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## The Effect of Customer Incivility on Frontline Employee Using EVLN Model: Mediated by Negative Emotion and Moderated by Job Meaningfulness

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### Abstract

The service industry is a unique sector of frequent interactions between customers and employees, particularly with frontline employees play a crucial role in determining service quality and customers' satisfaction. However, experiencing customer incivility is a reality for many frontline employees. Past research has established that dealing with customer incivility is extremely stressful and can lead them to engage in destructive behavior. Those behavior is likely to cause various forms of negative employee well-being and decreased organizational performance. The purpose of this study is to delve deeper into the experience of customer incivility from the perspective of frontline employees and their respond to destructive behavior using the EVLN (exit, voice, loyalty and neglect) model. Furthermore, this study also examines what mitigates and exacerbates the negative influence of customer incivility by measuring the mediating effect of negative emotion and moderating effects of job meaningfulness. Therefore, the objective of this study is to investigate the relationship between customer incivility and destructive behavior, and to examine the role of job meaningfulness as a moderator and negative emotion as a mediator. Data was analyzed using the PLS-SEM. The results showed that customer incivility influenced employee's destructive behavior through their negative emotion. On the other hand, job meaningfulness mitigates the employee's destructive behavior. The findings from this study can drive organizations to motivate their employees and provide a flexible job structure to encourage the employees to have a feeling of meaningfulness towards their job.

**Keywords:** Customer Incivility, Negative Emotion, Destructive Behavior, EVLN Model, Frontline Employees.

### Introduction

In most countries, the service sector is an important source of employment accounting for more than 60% of global Gross Domestic Product (Buckley & Majumdar, 2018). In Malaysia, service industry contributes significantly to Gross Domestic Product (GDP) which accounts for more than half of GDP (DOSM, 2020). Even though the primary source of income is oil and

gas, the banking industry ranks as the fourth-most significant service sector. Financial institutions had to invest a significant amount of time and money in providing superior service to compete among their competitors. Since most rivals provide the same kind of goods, the only way to stand out from the pack is through the service offered by employees, particularly those who work on the front lines and interact with clients every day.

However, in some cases, customers' expectations may be higher than what they received from frontline employees. When there is a gap between what is expected and what is received (Siagian, 2020), customers get annoyed and are uncivil toward frontline employees (Lee & Kim, 2021). Incivility is defined as "behavior that deviates from normal behavior and violates norms of mutual respect and courtesy" (Andersson & Pearson, 1999). Started with workplace incivility researchers expand their contribution to multiple type of incivility such as customer incivility (Balaji et al., 2020); supervisor incivility (Reio, 2011); co-worker incivility (Viotti et al., 2018) and lately cyber incivility (Daniels et al., 2019).

Workplace incivility is a widespread phenomenon that silently damages many organizations and employees (Sguera et al., 2016) with an estimated 98% of employees experiencing incivility (Porath and Pearson, 2013). At workplace, employees have been exposed to incivility from various sources, including internal customers such as supervisors/managers (Jawahar & Schreurs 2018), co-workers (Azeem et al., 2021), and external customers such as the organization's customers (Balaji et al., 2020). However, most of the research focuses on manager-employee incivility (Cho et al., 2016) ignoring the impacts of customer-frontline employee incivility (Han et al., 2016; Kim and Baker, 2019).

Customer incivility is defined as "low-intensity deviant behavior perpetrated by someone in a customer or client role, with an ambiguous intent to harm an employee, in violation of social norms of mutual respect and courtesy" (Andersson & Pearson, 1999; Kim & Qu, 2019). This issue is becoming more pressing by the day (Kim & Baker, 2019) and almost all frontline employees face discourteous customers daily at work. Customer incivility is often looked at as a part of the job (Han et al., 2016), but the consequences cannot simply be ignored as part of service employment.

Within financial institutions, customer incivility, such as refusing to follow directions, fighting for essential products, drooling eyes, reluctant to say thank you (Roter 2018), customers making rude comments or offensive remarks, expressing indignation, and using arrogant and offensive behaviors toward frontline employees (Wang et al., 2013), continues to receive the concern of researchers and practitioners because of its frequency and detrimental effects (Al-Hawari, Bani-Melhem, & Quratulain, 2020; Bani-Melhem, Quratulain, & Al-Hawari, 2020). Incidents of customer incivility not only prevent frontline employees from providing effective service, but they also exacerbate frontline employees elevated levels of strain and stress (Voorhees, Fombelle & Bone 2020).

The negative consequences from customer incivility are expected to be similar with the in-workplace setting incivility especially on their cognitions, emotions and behavior (Rösner et al., 2016). Of the limited research on customer incivility, it has primarily examined it in terms of emotional labor outcomes such as burnout and emotional exhaustion (Kim & Qu, 2019; Yang & Lau, 2019) and reduce their performance (Sliter, Sliter & Jex 2012). Service quality and firm profitability can also be impacted in the longer term by increased employee absenteeism (Grandey et al., 2004; Sliter et al., 2012) and the possibility that employees will retaliate against customers (van Jaarsveld et al., 2010; Walker et al., 2017). While emotional labor is an important aspect, what research is lacking is the examination of more terminal

variables related to incivility such as destructive behavior using EVLN (exit, voice, loyalty and neglect) model.

However, due to the unpleasant experiences (Basch & Fisher, 1998; Kim & Qu, 2019) caused by customer incivility, frontline employees will be stimulated by negative emotions such as rage and dissatisfaction. According to Spector and Fox (2005), when a person is exposed to a stressor (customer incivility), he or she will experience a specific emotion which resulting in negative emotions and serving as a mediator to the behavioral response (Naeem et al., 2019). In contrast, different people have different levels of sensitivity, and they perceive and react differently when confronted with a problem or a difficult scenario. Frontline employee that considers the stressor as a challenge stressor are more likely to give their task the attention necessary to recognize the meaningfulness in it (Caillier 2021). If the job has a positive and significant contribution to their job and life satisfaction, they will evaluate the hindrance stressor as a challenge stressor. Consequently, the meaningfulness will lead to the positive work outcomes (Frieder, Wang & Oh 2018).

The need for frontline employees to promptly recover after uncivil encounters with customers is crucial for their service performance (Harris and Reynolds 2003; Koopmann et al. 2015). Therefore, the present research aims to contribute to the literature on the consequences of customer incivility, as well as providing practical suggestions for reducing customer incivility. The objectives of this study are:

- To investigate what mitigates the negative influence of customer incivility.
- To investigate what exacerbates the negative influence of customer incivility.

By examining the relationship between customer incivility and destructive behavior mediated by negative emotion and moderated by job meaningfulness.

## **Literature Review and Hypotheses Development**

### ***Customer Incivility and Destructive Behavior***

Andersson and Pearson (1999) initially introduced incivility as a deviant organizational behavior, which represents a lack of respect toward others at the workplace. Then, Sliter et al (2010) described customer incivility as “low-intensity deviant behavior perpetrated by someone in a customer or client role, with ambiguous intent to harm an employee, in violation of social norms of mutual respect and courtesy” (p. 468). Customer incivility is a widespread phenomenon in the service industry (Andersson & Pearson, 1999; Sliter and Jones, 2016; Sommovigo et al., 2019) especially the frontline employees. The frontline employees are extremely stressful because often have to deal with the uncivil customers (Henkel et al., 2017; Sliter et al., 2010).

Customer incivility covers customer behaviors that are rude and discourteous, thereby exhibiting disrespect for other people (Andersson & Pearson, 1999; Sliter & Jones, 2016). It is a well-documented phenomenon which, as it has been consistently demonstrated by numerous studies can have a substantial impact on frontline employees. It has been widely suggested that customer incivility could result in damages to relatively stable individual level outcomes including emotional exhaustion, burnout and motivation (Koopmann et al., 2015). Frontline employees' immediate reaction to a specific customer incivility encounter may elicit acute responses such as employees' immediate retaliation, reduced customer orientation and sabotage due to self-regulation impairment (Wang et al., 2011) as well as negative implication to employees' well-being (Baranik et al., 2017; Sommovigo et al., 2019) and decreased service performance (Sliter et al., 2012). The continued and cumulative exposure of customer

incivility encounters negative impact on organizational performance and reputation (Rafaeli et al., 2012; Yeh, 2015).

Moreover, customer incivility also has implications on negative behavioral response. In this study, we would like to examine the impact of customer incivility on frontline employees' constructive behavior collectively using the EVLN (exit, voice, loyalty and neglect) model. Hirschman (1970) introduced three optional reactions to unfavorable organizational/state conditions and social systems decline - exit, voice, and loyalty. In his model, exit is viewed as a reaction which describes a departure from the organization/state or its services. The voice reaction, on the other end, represents protest engagements aimed to amend the unfavorable situation. Lastly, the loyalty response expresses devotion (Si & Li, 2012). Following Hirschman's (1970) model, Farrell (1983) expanded the theoretical framework by utilizing the model to explain reactions of employees' dissatisfaction. This conceptualization included, for the first time, the 'neglect' response and integrated it into the model (Farrell, 1983; Farrell and Rusbult, 1992; Rusbult et al., 1988). Neglect represents a wide variety of behaviors, such as lateness, absenteeism, and increased error rates (Farrell, 1983).

Several studies grouped these four categories into a dimension of destructiveness - constructiveness. Exit and neglect pertain to the destructive, voice and loyalty pertain to the constructive (Hagedoorn et al., 1999; Liljegren et al., 2008; Si & Li, 2012). However, throughout the development of the EVLN model, the definition of its four reactions has evolved and different interpretations of the model were introduced. Rousseau (1995) was the first to present a wider variety of destructive interpretations to the four reactions embedded in the model and supported by Hagedoorn et al. (1999). Specifically, a wider, destructive in part, interpretation has been given by Rousseau (1995) to loyalty, referred to as silence and helplessness (Hagedoorn et al., 1999). Additionally, Rousseau (1995) suggested considering the neglect reaction as a more active reaction which can include acts of vandalism and theft, defined as destructive reactions, and maintained that voice can be threatening at times thus may be viewed as destructive. In a similar route, Hagedoorn et al (1999) noted that voice reactions should be divided into two forms: considerate voice and aggressive voice which is considered as a destructive reaction. Alternatively, victims might choose to stay (loyal) in the organization despite the victimization they experienced out of fear of losing past investments, or in order to try and challenge the status quo through speaking up (aggressive voice) against the uncivil behavior (Clark, 2008).

Previous empirical evidence revealed that customer incivility impacted job behavioral outcomes include negatively affects job demands, job satisfaction, organizational commitment. withdrawal (absenteeism and tardiness), turnover intentions and actual voluntary turnover, reduced effort, counterproductive work behaviors, impaired in-role and extra-role performance, customer service satisfaction decreases, and turnover costs increase (Al-Hawari et al., 2020; Jung et al., 2017; Van Jaarsveld et al., 2010).

H1: Customer incivility positively affect the frontline employees' destructive behaviors.

### ***Customer Incivility and Negative Emotion***

Customer incivility can be considered as a specific category of daily work hassles (Cortina et al., 2001; Sliter et al., 2010). A daily hassle is a term used in the stress research literature that refers to minor everyday episodes, encounters, and/or experiences that constitute a source of annoyance, frustration and irritation for an individual (Lazarus and Folkman, 1984). When

daily work hassles are experienced continuously and/ or in great amounts, they become a considerable source of stress (Lazarus and Folkman, 1984).

Dealing with a daily work hassle will evoke negative emotions in employees and makes everyday tasks more difficult and demanding. This claim is consistent with the Affective Events Theory (AET; Weiss & Cropanzano, 1996), which argues that uncivil customer behaviors evoke negative emotions in employees, which ultimately lead to a deterioration of their well-being. Indeed, a recently published experimental study demonstrated that participants exposed to incivility reported more negative emotions than their counterparts in a control condition (Sommovigo et al., 2020). There is also evidence that experiencing negative emotions increases one's level of physiological and psychological arousal, which, cumulatively, has a harmful effect on affective and cognitive functioning (Szczygiel et al., 2012), mental and physical health (Gross et al., 2011), contributes to employee burnout (Szczygiel & Mikolajczak, 2018) and reduced optimism (Bunk & Magley, 2013) because they influence the content and the process of people's thinking (Zhao et al., 2007). Furthermore, recent study by Dolev et al (2021) empirically proven that EVLN reactions (destructive behaviors) to incivility were dynamic and were underpinned by appraisals and emotions.

H2: Customer incivility positively affect frontline employees' negative emotion.

H3: Negative emotion positively affect frontline employees' destructive behaviors.

H4: Negative emotion mediates the relationship between customer incivility and the frontline employees' destructive behaviors.

### ***Job Meaningfulness as Moderator***

This positive relationship between meaningfulness and work outcomes at the individual level has been demonstrated by a few studies (Demirtas et al., 2017; Frieder et al., 2018; Han et al., 2021). Employees have the perception that job meaningfulness plays an important role in the organization as a trigger to employees' positive behavior (Demirtas et al., 2017). Frieder et al (2018) argue that individuals with personality traits that fit their jobs (i.e., conscientious, extraversion, openness to experience) will perceive their work as more meaningful and as a result achieve heightened performance.

Most researchers view job meaningfulness as a positive concept and conceptualize it as jobs that are important, jobs that add value, jobs that are fulfilling and jobs that are rewarding (Bailey et al., 2019). Hackman and Oldham (1975) explained job meaningfulness as the importance of the job based on the outcome of the job itself and the lives of other people, direct contribution to common goals through tangible results, and the utilization of various skills, talents and activities for the purpose of enhancing the perception of meaningfulness at the workplace. Meanwhile, according to Steger, Dik & Duffy (2012), job meaningfulness is defined as experiencing a positive meaning in work, viewing work as the main way to find meaning and perceiving that work will lead toward a greater good. Individuals seek for meaning in their jobs based on their experience such as those who recognize their presence and their feeling of belonging (where am I?), their relationships (who am I?) and their contributions (what is my value?) (Guevara & Ord, 1996). Hence, job meaningfulness makes individuals feel that they're worthy, useful and valuable, which then facilitates job involvement (Kahn, 1990).

Job meaningfulness also functions as an underlying mechanism. For example, in a study related to job meaningfulness as a mediator, the researchers examined the effect of human interaction relationship such as customers' rudeness toward job satisfaction through job

meaningfulness. The results of the study showed that employees with low job meaningfulness are unable to maintain their performance and advance at the workplace, so they will likely have lower job satisfaction at work (Qi et al., 2020). For job meaningfulness as a moderator, study found that employees with higher job meaningfulness have higher appreciation for corporate social responsibility activities and attain higher achievement in their work (Yang & Kim, 2018). This viewpoint contends that having a positive perception of one's employment can encourage meaningfulness of work.

H5: Job meaningfulness moderates the relationship between customer incivility and frontline employees' destructive behaviors, the higher job meaningfulness will mitigate the destructive behaviors and vice-versa.

### ***Underpinning Theory***

Customer incivility is undoubtedly an unpleasant experience for frontline employees, inducing negative feelings such as stress, anger, and frustration (Kern & Grandey, 2009; Rupp & Spencer, 2006). Customer incivility is an important area for research for service scholars because it undermines frontline employees' well-being and service performance. According to Affective Events Theory (AET), experiencing incivility leads to using extensive cognitive resources to appraise the negative interaction, and this shift in cognitive resources disrupts work performance (Weiss & Cropanzano, 1996). In other words, this theory supports the notion that those employees experiencing negative emotional states (i.e. after uncivil episode occurred) experience lower level of affective commitment from the higher level of negative moods and cognitive reactions at work (Vagharseyyedin, 2015).

Building on Hobfoll's (1989) COR theory, this study conceptualizes frontline employee's well-being as the dynamic fluctuations (as resources are depleted or replenished) in their emotional and behavioral reactions. From a resource perspective, interacting with a customer incivility significantly drains frontline employees' resources from what Hobfoll (1989) conceptualizes as a limited reservoir due to the excessive cognitive (Rafaeli et al., 2012) effort they have to exert. This resource depletion, normally manifested as feelings of fatigue and emotional reactions, severely hinders frontline employees' capacity to deliver satisfactory service (Crosno et al., 2009; Yoo & Arnold, 2016). Previous research has supported this claim by demonstrating that long-term exposure to customer incivility is positively associated with frontline employees' negative emotion (Sommovigo et al., 2020) In addition, short-term customer incivility incidents have been shown to temporarily increase frontline employees' feelings of fatigue (Goldberg and Grandey, 2007; Rafaeli et al., 2012). COR theory suggests that resource recovery plays a key role in mitigating the negative impact of customer incivility. Recovery refers to the process of gaining new resources and restoring lost ones (Sonnetag & Fritz, 2007). Recovery could mitigate the negative behavior's reaction by building the positive perception of their job such as job meaningfulness (Caillier, 2021).

### Research Framework

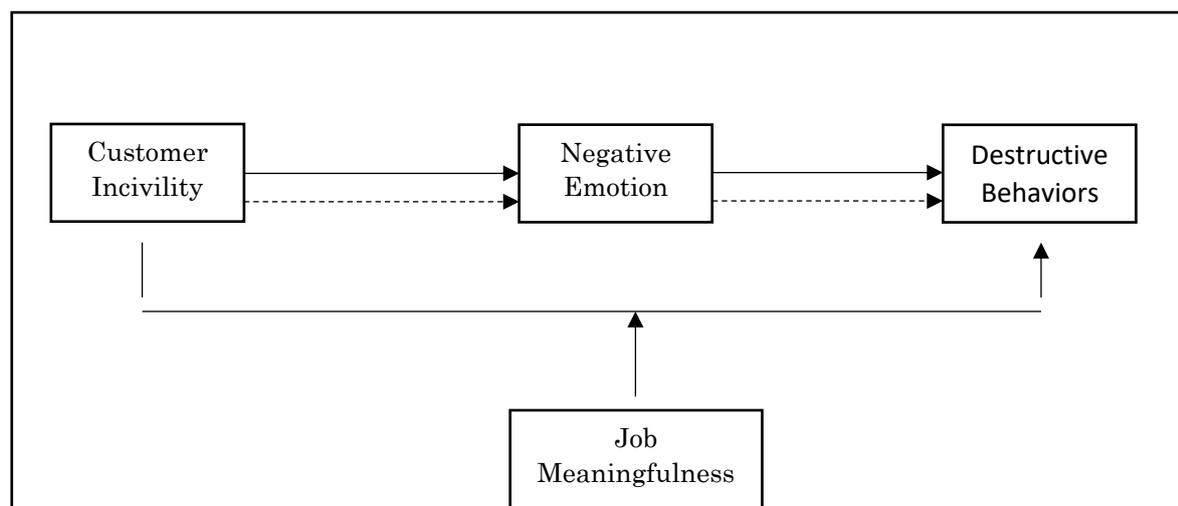


Figure 1: The effect of customer incivility on frontline employee using part of EVLN model: mediated by negative emotion and moderated by job meaningfulness

### Methodology

#### Sampling and Procedures

According to Anderson and Gerbing (1984), the minimum sample size to make appropriate estimates is 100–150 subjects. Therefore, the sample of 142 collected surveys used in this study is adequate. The population of this study are frontline employees from finance institution in Klang Valley, Malaysia. This study is survey research which employed self-governed questionnaire survey method. Questionnaire forms were distributed to employees using the simple sampling technique and the survey were conducted online using a Google Form. Total sets of 200 questionnaires were distributed. Out of these 200, a total of 142 of respondents were valid and recorded. 57.0% of respondents were female, while 43.0% were male. 42.3% of respondents were between the ages of 31 to 40, followed by 41 to 50 (32.4%), 21 to 30 (19.0%) and more than 50 years old (6.3%). In terms of education, the majority of respondents (38.0%) come from Diploma backgrounds followed by b STPM (29.6%), SPM (17.6%) and bachelor's degree (14.8%). for the sector of service, 100% of respondents were from private sector.

#### Measurement

For measurement instrument, customer incivility represented by items adapted from Wilson & Homvall (2013) which have reliability and validity tested and published in high impact journal. The scale is composed of 10 items, which measure one of two dimensions of customer incivility such as customer condescension, such as "customer continued to complain despite your efforts to assist them, made gestures (e.g., eye rolling, sighing) to express their impatience". The respondents were asked to express their perceived experience of customer incivility on a five-point Likert-type scale ranging from 1=never to 5= always. Negative emotion measured using ten items measurement scale from (Watson & Clark, 1984). Respondents indicate their feelings (e.g., sad, angry, upset) on a five-point Likert-type scale ranging from 1=never to 5= always. Job meaningfulness is measured using seven items which have been adapted from the study by (Steger et al., 2012). Among the examples of questions

in this section are “My job helps me to know myself better” and “I found my career to be very meaningful”. Finally, for destructive behavior, the 16-item scale questions were adapted from Itzkovich and Alt (2015). Examples of the questions are “I will personally talk to the customer” and “I will write a complaint letter to the management”.

### **Data Analysis and Results**

This study has employed the *Partial Least Square-Structural Equation Modeling* (PLS-SEM) or SmartPLS 3.0 (Ringle et al., 2015) as the statistical tool to test the measurement model and structural model. This approach is suitable for the study since it has the ability to test a complex model with a modest sample size (Chin et al., 2003). PLS-SEM is able to explain the constructs that are modelled in the abstract manner based on more concrete dimensions (Sarstedt et al., 2019). PLS-SEM requires data analysis to be performed at two stages which are (1) to test the measurement model to examine the relationship between measuring items with independent variables and dependent variables; and (2) to test the structural model to examine the relationship between independent variables and dependent variables (Tenenhaus, et al., 2005). Hypothesis testing for direct relationship and indirect relationship were based on the findings from the structural model. For both stages, four procedures in SmartPLS 3.0 were applied which were PLS algorithm, bootstrapping, blindfolding and PLS predict.

### **Measurement Model Assessment**

In the assessment of reflective measurement, three main assessment criteria are needed. These are internal consistency, Convergent validity and Discriminant validity. Internal consistency was determined using constructs' composite reliability (CR) values, whilst convergent validity was determined using item loadings and average variance extracted (AVE) values. As shown in Table 2, all loadings meet the recommended threshold of 0.708 (Hair et al., 2014); hence, all except the items with low loadings were maintained. Additionally, if the construct met the AVE requirement of 0.5, certain items with loadings less than 0.708 were retained. Following that, all constructs had CR values more than the minimum threshold of 0.7, and all AVEs were greater than 0.5 following item deletion (Hair et al., 2014). Thus, the constructs meet the criteria for reliability and convergent validity.

Table 1

*Measurement Model for Reflective Constructs*

Construct	Indicator	Loading	AVE	CR
Customer Incivility	CI1	0.812	0.623	0.943
	CI2	0.767		
	CI3	0.762		
	CI4	0.854		
	CI5	0.766		
	CI6	0.805		
	CI7	0.830		
	CI8	0.707		
	CI9	0.781		
	CI10	0.797		
Job Meaningfulness	JM1	0.919	0.883	0.981
	JM2	0.951		

	JM3	0.976		
	JM4	0.965		
	JM5	0.964		
	JM6	0.852		
	JM7	0.946		
Negative Emotion	NE1	0.838	0.733	0.965
	NE2	0.851		
	NE3	0.773		
	NE4	0.903		
	NE5	0.868		
	NE6	0.854		
	NE7	0.861		
	NE8	0.867		
	NE9	0.884		
	NE10	0.858		
Destructive Behaviors	BRE1	0.795	0.602	0.960
	BRE2	0.810		
	BRE3	0.866		
	BRE4	0.785		
	BRL1	0.442		
	BRL2	0.724		
	BRL3	0.751		
	BRL4	0.739		
	BRN1	0.813		
	BRN2	0.849		
	BRN3	0.753		
	BRN4	0.866		
	BRV1	0.578		
	BRV2	0.862		
BRV3	0.825			
BRV4	0.832			

Next, table 2 depicts a method of discriminant analysis using HTMT. The result indicates that all constructs exhibit sufficient or satisfactory discriminant validity as the HTMT value is below the threshold of 0.85 (Henseler, Ringle & Sarstedt 2015).

Table 2

*Discriminant Validity via HTMT*

	Customer Incivility	Job Meaningfulness	Negative Emotion	Destructive Behaviours
Customer Incivility				
Job Meaningfulness	0.097			
Negative Emotion	0.478	0.058		
Destructive Behaviours	0.312	0.111	0.337	

### Structural Model Assessment

In the initial stage of accessing the structural model, it is important to address the lateral collinearity issue. To assess the collinearity issue, the VIF value needs to be less than 5.0 (Hair et. al., 2017). Based on the analysis, all the inner values for the independent variables are less than 5 and 3.3, indicating that the collinearity issue is not a concern (Hair et. al., 2017).

Next, this study develops three direct hypotheses between the constructs, with one mediating and moderating hypothesis. In order to test the significance level, t-statistics for all paths are generated using Smart-PLS bootstrapping. Based on the assessment in table 3, five hypotheses have a t-value  $\geq 1.645$ ; thus, the significance is at a 0.05 level of significance. Specifically, customer incivility significantly influences negative emotion ( $\beta=0.468$ ,  $p=0.000$ ), followed by the relationship between customer incivility and destructive behaviors ( $\beta=0.212$ ,  $p=0.017$ ) and negative emotion and destructive behaviors ( $\beta=0.245$ ,  $p=0.013$ ).

For mediating relationship shows that the indirect effect ( $\beta=0.155$ ,  $p=0.000$ ), with 95% Boot, CI Bias Corrected L (LL=0.029, UL=0.218). There is no zero between any of the confidence intervals of each of the relationships. Hence, the relationships on the mediating effect of negative emotion on the relationship between independent variables customer incivility and destructive behaviors are therefore supported empirically. Next, for moderating effect, the interaction between customer incivility\*job meaningfulness is significant with destructive behaviors ( $\beta=0.122$ ,  $p=0.005$ ), 95% Boot, CI Bias Corrected L (LL=0.044, UL=0.160).

Next, assessing the level coefficient of determination ( $R^2$ ) is the next step in evaluating the structural model. According to Hair et al (2014),  $R^2$  represents the amount of variance in the endogenous construct that all exogenous constructs can explain. As shown in Table 4, the  $R^2$  value is 16%. In addition, the effect size is also assessed by  $f^2$ . It shows that all the variables have a large effect size on response. Lastly, the predictive relevance assessed by  $Q^2$  shows that all endogenous constructs in this study had a  $Q^2$  value larger than zero. This demonstrates the exogenous constructs' ability to predict the endogenous construct.

Table 3

#### Structural path analysis

Hy po- the sis	Relationship	Stan dard Beta	Standar d Error	p- valu e	LL	UL	Decisi on
H1	Customer Incivility -> Destructive Behaviors	0.212	0.089	0.017	0.02	0.358	Suppo rted
H2	Customer Incivility -> Negative Emotion	0.468	0.064	0.000	0.331	0.576	Suppo rted
H3	Negative Emotion -> Destructive Behaviors	0.245	0.093	0.008	0.013	0.403	Suppo rted
H4	Customer Incivility -> Negative Emotion -> Destructive Behaviors	0.115	0.048	0.016	0.029	0.218	Suppo rted
H5	Customer Incivility*Job Meaningfulness* -> Destructive Behaviors	0.122	0.043	0.005	0.044	0.160	Suppo rted

Table 4  
Effect Size,  $R^2$  and  $Q^2$

	$f^2$	R Square	R Square Adjusted	$Q^2$
Destructive Behaviours		0.164	0.146	0.087
Customer Incivility	0.120			
Negative Emotion	0.156	0.219	0.214	0.154

## Discussion

This study examined frontline employees' negative emotion and destructive behavior after being insulted by customer through customer incivility. It is expected to have a positive relationship between customer incivility, negative emotion and destructive behavior. In addition, this study would like to examine whether perceived job meaningfulness be able to mitigate the relationship between customer incivility and destructive behavior. All the five hypotheses including the mediating effect of negative emotion and the moderating effect of customer incivility and job meaningfulness were significant. This section will continue to discuss each of the hypothesis results.

The direct relationships in **H1** – **H3** which tested the relationship between customer incivility and destructive behaviors; customer incivility and negative emotion; and negative emotion and destructive behaviors are all supported in this study. The result of the study has proven empirically that frontline employees' who have been insulted by customers will end up with destructive behaviors either exit, voice (e.g., protest and threatening), loyalty (e.g., silence and helplessness) and neglect (e.g., lateness and absenteeism). This finding is in line with the previous study about the uncivil behavior (Clark, 2008) by customers whereby the employee (victim) chooses to stay (loyal) due to fear of losing past investment and try to challenge the uncivil behavior through aggressive voice. Furthermore, studies done by Al-Hawari et al (2020); Jung et al (2017); Van Jaarsveld et al (2010) empirically revealed that customer incivility impacted negative job behavioral outcomes such as employees' turnover, counterproductive work behaviors, absenteeism and job dissatisfaction. The results for **H2** in this study consistent with the findings by most researchers. Commonly, scholars suggest negative emotions triggered when employees assess the situation as distracting and harmful (Alhujaili & Karwowski 2018; Brotheridge & Lee 2010; Porath & Pearson 2012) which include customer incivility. Employees that dealing with customer incivility evokes negative emotions which ultimately lead to a deterioration of their well-being. Employees experience anger, shame, sadness, and fear as a result of uncivil behavior, even if it is not directed at them (Phillips & Smith 2004; Smith, Phillips & King 2010).

The finding for **H4** is logically and analytically acceptable for an indirect relationship. Negative emotion plays a significant role as a mediator between customer incivility and destructive behavior. Moreover, previous studies well supported that negative emotions caused by customer incivility will resulted in unproductive behavior which reduced employee effort (Carver 2006) in achieving objectives or organizational development (Liu, Chen, He & Huang 2019). This study revealed that job meaningfulness is able to mitigate the level of destructive behaviors caused by customer incivility (**H5**). Job meaningfulness have triggered as internal motivation (Li et al., 2020) which can encourage employees to adapt to the changes in their job situation easily. The result showed that employees who are optimistic and feel that their work are meaningful, are able to control their negative response to customer incivility. It is consistent with previous studies on the positive outcome of job

meaningfulness (Qi et al., 2020) and as a moderator between higher appreciation for corporate social responsibility activities and attain higher achievement in their work (Yang & Kim, 2018).

### ***Research Implication and limitation***

This study presents several implications to organizational theory and management when addressing the challenges caused by customer incivility towards frontline employees. This study has added to the body of knowledge in the field of organizational behavior which stresses that customer incivility is a crucial issue which needs to be tackled. Organization must come out with proper action and strategies that may reduce employees' negative responses after being insulted. Training such as cognitive versus behavioral approach for emotional regulation would benefit them.

The results from this study also add to the job meaningfulness body of knowledge which stresses that employees are motivated to mitigate their negative response when they felt their job is so meaningful. However, job meaningfulness would differ based on different individual's assessment such as personality. Therefore, organization should do proper assessment of individual personality and characteristics, whether they may possess intrinsic motivation by nature or proper training. Besides that, there are few underlying mechanisms that may act as a mediator and a moderator that can reduce the negative impact of customer incivility such emotional regulation and psychological capital.

### ***Research Limitation***

This study has focused on employees who are working in Financial Institution. Therefore, it is recommended that future research can consider a bigger sample across different nature of work and bigger a geographical area. Besides that, data for the present study was compiled from the self-reported instruments which may lead to issues such as social desirability bias and common method variance. Hence, it is proposed that in the future, data is compiled from two or more sources using the multilevel method to prevent the issues. Finally, this study has employed a quantitative methodology and a questionnaire as its primary research tool; therefore, future research should consider the use of qualitative approach that would use an interview or focus group to get more in-depth data in order to generate a deeper understanding. Future research can also use the comparison approach, by comparing data across locations and industries to produce more general results.

### ***Conclusion***

The capability of frontline employees to accept the stressful situation after being insulted by customer incivility is an important issue that has been examined in this study. A total of five (5) research hypotheses had been developed to be tested empirically. This study first aimed to examine the direct relationships of customer incivility and negative emotion with destructive behaviors. Next the mediating role of negative emotion in the relationship between customer incivility and destructive behavior, followed by the moderating role of job meaningfulness in the relationship of customer incivility and destructive behavior are investigated together. Although, this study found that all the direct relationship and the mediator are significant, but job meaningfulness does not play a role as moderator to mitigate the negative response which is the destructive behaviors. Therefore, in order to reduce the negative impact of customer incivility towards frontline employees' physiological and

psychological, future study need to addressed other underlying mechanism such as emotional regulation and psychological capital.

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