when we controlled the impact of emotional exhaustion, we found that CSS was not significantly associated with CWB. As Baron and Kenny (1986) argued, full mediation exists if the effect of the independent variable on the dependent variable becomes void (when the mediator is added) (Zhang et al., 2016). In their study, Welbourne and Sariol (2017) depicted that exposure to incivility at work is associated with CWB.

Pindek et al. (2019) indicated that the degree of the stressor-strain relationship was greater at the between-person level than the within-person level. Further, when the stressor was calculated before the strain (within the same day), the relationship was somewhat greater than when the stressor and strain were measured simultaneously. In the case of rude and aggressive customers providing them with surprises can be useful. (Grandey et al., 2004; Boyd & Carol, 2002; Haris & Reynolds, 2003) considered verbal aggression when the customers

start to yell, make sarcastic comments, and start giving threats. Based on such findings (Grandey et al., 2007), those employees who interact with rude customers experience a high level of emotional exhaustion. Stress is related to employee frustration (Hunter & Penney, 2014); hence we hypothesized:

- H1: Disproportionate Customer Expectations are directly related to Emotional Exhaustion.
- H2: Disproportionate Customer Expectations are directly related to Verbal Aggression.
- H3: Verbal Aggression is directly related to Emotional Exhaustion.
- H4: Verbal aggression mediates the relation of Disproportionate Customer Expectations with emotional exhaustion.
- H5: Emotional Exhaustion is directly related to Counterproductive work behavior.
- H6: Disproportionate customer expectations are directly related to Counterproductive work behavior.
- H7: Verbal aggression and Emotional Exhaustion fully mediates the relationship between Disproportionate Customer Expectations and Counterproductive work behavior.

Figure 1
Theoretical Framework



Methodology

Sample and Data Collection Procedures

This study sampled the full-time front-line service employees working in the banks of Lahore. In this study, three separate questionnaires were distributed among the employees. T1 survey was given first, which measured disproportionate customer expectations and verbal aggression. The T2 survey was given one week after the T1 and measured emotional exhaustion. The T3 survey was filled out by the supervisor, which measured the CWB of the employees.

Population and Sample

Data were collected from different public and private banks of Lahore. The target population of this study was employees and supervisors of different public and private banks

of Lahore. Data was collected from 304 employees and supervisors of public and private banks of Lahore by convenience sampling. The survey method is used for data collection. Data was collected from the respondents through questionnaires. The instrument used was a questionnaire survey distributed among the employees and supervisors of the public and private banks of Lahore.

Measurement and Scales

Dormann and Zapf (2004) eight-item scale comprising eight items was used to measure *disproportionate customer expectations*. Sample items include “Some customers always demand special treatment.” Dormann and Zapf (2004) five-item scale was used to measure *verbal aggression*. For example, “Customers personally attack us verbally.”

In this study, Spector et al. (2010) ten-item scale was adopted to measure *counterproductive work Behavior*. Sample items include “Purposely wasted your employer’s materials/supplies.” Leiter’s and Maslach’s (1997) seven-item scale was used to measure *emotional exhaustion*. Sample items include “I feel Emotionally Drained by my Work.”

A five points Likert scale (1=strongly disagree to 5=strongly agree) was used to measure responses for all variables.

Analysis and Interpretation

After collection, the data were analyzed by using (SPSS, PROCESS MACRO) (version 22.0) software. Reliability, Correlation, and Moderated Mediation Model 6 of Hayes (2017) analysis was conducted.

Demographic Characteristics

The sample size (n=304) contains employees of public and private Banks of Lahore. Out of which, only about 31% of the sample includes females. About 52% of the participants aged 25-35, and about 43% aged between 15-25. About 7% have an intermediate and about 36% were graduates, and about 63 holds a master’s degree (Table 1).

Table 1
Demographic Characteristics

Variables	Category	Frequency	Percentage
Gender	Female “2”	95	31.3
	Male “1”	209	68.8
Age	15-25	115	43.2
	25-35	158	52.1
	35-45	20	34.6
	Above 45	11	20.3
Education	Intermediate	2	7
	Graduation	110	36.2
	Masters	192	63.2
	Total	304	100

Descriptive Statistics

Descriptive Statistical analysis helps to describe and summarize the data into a meaningful form. Table 2 shows the minimum and maximum range along with mean and standard deviations of the variables used in the study.

Table 2
Descriptive Analysis

Variables	Min	Max	Mean	Std. Deviation
Disproportionate Customer Expectations	2.0	4.8	3.55	0.56
Verbal Aggression	1.2	5.0	3.39	0.61
Emotional Exhaustion	1.8	5.0	3.32	0.68
Counterproductive work behavior	2.2	4.0	3.14	0.4

To check the internal consistency of the variable's reliability analysis is calculated. The results of the reliability analysis of the variables are interpreted based on the existing pre-defined significant value of Cronbach's alpha, and all scales were found reliable

Correlation Analysis

The correlation coefficient shows the relationship between two variables. Table 4 shows the results of the correlation matrix.

Table 4
Pearson Correlation Analysis (n = 304)

	DCA	VA	EE	CWB
Disproportionate Customer Expectations	1			
Verbal Aggression	.256**	1		
Emotional Exhaustion	.297**	.273**	1	
Counterproductive work behavior	.168**	.269**	.257**	1

Note: **. Correlation is significant at the 0.01 level (2-tailed).

Results of Hypotheses Statements

The results of the hypothesis statements are r given below in Table 5. The study results show that disproportionate customer expectations are directly related to emotional exhaustion and show 12% variance ($\beta = -.2957$, $t = 4.3635$, $p = 0.000$) and support our hypothesis 1. Therefore, more customer expectations lead to more emotionally exhausted employees.

Results show the relationship between disproportionate customer expectations and verbal aggression and explains 16% variance and ($\beta = -.2819$, $t = 4.602$, $p = 0.000$). A p -value of less than 0.05 indicates that disproportionate customer expectations are directly related to verbal aggression, supporting hypothesis 2. The greater the expectations of the customers greater will be verbal aggression.

The relationship between Verbal aggression and Emotional Exhaustion is significantly related ($\beta = -.2329$, $t = 3.7852$, $p = 0.002$) and supports our hypothesis 3; thus, more verbal aggression from customers leads to more emotionally exhausted employees.

Results also show that verbal aggression mediates the relation of disproportionate customer expectations with emotional exhaustion, thus supporting hypothesis 4.

The relationship between emotional exhaustion and counterproductive work behavior is significant, thus shows a variance of 11% and supports hypothesis 5. The direct effect of X on Y is not significant ($\beta = -.0442$, $t = 1.0556$, $p = 2.2920$), which rejects hypothesis 6.

Results also showed that verbal aggression and emotional exhaustion fully mediates the relationship between disproportionate customer expectations and counterproductive work behaviors. This result is persistent with the study of (Zhang et al., 2016). The direct effect of Disproportionate customer expectation on counterproductive work behavior was not significant, but in the presence of two mediators, the indirect impact of the independent variable and the dependent variable was significant; thus, full mediation occurred in this study.

Table 5
Results of Hypotheses Statements

Matrix

Model = 6

Y = CWB

X = DCA

M1 = VA

M2 = EE

Sample size

304

Outcome: VA

Model Summary

	R	R-sq	MSE	F	df1	df2	p
	.2560	.1655	.3582	21.1791	1.0000	302.0000	.0000

Model

	coeff	se	t	p	LLCI	ULCI
constant	2.3896	.2204	10.8431	.0000	2.0260	2.7532
DCA	.2819	.0613	4.6021	.0000	.1808	.3830

Outcome: EE

Model Summary

	R	R-sq	MSE	F	df1	df2	p
	.3598	.1294	.4097	22.3789	2.0000	301.0000	.0000

Model

	coeff	se	t	p	LLCI	ULCI
constant	1.4829	.2778	5.3382	.0000	1.0246	1.9413
VA	.2329	.0615	3.7852	.0002	.1314	.3345
DCA	.2957	.0678	4.3635	.0000	.1839	.4075

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Outcome: CWB

Model Summary

R	R-sq	MSE	F	df1	df2	p
.3354	.1125	.1468	12.6740	3.0000	300.0000	.0000

Model

	coeff	se	t	p	LLCI	ULCI
constant	2.1707	.1740	12.4748	.0000	1.8836	2.4578
VA	.1334	.0377	3.5365	.0005	.0711	.1956
EE	.1088	.0345	3.1525	.0018	.0518	.1657
DCA	.0442	.0418	1.0556	.2920	-.0249	.1132

***** TOTAL EFFECT MODEL *****

Outcome: CWB

Model Summary

R	R-sq	MSE	F	df1	df2	p
.1679	.0282	.1597	8.7607	1.0000	302.0000	.0033

Model

	coeff	se	t	p	LLCI	ULCI
constant	2.7112	.1472	18.4240	.0000	2.4684	2.9540
DCA	.1211	.0409	2.9598	.0033	.0536	.1885

***** TOTAL, DIRECT, AND INDIRECT EFFECTS *****

Total effect of X on Y

Effect	SE	t	p	LLCI	ULCI
.1211	.0409	2.9598	.0033	.0536	.1885

Direct effect of X on Y

Effect	SE	t	p	LLCI	ULCI
.0442	.0418	1.0556	.2920	-.0249	.1132

Direct effect of X on Y

Effect	SE	t	p	LLCI	ULCI
.0442	.0418	1.0556	.2920	-.0249	.1132

Discussions

This study contributes to the CSS literature by combining it with workplace deviance (i.e., CWB). To date, there has been little longitudinal research on CSSs' impacts on workplace deviance, which has hampered our understanding of the behavioral outcomes of workplace CSSs. Secondly, the current study provides empirical support to the SSO model, suggesting that job stressors lead to job strain, and job strain directly accounts for attitudinal and behavioral consequences. Thirdly, this study indicates that CSS indirectly leads to CWB and verbal aggression and emotional exhaustion are powerful mediators.

Practical Implications

The management of banks needs to understand that not all the customer sectors and not every customer is right for the organization. The management can shift the strategy from the

customer is always right to the alternative strategy, which is linked with reducing the number of rude and hostile customers or such customers who are wrong to the firm. Related support should be provided to such employees who are exposed to serious stress from customers daily. The emotional needs of the employees should be considered. For instance, organizations can design an employee assistance program (EAP) to offer psychological consultancy and assistance to emotionally exhausted employees.

With the supervisor's help and the co-worker's support, the organizations can effectively reduce stressors and strains. Training programs should be arranged by the management of banks that should focus on supervisors' and co-workers' positive impacts in reducing stress among employees. Such training programs should give employees a good understanding of the conditions in which they should ask for such support. Case studies can be beneficial in understanding the scenarios. To cope with stressful events, frequent breaks, and job rotation strategies should be considered for front-line service employees.

Limitations and Directions

The present study is not without limitations. First, sampling a specific population (employees from a Bank) represents a potential limitation. The generalization of our findings to other services (e.g., hospital nurses and waiters) is an issue that requires future investigation. Although the data was collected three times, there is still a need that causality among the variables should be interpreted with cautiousness.

Future research can be carried out to determine the moderating role of other variables such as political skill (Shahzadi et al., 2017), the big five personality traits, emotional intelligence, stress-coping strategies such as rumination and reflection, and social support from co-workers and supervisors, community (Qadeer et al., 2017) that may cause the mechanism of customer-related social stressors on employees.

Conclusion

This study investigated the role of customer-related social stressors such as disproportionate customer expectations and verbal aggression as job stressors which leads to job strain (emotional exhaustion) and negative outcomes. By applying the SSO framework, as expected, the current study results reveal that verbal aggression and emotional exhaustion mediated the relationship between CSSs and CWB.

The sequential mediation model was studied. Disproportionate customer expectations have no positive and significant relationship with counterproductive work behavior. Verbal aggression and emotional exhaustion mediate the relationship between disproportionate customer expectations and counterproductive work behavior. Overall, the two mediators were significantly correlated with the independent and the dependent variable showing full mediation.

Overall, this study gives important insights into if and how CSS accounts for CWB for front-line service employees. The research provides direct insight into the mediation of verbal aggression and emotional exhaustion in the CSS–CWB relationship. The current study also provides empirical support to the existing SSO model (Koeske & Koeske, 1993), which posits that job stressors lead to job strain, and job strain directly relates to attitudinal and behavioral outcomes. The present study demonstrates the SSO model's utility in uncovering the straightforward relationship between CSSs and CWB.

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