

You abuse but I will stay

The combined effects of job stress, customer abuse, and emotional intelligence on employee turnover

Job stress,
customer
abuse, and EI

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Abstract

Purpose – The purpose of this paper is to investigate the combined effects of customer aggression, job stress, and emotional intelligence (EI) on job satisfaction and organizational turnover among managers from a developing country, i.e. Pakistan.

Design/methodology/approach – Data are collected from 230 respondents working as bank managers in Pakistan by means of a cross-sectional survey. The collected data are analyzed by employing a structural equation modeling (SEM) technique.

Findings – The employees perceive that job stress positively influences emotional exhaustion among employees. Furthermore, EI negatively influences job exhaustion to minimize the potential to lead it through to organizational turnover.

Originality/value – The combined effects of customer- and organization-related elements have been scarcely investigated – the heart and soul of contribution regarding this research. The moderation of EI to lessen the emotional exhaustion is a significant contribution to this study. Finally, the context of Pakistan's banking sector is also unique to this study.

Keywords Pakistan, COR theory, Customer abuse, Organizational turnover, Workplace emotions

Paper type Research paper

Introduction

The efficient management of employee turnover is a pressing issue for many high-contact service organizations. When productive employees leave, the quality of services offered is adversely affected (Mardanov *et al.*, 2008) as employees are the heart and soul of a service organization. There are several elements already identified by researchers which cause an employee to leave organizations – both personal as well as organizational. The perceptions of superiority among demanding customers, who are certain that organizations will go their maximum to meet their demands, usually results in misbehaviour with frontline service staff (Yagil, 2008). The demanding attitude of customers leaves employees helpless, especially where a culture of care for employees does not exist and there is a lack of organizational support (Yagil, 2008). Another pressing reason which triggers employees to leave organizations is job stress. With an increase in competition, organizations (considering employees as prime resource) are striving hard to improve the level of service where frontline service employees can play a critical role. Hence, to meet the increasing demands of customers, organizations (the managers) push frontline staff to meet the deadlines and make



every effort to serve the needs of their customers (Wong and Ko, 2009). In service organizations, it is understood that employees are supposed to serve customer needs by keeping every other thing aside which causes job stress (Dudenhöffer and Dormann, 2013) and is a major element contributing to organizational turnover. Superiority of the customers (based on customer-is-king mindset) in an organizational setting can lead to another psychological issue among employees that is usually known as emotional exhaustion – a state where employees feel burdened and are unable to perform their work effectively and efficiently (Choi *et al.*, 2014). Once frontline service employees reach at that level, they do not remain excited in the work they perform which results in several negative work outcomes such as lack of job satisfaction and employee intentions to leave an organization.

Service staff is always very important as customers consider employees as representatives of brands (Morhart *et al.*, 2009). Motivating and retaining employees, particularly under a Taylorist work culture (where narrow division of labor and discipline/lack of friendliness exists), is a high value concern (Upadhyaya and Vasavi, 2006) and a challenge which must be addressed by the researchers. The influence of customer misbehavior, especially in banking sector has been acknowledged recently by bank marketing researchers as a work stressor which may have the potential to trigger employee turnover in banking organizations (Kashif and Zarkada, 2015). As with all service organizations, employee turnover can badly influence the performance of banking organizations which is really daunting in an era of hyper competition in the banking sector (Wu, 2012).

The frontline service staff is an integral part of value delivery system where value is co-created in instances when employees and customers play their well-defined service roles (Kashif and Zarkada, 2015). The Taylorist mindset is dominant in management theory and practice where employees are supposed to take care of the customers – meeting and exceeding their needs. This has been identified as an antecedent to customer misbehavior and has also been acknowledged recently as a work stressor among frontline service employees (Kashif and Zarkada, 2015). Customers abuse frontline employees verbally as well as physically (Harris and Daunt, 2013) which causes anxiety among employees. On the other side, there are few organizational stressors (organizational policies, systems, and structure) that also cause stress among employees – leading to their emotional exhaustion (Choi *et al.*, 2014) – a stage where employees cannot demonstrate socially desirable behaviors. Both these stressors lead to turnover among employees – an outcome that can hinder the service creation and value delivery processes (Poddar and Madupalli, 2012). Research works where employee turnover intentions are studied based on customer aggression and abuse are scant (Li and Zhou, 2013), which justify the need to study and present the “other side” of the picture. Furthermore, there is a concept of resource depletion and protection – a tendency among humans to strive hard to protect themselves from the forces that harm their resources. It is already established that employees try to protect their ego, their knowledge, and their skills against the negative forces such as customer abuse. Keeping abreast with this assumption, we ground our study in conservation of resources (COR) theory which is an excellent framework to study as how people retain, protect, and build their valued resources to excel through their careers (Hobfoll, 1989). The COR theory has been employed by researchers to study the customer aggression in people-intensive services and is regarded as a useful framework to investigate behaviors (Lin and Lin, 2011). The employees cannot (sometimes not willing to) demonstrate socially desirable behaviors in cases where customer aggression is common (Yeh, 2015). However, how emotions play a role here is somewhat unclear to management and marketing researchers and is foreseen as an important contribution to the body of knowledge. In the context of current study, the combined effects of customer emotions to study perceived turnover intentions and the banking sector of Pakistan add theoretical and contextual breadth to the COR theory.

The combined effects of customer abuse, job stress, emotional exhaustion, and job satisfaction are studied to investigate employee intentions to leave organizations. Another contribution is the moderating effects of emotional intelligence (EI) to lessen the dark effects of job stress caused by customer abuse. Finally, the study is embedded in hyper-competitive banking sector in the country context of Pakistan.

Based on the COR theory, it is argued that the customer aggression can have a long-lasting adverse effect on employee turnover intent in an environment where employees feel themselves as losing their skills, knowledge, and abilities (as resources). When individuals working in frontline service jobs feel loss of resources (due to stress or misbehavior of customers), they feel exhausted which can lessen their ability to bear the workplace pressures (Li and Zhou, 2013). However, is it true that customer aggression always results in emotional exhaustion and negative employee outcomes? This is the first question which current study aspires to address and is a significant contribution to the thin body of knowledge on this issue.

Some individual factors such as the EI among frontline employees might be of significant value, however, not yet explored in a customer aggression-employee turnover path. This is important because EI is amongst the highly valued skill while hiring frontline service employees (Bardzil and Slaski, 2003). In a setting where customer abuse is common, the emotional strength/intelligence of employees can be an important resource to minimize the negative effects of customer abuse. The job stress and customer abuse have the potential to emotionally exhaust the frontline employees but are studied in isolation recently (Kim *et al.*, 2014; Poddar and Madupalli, 2012). Later on, the emotional exhaustion can easily lead to negative work outcomes – ultimately affecting badly the performance of organizations which is a sign of failure in highly competitive industries (Li and Zhou, 2013). The development of a path which integrates organizational as well as customer-centric behavior to study the employee turnover path is unique to this study. This study extends the development of EI as an important element to manage the dark sides of job stress caused by customer abusive behavior.

Contextually, Pakistani banking sector is a good case to study the turnover intentions of employees where employee turnover and job switching is common (Rahman and Nas, 2013). There is also an increase in customer misbehavior incidents (Rahman and Nas, 2013) which has the potential to increase organizational as well as occupational turnover (Harris and Daunt, 2013). Over the last decade, the banking sector of Pakistan has grown exponentially which has attracted a lot of potential employees to join banking (Shahbaz *et al.*, 2013) and has contributed high growth even to other sectors such as agriculture. In high growing industries such as banking, competition is an obvious outcome and it is noticed that Pakistani banking sector has become a red ocean metaphor where customers have choices and they can easily switch to other banking organizations (Al-Hawari, 2011). The elements such as customers having options to select among bank brands, an environment of customer-centrism, lack of organizational support to employees and inconsistent policies to guide service delivery in the banking sector, the customer misbehavior is very common which can be a significant element of stress among frontline banking staff (Kashif and Zarkada, 2015).

After the review of literature, and anecdotal evidence of customer abuse and emotional exhaustion among frontline banking employees, the research team envisioned few research questions to guide this study:

- RQ1. Does customer abuse is a source of job stress and emotional exhaustion among banking employees?
- RQ2. Does EI of employees lessen the employee exhaustion and the turnover intentions of employees based on their level of job stress caused by customer abuse?

The paper continues by presentation of a review of relevant literature; description of methods to collect and analyze data; the findings of survey; discussion of findings in comparison to the previously held studies; limitations and future research areas; and the conclusion section to offer some workable strategies to banking organizations in order to minimize the level of emotional exhaustion among employees.

Literature review

COR theory

The model proposed in this research is unique and demonstrates the customer aggression-organizational turnover path with emotional exhaustion and the EI as value-added variables to enrich our understanding. The COR theory is an excellent framework to study as how people retain, protect, and build their valued resources to excel through the career (Hobfoll, 1989). There are four major resources highlighted in accordance with the theoretical assumptions of this theory: valued objects (any property such as housing, clothing, etc.); stress reducing/minimizing conditions (job security); personal traits (skills); and energy (money and knowledge). Another advancement in the theory is classification of two types of resources, i.e. internal (possessed by the employee) and external (not possessed) (Hobfoll, 1998). According to these COR-based frameworks, employees, in order to protect their resources, react in ways that can hurt the organizations. Typical outcomes (based on unfavorable events such as customer abuse) are burnout, turnover, emotional exhaustion, and lack of satisfaction with the job. This theory has been employed by researchers to study the customer aggression in people-intensive services and is regarded a useful framework to investigate behaviors (Li and Zhou, 2013). These researchers also valued the concept of resource protection – a tendency of humans to strive hard to protect themselves from the forces that harm their resources. The employees cannot demonstrate socially desirable behaviors in cases where customer aggression is common and can lead to negative work outcomes (Yeh, 2015). However, how emotions play a role here is somewhat unclear to management and marketing researchers and is foreseen as an important contribution to the body of knowledge especially driven by customer abuse.

Hypotheses development

Customer abuse, job stress, and emotional exhaustion. The extant of customer aggression is observed during service encounters which results in low employee morale and leads to value co-destruction (Harris and Daunt, 2013). The concept of consumer aggression and abuse is explained variedly in many forms such as: deviant customer behavior (Mills and Bonoma, 1979), aberrant consumer behavior (Fullerton and Punj, 1993), and Jay customers (Harris and Reynolds, 2004) are few to name. The problematic behavior of customers is a primary reason of emotional exhaustion among frontline employees and is attributed to several personal and social factors which are discussed in detail in studies conducted to explain such behaviors in banking sector (Kashif and Zarkada, 2015). The inappropriate handling of customer complaints (McColl-Kennedy *et al.*, 2009); mismanagement of customer queries (Kashif and Zarkada, 2015); and poor service quality – especially the interactive quality (Harris and Daunt, 2013) triggers customer abuse during service transactions. The three core drivers (among many others) of customer misbehavior are psychological (personality and attitude), demographic (age and gender), and social (norms and peer pressures) elements (Fullerton and Punj, 1993). Whatever the reasons, the customers usually abuse, threaten for life, and in some cases physically harm the frontline staff which is a source of stress and anxiety among employees (Kashif and Zarkada, 2015).

This situation leaves employees helpless as these critical incidents commonly result in employees losing control of their emotions and leads to emotional exhaustion among them

(Li and Zhou, 2013), which drives negative work outcomes such as turnover intentions. Emotional exhaustion is a “state caused by psychological demands made on people” (Bacharach *et al.*, 1991). These demands can be from within the organization (job requirements) as well as from outside forces such as society and customers. Although frontline staff needs to exhibit socially desirable moods and impressions (Hochschild, 2003), but the demanding environments – both internal (bosses) as well as external (society and customers) adversely affect their ability to customize individual behaviors accordingly. The emotional exhaustion among service employees is attributed to abusive customer behaviors (Poddar and Madupalli, 2012). There are several other stressors identified in the literature which trigger poor performance of frontline service employees that include organizational as well as social reasons (Bolino and Turnley, 2005) such as the lack of organizational support, a culture of Taylorism mindset, and lack of provision of justice offered by the organization. Hence, we hypothesize that:

- H1. Customer abusive behavior relates to job stress among frontline banking employees.
- H2. Customer abusive behavior relates to emotional exhaustion among frontline banking employees.
- H3. Job stress relates to emotional exhaustion among frontline banking employees.

Moderation of EI

The incidents of customer abuse are on the rise that is already discussed in the earlier sections of this paper. The emotional labor is the core job requirement for frontline service jobs where employees are supposed to exhibit socially desirable emotions (Yavas *et al.*, 2013) which are only possible where employees and other frontline staff possess higher levels of emotional strength or intelligence. The construct of EI has gained a lot of appreciation among management and psychology researchers involved in the investigation of social and workplace behaviors. The emotional display is pivotal for customer satisfaction where both the facial appearance and emotional expressions are regarded as imperative indicators of EI (Stirrat and Perrett, 2010). EI is rooted in psychology. The personality researchers (Mayer *et al.*, 1997) outlined a four-branch model:

- (1) perceptions of emotions by others (emotions of self and others);
- (2) emotions as facilitators of thought (prioritizing thinking and ignition of a thought in memory);
- (3) understanding of emotions (assigning meaning to understand social system); and
- (4) emotions as relationship-building tool (employing emotions to form, build, and sustain relations).

Among these four types of EI, the organizational researchers (investigating workplace behaviors) have outlined the fourth building block – emotions as a tool to establish relationships as pivotal to achieve organizational objectives (Hennig-Thurau *et al.*, 2006) due to importance of exhibiting socially desirable emotions at work.

The banking research and theory has not benefited much with the important and unique role that EI can play to achieve several organizational outcomes. In contemporary banking organizations, all the banking employees are regarded as relationship manager(s) – to establish strong and long-lasting relationships with customers, which is highly expected by customers during service encounters (Kashif *et al.*, 2015). This is a real change in the way that the work is performed (work cultures) in banking and other frontline service jobs where emotional strength of employees is not only regarded as one of the key criterion to hire frontline staff but has also become a tool to enhance the customer-centrism among

service employees (Heffernan *et al.*, 2008). This customer-centrism and some other factors have contributed to an increase in customer abuse which has become an element of stress for frontline staff working in high-contact services. We envision, by the conduct of this study, that due to an increase in customer abuse, the EI of employees can minimize the negative role of customer abuse and other organizational level of job stressors. This is because emotionally intelligent individuals have long-term thinking and have the ability to exhibit desirable emotions at work which can lessen the negativity caused by organizational and social stressors (Dudenhöffer and Dormann, 2013). The EI has been investigated as an antecedent to financial performance and trust in banking organizations (Heffernan *et al.*, 2008) which is appreciable. We extend the literature by envisioning the role of EI as a stress-relief factor among banking employees and propose the following hypothesis:

- H4.* Emotional exhaustion among banking employees caused by job stress and abusive customer behavior is moderated by EI.

Emotional exhaustion and job satisfaction

The emotional exhaustion is detrimental to employee health, career progress, and also to their personal/familial relationships (Piko, 2006). Once an employee gets emotionally exhausted, the performance is affected which results in job dissatisfaction. The decrease in employee job satisfaction leads to many negative outcomes for organizations – employee turnover in particular (Poddar and Madupalli, 2012). Job satisfaction is an attitude based on the overall work experience with an organization. For the purpose of this study, we envisioned job satisfaction as a mediator between emotional exhaustion and organizational turnover (employee intent to leave the organization). There are several reasons that employee may like or dislike the jobs as well as the organizations. For example, in a high-contact service setting, where customer abuse is common, the support from all organizational units is imperative to ensure success. However, in banking sector, it is notable that banking organizations, operating in developing world, are trying to manage the employee-customer interactions while the organization-employee linkage is missed (Kashif *et al.*, 2015) which can lead to many negative outcomes for organizations – lack of job satisfaction and intention to leave. Based on this evidence, we propose one mediating (*H5*) and the confirmatory (*H6*) hypothesis:

- H5.* Emotional exhaustion relates to job satisfaction of frontline banking employees.

- H6.* Job satisfaction relates to organizational turnover intentions of frontline banking employees.

Research framework

The literature on job stress, customer abuse, and other negative outcomes for organizations led us to develop the research framework which is outlined in Figure 1.

Research methods

The data were collected from 230 frontline banking staff working in various capacities, i.e. customer service executives, relationship managers, key account executives, and manager operations. It is notable to mention here that all of these people usually interact with the customers on a daily basis as part of their job. Formal approvals were sought from branch managers before collection of data. A letter from the university (where the lead author is employed) was sent to the branch managers, with questionnaire and one-page research outline attached. The approvals were granted within three weeks' time.

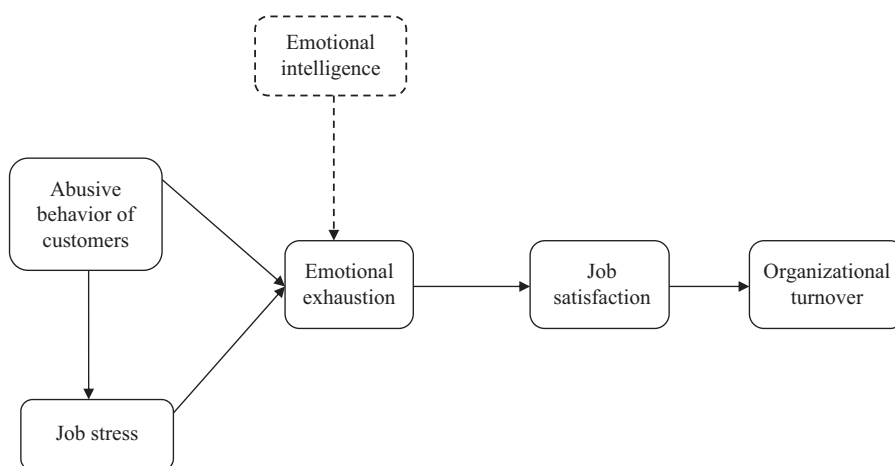


Figure 1.
Research framework

For the purpose of data collection, the questionnaires were handed over to the branch managers who themselves distributed these to the respective banking staff. In total, 300 questionnaires were distributed and 230 were collected back in usable form. With a response rate of 76 percent, the sample size of 230 is considered adequate because data collection from working professionals is regarded a tough task (Ferguson and Heene, 2012). The survey was administered in English language which is well understood by the educated staff, employed in the banking sector of Pakistan. The data collection took almost three months in the year 2014-2015.

The cross-sectional 28-item survey comprised six dimensions. The dimensions such as customer abuse, job stress, emotional exhaustion, job satisfaction, and employee turnover which were adopted (Poddar and Madupalli, 2012). The reason of choice is the development of scale in similar type of service setting – the call centers where the customers and employees interact to co-create and deliver service. The measures for EI were taken from the previously conducted studies (Mayer *et al.*, 1997; Hochschild, 2003). A Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree) was employed to measure the constructs and to report intersubjectivity.

The employment of survey is not without limitations such as social desirability biases. However, while collecting data, we made sure that the respondents are sitting at a fair distance to each other so that the questionnaire items are not discussed before they completely fill in a questionnaire and return it back to the office of the branch manager. This request was made to the respective branch managers to minimize the effects of social desirability.

Results and data analysis

There were 58.7 percent of respondents aged between 24 and 32 years old; 26.7 percent aged between 35 and 45 years old; and 14.7 percent were aged between 45 and 55 years old. In total, 36 percent respondents were women and 64 percent were men. This represents a good mix of age and gender. The sample is representative of the banking population where mostly the males are employed.

The first results to be analyzed and presented are descriptive statistics. The data in Table I exhibit that the respondents suffer from abusive behavior customer, particularly the respondent in the age bracket between 45 and 55 years old. The emotional exhaustion and job stress is also common among respondents aged between 45 and 55 years of age.

Table I.
Descriptive analysis

Construct/variable	Indicator	Total		24-32		Age segment 33-45		45-55		Asymp. sig.
		Mean	SD	Mean	SD	Mean	SD	Mean	SD	
<i>Abusive customer behavior (ACB)</i>										
	ACB1	3.20	1.081	3.11	1.188	3.20	1.018	3.55	0.596	0.283
	ACB2	3.23	0.991	3.16	1.038	3.18	0.984	3.59	0.734	0.186
	ACB3	3.31	1.037	3.14	0.996	3.35	1.122	3.95	0.785	0.002
	ACB4	3.42	1.177	3.31	1.178	3.40	1.277	3.91	0.868	0.100
	ACB5	3.42	1.228	3.17	1.224	3.60	1.215	4.09	0.971	0.003
<i>Emotional intelligence (EI)</i>										
	EI1	3.88	0.933	3.63	0.986	4.15	0.770	4.41	0.590	0.000
	EI2	3.79	0.877	3.66	0.883	3.90	0.982	4.14	0.468	0.039
	EI3	3.79	0.813	3.67	0.840	3.93	0.888	4.05	0.375	0.040
	EI4	3.87	0.774	3.75	0.834	4.00	0.751	4.09	0.426	0.089
<i>Emotional exhaustion (EE)</i>										
	EE1	2.59	1.254	2.95	1.212	2.33	1.207	1.64	0.848	0.000
	EE2	2.54	1.115	2.85	1.067	2.28	1.037	1.77	0.973	0.000
	EE3	2.55	1.078	2.86	0.996	2.20	1.018	1.91	1.06	0.000
	EE4	2.51	1.134	2.67	1.162	2.40	1.033	2.05	1.09	0.053
	EE5	2.65	1.254	2.85	1.255	2.33	1.095	2.41	1.40	0.056
<i>Job stress (JST)</i>										
	JST1	2.55	1.229	2.90	1.241	2.08	1.047	2.05	1.04	0.000
	JST2	2.55	1.234	2.94	1.244	2.13	1.042	1.77	0.869	0.000
	JST3	2.60	1.105	2.93	1.102	2.28	0.987	1.86	0.774	0.000
	JST4	2.60	1.204	2.91	1.247	2.25	1.056	2.00	0.873	0.001
	JST5	3.25	1.187	3.41	1.068	2.88	1.223	3.27	1.45	0.076
<i>Job satisfaction (JSF)</i>										
	JSF1	3.45	0.973	3.44	0.981	3.25	0.981	3.86	0.834	0.066
	JSF2	3.63	0.871	3.60	0.851	3.50	1.013	3.95	0.575	0.156
	JSF3	3.71	0.909	3.66	0.896	3.65	0.975	4.00	0.816	0.260
	JSF4	3.87	0.717	3.73	0.690	3.93	0.656	4.36	0.727	0.001
<i>Organizational turnover (OT)</i>										
	OT1	3.49	0.825	3.33	0.827	3.65	0.802	3.86	0.710	0.004
	OT2	3.71	0.846	3.63	0.778	3.75	1.032	4.00	0.690	0.107
	OT3	3.74	0.863	3.55	0.870	3.98	0.800	4.09	0.750	0.003
	OT4	3.77	0.963	3.53	0.970	4.03	0.947	4.27	0.631	0.001
	OT5	3.87	1.045	3.56	1.049	4.13	0.939	4.68	0.568	0.000
Valid <i>n</i> (listwise)		150		88		40		22		

Data analysis through structural equation modeling (SEM)

The data cleaning (identification and management of missing values and the outliers) is imperative to ensure quality analysis before the development of both the structural as well as measurement models. For this study, the multivariate outliers were identified by means of the Mahalanobis distance (D2) with a probability less than 0.1 percent, as suggested (Schinka *et al.*, 2003). The minimum acceptable distance is found between the two points – making data an ideal candidate for further analysis. The analysis of indicators of the Kolmogorov-Smirnov normality test was also performed to establish the goodness of fit index (GFI). The results revealed a lack of normality of the indicators. The findings are considerable to establish a violation of multivariate normality because the normal distribution of all variables in a block is a requirement for the existence of multivariate normality of linear combinations developed (Schinka *et al.*, 2003).

In the next stage, linearity was established by means of the Spearman correlation matrices for the indicators of the same construct. In cases where no correlations is identified (0.05 as the significance), scatter plots are developed to evaluate the existence of a linear relationship between two variables. The analysis demonstrated that there is no linear relationship between the variables. This led us to employment of SEM procedures as suggested by contemporary researchers. Following the guidelines offered by Hair *et al.* (2006), the research team decided to use the generalized least squares method which assumes multivariate normality and can adjust the model against violations of the assumptions of multivariate analysis.

The uni-dimensionality was based on the principal component analysis and varimax rotation with a criterion: eigenvalues > 1.00 (Hair *et al.*, 2006). Based on this criterion, all of the constructs were considered uni-dimensional once their values lied in between 54.14 and 67.41 percent. In order to approach internal consistency, we used Cronbach's α coefficient – the value ranged between 0.754 and 0.89. The convergent validity was also confirmed as scores of all factor loadings of the indicators were found significant at the level of 5 percent. See Table II for further details.

The confirmatory factor analysis of the measurement model on multi-item scales showed factor loadings in each construct to be statistically significant and sufficiently high for the development of a structural model test. The factor loadings of ± 0.30 – ± 0.40 are acceptable at the minimal level while the values greater than ± 0.50 are strongly recommended to achieve significant results (Hair *et al.*, 2006). The measurement model shows that all the factor loadings exceeded threshold level of 0.5. In addition to that, all critical ratio values were found significant at 0.05 level – also exceeding 1.96.

Constructs	Adjustment factors	Items	Factor loadings
Abusive customer behavior (ACB)		ACB1	0.793
	KMO	0.853 ACB2	0.817
	Explained variance	66.458 ACB3	0.855
	Cronbach's α	0.871 ACB4	0.791
		ACB5	0.818
Emotional intelligence (EI)	KMO	0.789 EI1	0.809
	Explained variance	64.297 EI2	0.837
	Cronbach's α	0.814 EI3	0.814
		EI4	0.744
		EE1	0.830
Emotional exhaustion (EE)	KMO	0.813 EE2	0.854
	Explained variance	67.441 EE3	0.845
	Cronbach's α	0.876 EE4	0.815
		EE5	0.758
		JST1	0.847
Job stress (JST)	KMO	0.853 JST2	0.862
	Explained variance	63.386 JST3	0.872
	Cronbach's α	0.841 JST4	0.860
		JST5	0.444
	Cronbach's α if item JST5 is deleted	0.89	
Job satisfaction (JSF)	KMO	0.751 JSF1	0.751
	Explained variance	57.413 JSF2	0.824
	Cronbach's α	0.754 JSF3	0.804
		JSF4	0.638
		OT1	0.698
Organizational turnover (OT)	KMO	0.799 OT2	0.796
	Explained variance	54.138 OT3	0.692
	Cronbach's α	0.785 OT4	0.742
		OT5	0.747

Table II.
Adjustment factors

Table III.
Average variance
extracted (AVE) and
construct squared
correlations

Furthermore, to ascertain the discriminant validity, we used the method developed by Fornell and Larcker (1981). The values of all the constructs did not exceed the value of 0.85 and also the construct squared correlations were not found greater than the average variance extracted. This is how the criteria related to ensure validity was met as shown in Table III.

These results permitted us to design the model of this study, which is shown in Figure 2.

Based on the previously mentioned results, the hypothesized relationships were tested to develop a structural model for this research study. The results are presented in Table IV where all of the proposed relationships are found significant except the hypothesis outlining a relationship between abusive customer behavior and job stress (0.05 as the criteria) presented through Table IV.

Construct 1	Construct 2	Correlations	Construct squared correlations	AVE Construct 1	AVE Construct 2
ACB	EE	-0.012	0.000	0.880	0.875
ACB	EI	0.520	0.270	0.880	0.481
ACB	JSF	0.403	0.162	0.880	0.422
ACB	JST	-0.146	0.021	0.880	0.849
ACB	OT	0.559	0.312	0.880	0.402
EE	OT	-0.421	0.177	0.875	0.402
EI	EE	-0.243	0.059	0.481	0.875
EI	JSF	0.581	0.338	0.481	0.422
EI	JST	-0.305	0.093	0.481	0.849
EI	OT	0.701	0.491	0.481	0.402
JSF	EE	-0.129	0.017	0.422	0.875
JSF	OT	0.700	0.490	0.422	0.402
JST	EE	0.698	0.487	0.849	0.875
JST	JSF	-0.064	0.004	0.849	0.422
JST	OT	-0.401	0.161	0.849	0.402

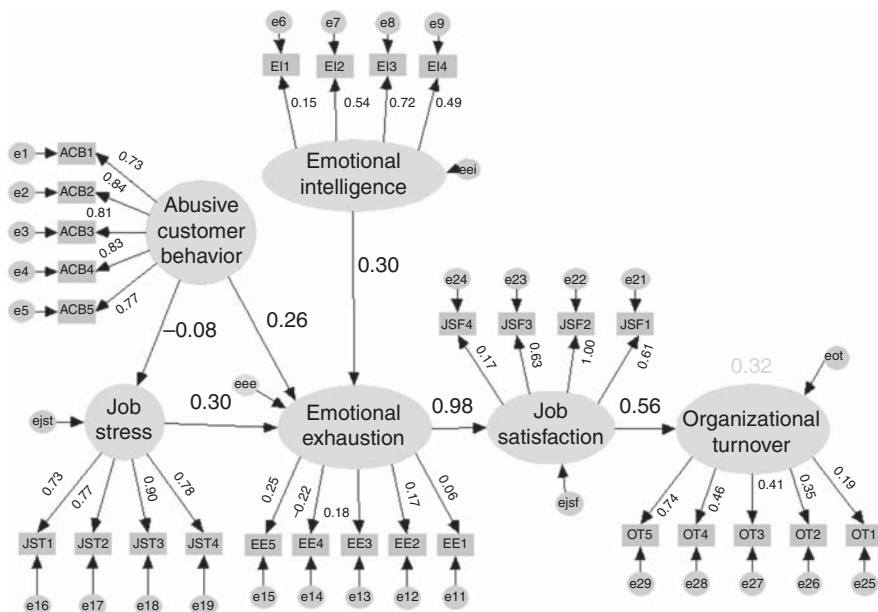


Figure 2.
Empirical model

Based on the measurement model, it became necessary to establish the degree of adjustment, i.e. the degree to which the models predict the correlation matrix (absolute measurements), as directed by the researchers (Gerbing and Anderson, 1988; Hair *et al.*, 2006). For this purpose we measured root mean square error of approximation (RMSEA), GFI quality adjusted index, normed fit index (NFI) and the comparative fit index (CFI). These measurements are presented in Table V.

The model adjustment data presented in Table V illustrate the small differences between desirable criteria for adjustment and the actual results. The difference may be explained by the tendency convergence means of same variables and the amount of template indicators. The output model indicates that the organizational turnover is explained as 32 percent, based on the existing model and the relationships proposed.

The constructs relationship analysis of model (presented in Table IV) shows that organizational turnover for respondents is positively influenced by job satisfaction ($\beta = 0.564$) and job satisfaction, in turn, is related to emotional exhaustion ($b = 0.982$). Another relationship highlighted that EI relates to emotional exhaustion ($b = 0.299$) where emotional exhaustion is also related to job stress ($b = 0.296$) and abusive customers behavior ($b = 0.258$). However, the relationship between job stress and abusive customer behavior is not found significant.

Discussion

What is the current level of customer abuse during service encounters (was known earlier through the conduct of qualitative studies conducted in Pakistani banking sector (Kashif and Zarkada, 2015) as perceived by employees dealing with the customers on a regular basis? Does customer abuse contribute to employee stress and emotional exhaustion among banking employees? Is EI of banking employees positively contributes to the stress-abuse-exhaustion relationship? The research community is now well aware of the answers to these questions which have some theoretical and managerial implications. The moderating effects of emotional exhaustion further delineate the customer abuse-turnover

Independent construct	Dependent construct	Standardized regression weight (β)	Regression weights	SE	CR	p	Decision
ACB	→ JST	-0.081	-0.078	0.115	-0.676	0.499	Not supported
ACB	→ EE	0.258	0.031	0.013	2.371	0.018	Supported
JST	→ EE	0.296	0.038	0.015	2.541	0.011	Supported
EI	→ EE	0.299	0.341	0.158	2.158	0.031	Supported
EE	→ JSF	0.982	4.619	0.773	5.974	***	Supported
JSF	→ OT	0.564	0.127	0.038	3.322	***	Supported

Table IV.
Model constructs
validity

Fit measures	Criteria	Results
p value	> 0.05	0.000
χ^2/df	1-5	1.397
Goodness-of-fit (GFI)	> 0.9	0.736
Adjusted GFI (AGFI)	> 0.8	0.691
Comparative fit index (CFI)	> 0.9	0.690
Normed fit index (NFI)	> 0.9	0.532
Root mean square error of approximation (RMSEA)	$> 0.03-0.08 <$	0.063
R^2		0.32

Table V.
Fit indices for CFA

path, and the Pakistani banking context is unique to this study. As per the authors' knowledge, research studies which encapsulate the moderating effect of EI in the banking sector context are scant. In this way, the research is amongst the few marketing-led studies that investigate employee turnover intent by linking it to the EI exhibited by banking employees (Poddar and Madupalli, 2012).

The results reveal that customer abuse does not directly contribute to the perceived job stress among banking employees ($R = -0.081$). This has some theoretical reasons and also is attributed to Pakistan as a country context. An extensive body of research on the identification of employee stressors revealed that there are several stressors, i.e. organizational, social, and personal. The customer abuse can be linked to an element under social stressors which alone is not the reason of job stress among employees (Choi *et al.*, 2014). Alongside these, the employee financial position, marital status, and other personal factors also cause stress. However, for the conduct of this study, we only considered one stressor – abusive customer behavior. Hence, keeping in view a wide variety of stressors (as empirically demonstrated) which cause job stress, the rejection of *H1* is understandable as we only considered one stressor – customer abuse. Another reason for the rejection of *H1* is the banking sector of Pakistan which has grown exponentially. The anecdotal evidence suggests that fresh university graduates perceive banking as an attractive career. In a high-growth sector, banking organizations are trying hard to retain the workforce and to achieve this objective continuous training programs are offered to banking staff – to enable the staff to counter the abusive behavior of customers. Since abusive customer behavior is very common (Kashif and Zarkada, 2015), the employees feel it as a routine matter which could have been the reason that abusive customer behavior is not a source of job stress among Pakistani banking employees.

H2 and *H3* are supported ($R = 0.258$; $R = 0.296$) which means that abusive customer behavior and the job stress positively relate to emotional exhaustion among employees. This is in line with the previously held studies conducted in a different context and environment (Harris and Daunt, 2013). The frontline jobs are always regarded as highly demanding jobs in terms of emotional stress (Kim *et al.*, 2014) – banking is not an exception. The abusive customer behavior adds further to the perceived emotional exhaustion among banking employees. The ACB-EE and JS-EE relationships can be attributed to the customer-centric culture groomed by the service organizations in most parts of the world where employees are said to obey customer actions and are always advised (by top management) to try to meet customer expectations which is already a stressful task (Kashif and Zarkada, 2015). However, the addition of customer misbehavior is understandable to contribute toward emotional exhaustion among banking employees. Furthermore, it is not the customers whom to blame, the organizational policies are also developed in isolation of employees and they are always pushed back to improve functional as well as emotional performance during service encounters which is a source of great stress. The customer-centric approaches of the firm may satisfy and delight customers (Kashif *et al.*, 2015) but that is just too narrow of a definition to achieve organizational objectives. The exaggeration of customer-centrism by firm sends signals of superiority to the customers while employees perceive themselves as inferior – their core job is just to “serve” the needs of customers (Kashif and Zarkada, 2015). This social inequality does not motivate customers to play their roles such as to wait, stand quietly in a queue, and deal politely with the service staff at times when the service stinks. This makes jobs stressful and the two elements, i.e. abusive behavior of customers and job stress contribute to emotional exhaustion among employees. By virtue of this study, we also propose to balance the service transactions by motivating customers to play their designated roles too – considering the customers as value co-creators based on a social system perspective (Grönroos and Voima, 2013). This has implications for banking and all other high-contact service organizations. In an era where

employee training has resulted in positive outcomes in the form of successful demonstration of socially desirable behaviors, we suggest organizations to offer customer training programs. The customer abuse is also attributed to a lack of understanding of the system – since banking organizations have complex system and procedures (Kashif and Zarkada, 2015). The customer training can be a handy source of knowledge for customers to realize the importance of their roles which may lead to lessening the customer abuse and ultimately the job stress.

H4 is accepted which outlines a relationship between EI of employees and their emotional exhaustion ($R = 0.299$). It is found that EI negatively relates to emotional exhaustion which means the higher the EI, the lower the emotional exhaustion and vice versa. This relationship coins the importance of emotionally intelligent employees to enrich the employee turnover path – based on emotional exhaustion mainly caused by job stress and customer abuse. It is found that EI among banking employees is quite high ($M = 3.53$) which has lessened the emotional exhaustion ($M = 2.5$). The EI of employees is valued by researchers as it helps the employees to cope with workplace pressures (Dudenhöffer and Dormann, 2013). In Pakistani banking sector, with mounting competition and rising customer demands, it is important to place those employees as frontline staff who are emotionally strong.

H4 proposed a relationship between emotional exhaustion and job satisfaction ($R = 0.982$) is accepted so as *H5* to propose a relationship between job satisfaction and organizational turnover ($R = 0.564$) among banking employees. The relationship between emotional exhaustion and job satisfaction is much stronger which is in line with the previously held studies (Choi *et al.*, 2014). On the other side, the relationship between job satisfaction and organizational turnover intentions is also accepted, in line with the previously held studies. It is notable, based on these results, that emotional exhaustion is an important rather critical element to determine job satisfaction which ultimately affects employees' organizational turnover intentions.

Limitations and future research

The employment of a non-student sample to collect data, robust statistical analysis (SEM) through AMOS, enrichment of employee turnover path, and the country context of Pakistan with its high-growth banking sector are unique products of this study. However, current research also has few limitations. First, the employment of survey is not without limitations such as social desirability bias. However, while collecting data, we made sure that respondents are sitting at a fair distance to each other so that the questionnaire items are not discussed before they completely fill in a questionnaire and return it back to the office of the branch manager. This request was made to the respective branch managers to minimize the effects of social desirability – a common issue in all the survey research. The job stress has been framed as an element to cause emotional exhaustion among frontline banking employees. However, the other organizational stressors such as organizational policies, hierarchy, and structure, and perceived organizational support are also regarded as important elements either contributing toward, or minimizing the emotional exhaustion among frontline employees (Choi *et al.*, 2014). Future studies are strongly recommended to frame a much more comprehensive model to study the employee turnover path by inculcating the other organizational stressors which may cause intent to leave the organization – even much strongly than the customer abuse. Another limitation is the context of banking sector of Pakistan. The customer abuse, job stress, and turnover intentions are common issues facing employees performing frontline service jobs (Harris and Daunt, 2013). Hence, we recommend that future researchers should consider collecting data from other high-growth industries in the developing world, such as tourism, telecom, and healthcare. A multi-level analysis can offer rich insight to the study of turnover intentions among service providers.

Conclusion

Customer abuse is common in all the service jobs – banking is not an exception. However, management of emotions is an integral part of successful service design and delivery. By virtue of this study, we propose EI of banking employees to groom as an asset – organizations must help them to protect, build, and sustain their knowledge, energy, and abilities. The customers moderately abuse frontline employees which lead to emotional exhaustion. Hence, we also suggest customer training (formal/informal) programs to be initiated by the bank management to educate customers regarding the policies and procedures of a complex service – banking in particular. The customers visiting banks are not well aware of the banking policies and procedures and this lack of awareness has the potential to trigger them to misbehave with frontline staff (Kashif and Zarkada, 2015). However, how to train customers is a real challenge ahead but it can also make life easier for the frontline staff working elsewhere. The management of job stress among frontline bank staff is also been highlighted by virtue of this research. The bank policy makers need to minimize the job stress level of employees. One good way is to do it through managers working closely with the frontline staff to develop mutual trust and spread a wave of hope which must instill confidence in the fact that managers and banking organization really cares for the stake of employees – as postulated in recently conducted studies (Yavas *et al.*, 2013).

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