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From Customer Incivility to Counterproductive Work Behavior: Unveiling the Role of Emotional Exhaustion and Organizational Support

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Abstract

This study looks at the mechanism behind how incivility toward employees may lead to counterproductive work behaviors (CWBs) and how perceived organizational support (POS) may moderate this relationship, specifically between customer incivility and perceived work incivility, and customer incivility and employee CWBs. Customer incivility, defined as rudeness or disrespectful behavior from customers, is a significant workplace stressor that can lead to emotional depletion and reduced employee performance. Drawing on the previous research on emotional exhaustion, we propose that emotional exhaustion will be a mediator between customer incivility and CWB. Further, we suggest that the negative impact of emotional exhaustion on CWB is mediated by POS. The survey data of employees in customer-facing jobs are analyzed with PLS-SEM (Partial Least Squares Structural Equation Modeling) and the findings suggest that the relationship between customer incivility and CWB is significantly mediated by emotional exhaustion. Further, the results showed that organizational support (perceived) is a suppressor of the relation between emotional exhaustion and CWB, meaning that there is a less negative impact of emotional exhaustion on CWB when it is perceived high. The study adds to the knowledge about the psychological and organizational factors underlying customer-business deviance and provides suggestions for organizations that wish to reduce the impact of customer-caused deviance on their organizations by providing support and stress management programs. Drawing on the previous research on emotional exhaustion, we propose that emotional exhaustion will be a mediator between customer incivility and CWB. Further, we suggest that the negative impact of emotional exhaustion on CWB is mediated by POS. The survey data of employees in customer-facing jobs are analyzed with PLS-SEM (Partial Least Squares Structural Equation Modeling) and the findings suggest that the relationship between customer incivility and CWB is significantly mediated by emotional exhaustion. Further, the results showed that organizational support (perceived) is a suppressor of the relation between emotional exhaustion and CWB, meaning that

there is a less negative impact of emotional exhaustion on CWB when it is perceived high. The study adds to the knowledge about the psychological and organizational factors underlying customer-business deviance and provides suggestions for organizations that wish to reduce the impact of customer-caused deviance on their organizations by providing support and stress management programs.

Keywords: *Incivility, counterproductive behavior, Perceived Organizational Support, PLS-SEM.*

Introduction

In the current business environment where quality service and long-term customer relationships are essential and competition is intense, organizations depend a lot on their frontline employees to provide quality services. Staff in customer service positions will ensure that they are professional, demonstrate appropriate feelings, and handle customers' expectations, even when things get tough. But as negative customer behaviours have become more common, customer incivility has become an important concern within organizations. Low-intensity deviant behaviour is rude, discourteous, or disrespectful behavior that infringes on the norms of mutual respect but may not necessarily be intended as harm (Andersson & Pearson, 1999). Whereas customer incivility is more nuanced and frequent, and can, over time, take a toll on employees' emotional and psychological reserves (Sliter et al., 2010; Van Jaarsveld et al., 2010; Han et al., 2021). Customer incivility poses a significant challenge to the service industry: employees are expected to follow organizational display rules, which mandate that they remain courteous in spite of customer behaviour. This can make it difficult for employees to deal directly with an uncivil customer and may cause them to try to suppress the feelings they have, resorting to emotional labour (Grandey et al., 2007). Conservation of Resources (COR) Theory posits that people work to obtain, preserve, and restore valuable personal resources, and psychological stress can be seen as threats to or losses of these resources (Hobfoll, 1989; Hobfoll et al., 2018). Exposure to customer incivility is then a drain on employees' emotional energy that increases their risk for emotional exhaustion and other negative job outcomes. Emotional exhaustion is one of the primary consequences of customer incivility that has garnered a lot of interest due to being the main factor of customer burnout. Emotional exhaustion is the emotional experience of being emotionally overworked and psychologically depleted from over-exposure to work-related stressors (Maslach & Jackson, 1981; Maslach et al., 2001). Staff who are emotionally exhausted tend to share feelings of decreased energy, motivation, emotional control, and effectiveness at work. As resources become depleted, employees can become less and less able to sustain behaviours in their work environment that are considered positive (Wright & Cropanzano, 1998; Halbesleben & Buckley, 2004) and are more likely to engage in behaviours which conflict with organizational norms. Counterproductive work behaviour (CWB) is one of the behavioural outcomes of emotional exhaustion. CWB is characterized as actions that are intentional and negatively impact the organization or the organization's members, such as withdrawal, absenteeism, reduced work effort, interpersonal deviance, sabotage, and actions that negatively impact organizational effectiveness (Abas, 2024; Bennett & Robinson, 2000; Spector & Fox, 2005). Emotionally exhausted workers have previously been shown to undertake counterproductive behaviours as a way of coping with the build-up of emotion stress and frustration (Penney & Spector, 2005). Likewise, the rotation of employees that cannot retaliate against customers directly may lead to other employees or the organization being the target of their frustration (Sliter et al., 2010; Han et al., 2021). While there are substantial evidence linking customer incivility and negative employee outcomes, including emotional exhaustion, customer incivility to the employee and the subsequent negative impact on the employee have only been examined in a limited way (e.g., Alola et al., 2019; Han et al., 2021). Specifically, on the basis of COR theory, emotional exhaustion is expected to mediate the relationship between customer incivility and workplace deviance, emotional exhaustion has rarely been examined as such in the literature. Specifically, as expected the link between customer incivility and workplace deviance with emotional exhaustion on the basis of COR theory, has been rarely examined in the literature. This mediating process can be examined to further understand how negative customer interaction ends up affecting employee behavioural reactions.

Another factor to consider is that all staff have different capacity to deal with the emotional demands of meeting a customer. As a key organizational resource, perceived organizational support (POS) plays an important role that is available for protecting against the negative consequences of emotional exhaustion. POS is defined as being an overall perception by employees that their organization cares about their contribution and cares about their welfare (Eisenberger et al., 1986). Employees who perceive strong organizational support tend to feel more respected, appreciated, and psychologically safe, and will therefore be better equipped to deal with workplace stressors (Rhoades & Eisenberger, 2002; Kurtessis et al., 2017). Based on COR Theory, organizational assistance offers supplementary resources that enables employees to replenish their emotional resources to prevent emotional exhaustion from leading to counterproductive work behaviour.

Although much has been written on how customers are mistreated, there are still a number of gaps in the research. First, prior research have predominantly examined the impact of customer incivility on the organization, and few studies have focused on the antecedents or processes by which customer incivility affects organizational deviance. Second, while perceived organizational support is widely recognized as an important organizational protective factor, there has been relatively less empirical research into its moderating role between emotional exhaustion and counterproductive work behaviour, especially in the banking industry and other customer service-oriented organizations. Lastly, the evidence from developing economies is still limited, limiting the transferability of the results from other cultural and organizational settings. To fill these gaps this article develops a moderated mediation model grounded in Conservation of Resources (COR) theory and tests it in an empirical study. Specifically, this article explores the direct association between customer incivility and counterproductive work behaviour, whether emotional exhaustion mediated this association and assesses whether the positive association between emotional exhaustion and counterproductive work behaviour is weakened by perceived organisational support. The results of this article also provide some practical guidance for organizations wanting to protect employees' health, prevent deviant work behaviour, and improve service effectiveness by implementing the constructs in a single theory, and as such, the study extends the existing literature on workplace stress, employee behaviour and customer incivility.

Hypothesis Development

Customer incivility and counterproductive behaviors

Customer incivility, characterized by Mild deviant behaviors from customers such as rudeness, dismissiveness, or unreasonable demands, has become a significant concern in service-oriented roles. These uncivil behaviors disrupt workplace harmony and challenge employees' emotional well-being, often triggering adverse reactions. Counterproductive work behaviors (CWB), which refers to intentional actions that inflict harm on the organization or its members, are one such reaction that employees may exhibit in response to customer incivility. When employees face incivility from customers, it often evokes feelings of anger, frustration, and helplessness. Such emotional responses can impair their ability to self-regulate, leading them to retaliate through CWBs, such as intentionally reducing their effort, being rude to colleagues, or neglecting organizational rules. This retaliatory behavior is often an unconscious response to regain control or cope with the perceived mistreatment. Furthermore, customer incivility can drain employees' emotional resources. When individuals experience resource depletion due to negative customer interactions, they may lack the energy required to maintain professional conduct. Consequently, employees may be more likely to engage in CWBs to conserve their remaining resources or to vent their frustration.

H1: Customer incivility positively leads to counterproductive work behaviors.

Customer incivility and emotional Exhaustion

Customer incivility, refers to rude, dismissive, or disrespectful behaviors by customers towards service employees, is a common stressor in service-oriented roles. These interactions create significant emotional demands on employees, as they are required to maintain professionalism and composure despite being treated unfairly. Such encounters often challenge employees' emotional resilience, leading to feelings of frustration, helplessness, and inadequacy. Repeated exposure to customer incivility places a substantial strain on employees' emotional resources. The constant need to regulate emotions while facing incivility

can lead to emotional fatigue and a persistent sense of being drained. Employees may feel overwhelmed as they struggle to meet the dual demands of managing customer interactions and adhering to organizational norms. This ongoing depletion of emotional energy, caused by incivility, can result in emotional exhaustion. Emotional exhaustion represents a state where employees feel emotionally overextended and unable to cope effectively with workplace demands. The cumulative effect of facing uncivil behavior from customers erodes their ability to recover emotionally, thereby intensifying exhaustion. Consequently, customer incivility serves as a significant factor contributing to emotional exhaustion in employees.

H2: *Customer incivility is positively associated with emotional exhaustion.*

Emotional Exhaustion and counterproductive behaviour

Emotional exhaustion, characterized by a state of feeling emotionally overextended and depleted, often arises from prolonged exposure to workplace stressors. This condition diminishes employees' psychological resources, impairing their ability to manage emotions and perform effectively. As emotional exhaustion intensifies, employees are more likely to struggle with self-regulatory failure, increasing the likelihood of engaging in behaviors that deviate from organizational norms. Counterproductive work behavior (CWB) refers to intentional acts that harm the members as well as organization. Emotional exhaustion contributes to CWBs by reducing employees' capacity to cope constructively with workplace challenges. Depleted employees may channel their frustration and fatigue into negative behaviors such as avoiding responsibilities, neglecting tasks, or engaging in interpersonal conflicts. The relationship between emotional exhaustion and CWBs can be attributed to impaired self-control that occurs when employees' emotional and mental resources are depleted. Exhausted employees may lack the energy needed to regulate their impulses and maintain professional conduct, leading to acts of deviance as a means of expressing dissatisfaction or reclaiming a sense of control. Therefore, emotional exhaustion is an important antecedent of CWBs, as it fosters a workplace environment where depleted individuals tend to engage in behaviors that undermine organizational and interpersonal harmony.

H3: *Emotional exhaustion is positively associated with counterproductive work behavior.*

Emotional Exhaustion as a mediator

Customer incivility, characterized by disrespectful, rude, or condescending behavior from customers, is a persistent stressor in customer-facing roles. Employees often encounter such behaviors during interactions, which can leave them feeling disrespected, frustrated, and emotionally strained. These repeated negative experiences accumulate over time, depleting employees' emotional resources and resulting in emotional exhaustion. Emotional exhaustion is characterized by a state of being emotional overextension and fatigued due to prolonged exposure to stressors. It may act as an underlying mechanism through which customer incivility contributes to negative behavioral outcomes, such as counterproductive work behavior (CWB). Counterproductive work behavior defines as deliberate employee actions that harm the organization or its members. When employees experience emotional exhaustion caused by repeated exposure to customer incivility, their capacity to regulate emotions and maintain self-control diminishes. This depletion often triggers a higher likelihood of engaging in CWBs as a means of coping or retaliating against the perceived mistreatment. For instance, employees who feel emotionally drained may respond by neglecting their duties, being uncooperative with colleagues, or deliberately engaging in behaviors that violate organizational norms. The mediating role of emotional exhaustion as a mediator in this relationship is evident because it translates the emotional and psychological impact of customer incivility into deviant behaviors. Emotional exhaustion reflects the internal toll customer incivility takes, which reduces employees' ability to remain engaged and productive. Instead, they may resort to CWBs, either consciously or subconsciously, as a response to their reduced emotional capacity to handle workplace demands. In this context, emotional exhaustion mediates the relationship between customer incivility and CWBs by explaining how the negative emotional impact of incivility can manifest in harmful workplace behaviors. Addressing emotional exhaustion is therefore crucial to reduce the adverse outcomes of customer incivility on employees and organizations.

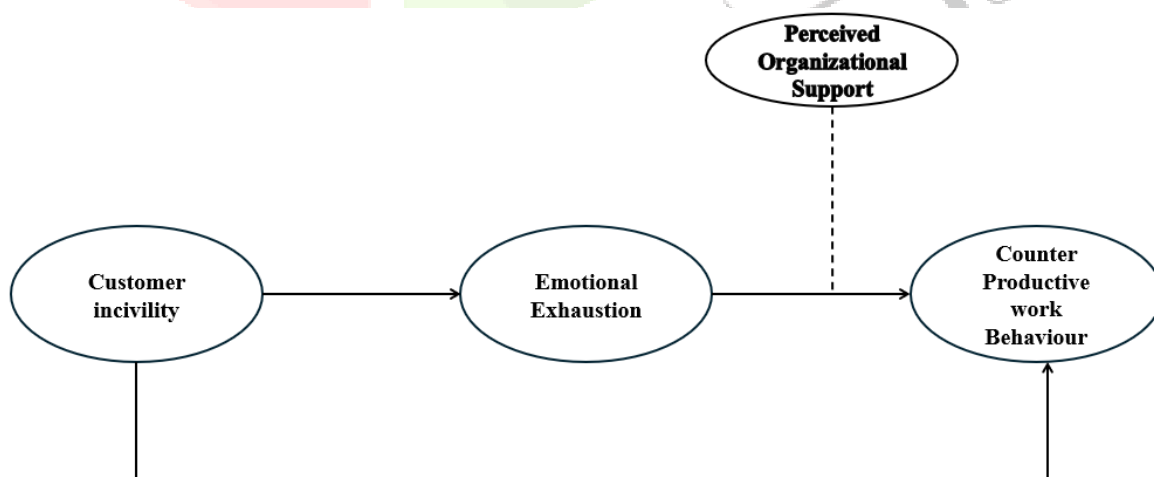
H4: *Emotional exhaustion mediates the relationship between customer incivility and counterproductive work behavior.*

Perceived Organizational Support as Moderator

Perceived organizational support (POS) reflects to employees' perception that their organization values their contributions and is concerned about their well-being. Employees who perceive greater organizational support tend to exhibit positive attitudes and behaviors, even in challenging circumstances. Conversely, when employee perceive limited organisational support, they are more likely to experience negative emotions, such as emotional exhaustion, and contribute to unfavourable outcomes, including counterproductive work behavior (CWB). Emotional exhaustion, represents a state of emotional overextension and fatigued, often results from prolonged stressors at work, and it typically impairs employees' ability to cope effectively. Employees who are emotionally exhausted, are more likely prone to engage in CWBs, such as neglecting responsibilities, acting out toward colleagues, or violating organizational norms. However, POS is expected to attenuate the positive association between emotional exhaustion and CWB by equipping employees with the resources needed to cope more effectively with emotional strain. Employees who perceive high level of support from organization, are likely to feel valued and respected, which can counteract the feelings of frustration and depletion associated with emotional exhaustion. In such an environment, the adverse effect of emotional exhaustion on CWB is lessened because employees may feel more motivated to maintain their performance and less inclined to engage in deviant behaviors. The supportive nature of the organization provides employees with a sense of safety and trust, enabling them to recover from exhaustion more effectively and, therefore, reducing the likelihood of engaging in CWB. Conversely, when POS is low, may cause employees to feel disconnected and unsupported, which could exacerbate the negative emotional impact of exhaustion. In such situations, employee may be more inclined to act out their frustrations, leading to increased CWBs. Thus, POS plays a moderating role in either strengthening or weakening the relationship between emotional exhaustion and CWB, depending on the level of support employees perceive from their organization.

H5: *Perceived organizational support moderates the relationship between emotional exhaustion and counterproductive work behavior, such that the relationship is weaker when POS is high and stronger when POS is low.*

Drawing upon the foregoing review of literature, the conceptual model for the present study was developed and is illustrated in figure 1:



Research Methodology

Research Design

A quantitative, cross-sectional research design was adopted to examine the relationship between customer incivility and CWB, also the mediating effect of Emotional exhaustion. A cross-sectional survey was deemed appropriate as it facilitates the collection of data from many respondents at a single point in time, thereby providing insights into the hypothesized relationships. The design aligns with prior studies in consumer behavior that have employed survey-based approaches to investigate employee behavior (Hair et al., 2019).

Population and Sampling

The study population comprised employees employed in the banking sector. Since the research sought to investigate employee perceptions and workplace behaviors, banking employees constituted the appropriate unit of analysis. A sampling frame was developed to identify eligible respondents from selected banks, ensuring that participants met the predefined inclusion criteria, such as being employed on a full-time basis and having sufficient organizational experience to provide informed responses. Given that the study employed Structural Equation Modeling (SEM), an adequate sample size was necessary to ensure reliable parameter estimation and model stability. SEM generally requires a minimum sample size of 200 observations, with larger samples preferred for more complex models. Furthermore, it recommends maintaining an adequate ratio of respondents to observed variables to achieve robust and reliable results (Hair et al., 2019). Accordingly, the sample size used in the present study met the recommended criteria for SEM analysis.

Data Collection Procedure

Primary data were obtained from banking sector employees through a structured, self-administered questionnaire. Purposive sampling was adopted to ensure that only respondents who met the predefined eligibility criteria and were considered suitable for the study. Prior to administering the questionnaire, participants were informed of the study's purpose, assured that their responses would remain confidential and anonymous, and made aware that their participation was entirely voluntary. Following the completion of data collection, the completed questionnaires were carefully screened for completeness and consistency to ensure the quality of dataset. Questionnaires that were missing substantial data or incomplete information were removed from the dataset for further analysis. The final dataset was coded and prepared for statistical analysis using Structural Equation Modeling (SEM), following the data screening recommendations of Hair et al. (2019).

Measurement of Constructs

The study employed well-established measurement scales adapted from previous research to ensure validity and reliability. All items were measured using a five-point Likert scale ranging from 1 ("strongly disagree") to 5 ("strongly agree"). Customer Incivility was measured using a 4-item scale adapted from (Hur et al., 2012), Emotional exhaustion was assessed through a 4-item scale developed by (Ahmad et al., 2019). Counterproductive work behaviour was evaluated using a 5-item scale adapted from (Bennet, 1995). Perceived organizational support was measured using 3 items scale adapted from Eisenberger et al., (1987).

Measurement Model:

The assessment of the overall measurement model with the items and four factors was considered in this research. The reliability and validity of the measurement model were assessed, the researchers studied (AVE), the mean extracted variance and (CR), the composite reliability (Hair et al., 2019; Abas et al., 2023). To evaluate the reliability of the model, the loading of items on the factors associated with it must be over 0.7 (Hair et al., 2019). Two groups of variables will be considered based on their values. Values below 0.4 should be eliminated, whereas those within the scope of 0.4-0.7 should be removed in the case they improve the AVE and Composite Reliability and to the extent that it is above the threshold (Hair et al., 2020). In this study, none of the variables were to be removed since their loading was more than 0.7. Table I shows that

loading of all items on the corresponding latent variable exceeded 0.7. To assess the model's reliability Cronbach's alpha was used. In the case of the factor-based approach, Cronbach alpha and CR values were the same (Chin, 2010). The values typically range from 0 and 1, with values closer to 1.0 indicate more internal consistency among scale items. In this research, they were above 0.7 and thus were satisfactory based on the overall rule (George et al., 2003). Construct reliability was measured with the help of CR coefficient (Hair et al. 2016). Accordingly to Hair et al., (2019) construct reliability is achieved when the composite reliability of the construct exceeds 0.70. Convergent validity is typically assessed using the Average Variance Extracted (Avkiran, 2018), whereby its acceptable value is 0.5 or larger (Chin, 2010; Bagozzi & Yi, 2018 & Hair et al., 2019). Results from the Average Variance Extracted exceeded 0.5 and were appropriate as presented as Table II (Hair et al., 2019).

Table 1: Item loadings

Items	CI	CPB	EE	POS
CI1	0.776			
CI2	0.856			
CI3	0.773			
CI4	0.758			
CPB1		0.831		
CPB2		0.814		
CPB3		0.857		
CPB4		0.839		
CPB5		0.741		
EI1			0.751	
EI2			0.813	
EI3			0.825	
EI4			0.773	
POS1				0.721
POS3				0.882
POS4				0.704

Table II: Reliability and Validity

Construct	Cronbach's alpha	Composite reliability	(AVE)
CI	0.773	0.852	0.592
CPB	0.873	0.901	0.648
EE	0.802	0.870	0.626
POS	0.708	0.815	0.598

Table III: Heterotrait-monotrait ratio

Construct	CI	CPB	EE	POS
CI				
CPB	0.170			
EE	0.265	0.144		
POS	0.446	0.161	0.360	
POS x EE	0.164	0.138	0.085	0.317

The degree to which each Latent Variable is unique from the other Latent Variables in the model is regarded as the discriminant validity (Farrukh et al., 2025; Chin, 2010). The Fornell–Lacker criterion was employed to assess discriminant validity by comparing the square root of the Average Variance Extracted (AVE) of each Latent variable with its correlations with the remaining constructs in the model. The square root of AVE must be larger than the maximum correlation between the Latent Variables and other Latent Variables involved in the model (Bukhari et al., 2025; Chin, 2010; Hair *et al.*, 2019). As reported in Table III (italics), the square roots of the AVE for each Latent construct exceeded the corresponding inter-construct

correlations supporting discriminant validity. Overall the measurement model demonstrated adequate reliability and validity.

Structural Model

Collinearity among the predictor constructs was assessed using the VIF. The results indicated that collinearity was not a concern, as all VIF values were below the suggested threshold of 5.0 (Hair *et al.* 2013). By employing a bootstrapping approach with 5000 resamples, path estimates and t-statistics for the hypothesized relationships were examined. Which reveals the hypothesized links between the variables. Coefficients and their corresponding p-values were computed for each hypothesized relationship in the model. The path relationships shown in Table IV can be used to analyze the hypothesized connections of the structural model. The findings show that all hypotheses support the presented hypotheses.

Table IV: Path Relationships

Relationship	Beta	STDEV	T statistics	P values
CI -> CPB	0.170	0.050	3.410	0.000
CI -> EE	0.231	0.051	4.551	0.000
EE -> CPB	0.203	0.067	3.027	0.001
POS -> CPB	0.181	0.061	2.960	0.002

Mediation analysis:

Mediation studies examine how an intermediary variable explains the relationship between independent and dependent variables. We consider the mediating effect of employee resilience on job performance and workplace thriving. The result reveals (See Table V) that EE has a positive partial mediation relationship between CI and CPB.

Table V: Medaition Analysis

Mediation	β	STDEV	T statistics	P values
CI -> EE -> CPB	0.047	0.017	2.730	0.003

Moderation Analysis

Moderation analysis was conducted to examine whether Perceived Organizational Support (POS) influences the strength of the relationship between Employee Entitlement (EE) and Counterproductive Work Behavior (CPB). A moderator alters the direction and/or magnitude of the relationship between an independent variable and a dependent variable (Hair *et al.*, 2022). In this study, POS was expected to buffer the adverse effect of employee entitlement on counterproductive work behavior. The interaction effect between EE and POS was estimated within the Structural Equation Modeling (SEM) framework. A statistically significant interaction term indicates that the relationship between EE and CPB varies across different levels of perceived organizational support. See table VI.

Table VI: Moderation Analysis

Moderation path	β	(STDEV)	T statistics	P values
POS x EE -> CPB	0.177	0.058	3.071	0.001

Discussion

The results of the current study give empirical evidence to support the research model that was hypothesized, showing that customer incivility has a significant impact on employees' emotional exhaustion and counterproductive work behaviour (CWB). Moreover, emotional exhaustion mediates the relationship between customer incivility and CWB, while perceived organizational support (POS) weakens the positive association between emotional exhaustion and CWB. The findings support the assumptions of Conservation of Resources (COR) Theory, which states that people try to obtain and maintain valuable resources; when the resources are at risk or depleted, employees feel strain and exhibit defensive behaviors

that help them to conserve what they have left (Hobfoll, 1989). Customer incivility is strongly correlated with employee emotional exhaustion, suggesting that when employees repeat exposure to rude, disrespectful, and discourteous customer behaviour, they may become emotionally exhausted. Customer incivility is a chronic stressor for frontline employees, as they are likely to behave professionally and keep their emotions in check when dealing with rude customers. Employees become depleted, frustrated and burned out as their emotional resources are depleted. The results of this study are in line with previous findings indicating that customer incivility is a strong predictor of emotional exhaustion among service workers (Sliter et al., 2010; van Jaarsveld et al., 2010; Alola et al., 2019). The study also revealed that there was a significant direct effect of customer incivility on counterproductive work behaviour. This means that if an employee is regularly faced with rude customers, they are likely to respond in an indirect way, such as through lowered work output, withdrawal, rule breaking or even being deliberately inefficient. Many workers don't always react directly to customers because of display rules within an organization, and the frustrations may be transferred to the organization or to other workers as CWB. This result is in line with the earlier studies that showed that acting badly towards the customers leads to negative behavioural results, such as workplace deviance and service sabotage. The emotional exhaustion individual difference factor partially mediated the relationship between customer incivility and CWB, indicating that customer incivility does not have a direct effect on dysfunctional behaviours but mainly through the depletion of emotional resources in the customer. In line with the COR theory, those who are emotionally exhausted have less psychological resources to control their behavior, and thus will be more likely to engage in counterproductive action. A similar mediating role of emotional exhaustion was found in other studies involving the hospitality and service sectors, where emotional exhaustion was found to be the psychological pathway between the workplace stressors and undesirable employee outcomes. An important contribution of this study is the moderating role of perceived organizational support. The findings indicate that high levels of POS significantly weaken the positive relationship between emotional exhaustion and counterproductive work behaviour. Employees who perceive that their organization values their contributions and genuinely cares about their well-being are better equipped to cope with emotional strain. Organizational support provides valuable socio-emotional resources that compensate for resource depletion caused by customer incivility, thereby reducing employees' tendency to engage in deviant behaviours. This finding is consistent with Organizational Support Theory and prior research suggesting that supportive organizational practices act as protective resources that buffer the adverse effects of workplace stressors.

Generally, the findings extend the growing literature on customer incivility by simultaneously examining its direct and indirect effects on counterproductive work behaviour while identifying perceived organizational support as an important boundary condition. From a practical perspective, organizations should implement interventions aimed at minimizing customer incivility, strengthening employee support systems, and promoting supervisor and organizational support. Training employees in emotional regulation, establishing clear policies for handling abusive customers, and fostering a supportive work environment may help preserve employees' emotional resources, ultimately reducing emotional exhaustion and preventing counterproductive work behaviours.

Overall, the results build upon the growing body of research on customer incivility and reveal the direct and indirect impacts of customer incivility on counterproductive work behaviour while offering perceived organisational support as a key boundary condition. However, from a practical standpoint, there are several interventions that organizations can take to address the practical problems of customer incivility, how employees are supported, and the level of support from supervisors and organizations. Education of the employees on emotional regulation, development of policies and procedures on dealing with abusive customers, and creating a supportive organizational climate may contribute to maintaining emotional resources for employees, which in turn decreases emotional exhaustion and prevents counterproductive work behaviors.

Implications

The results of this study have theoretical and practical implications for both researchers and practitioners. This study is theoretically a development of Conservation of Resources (COR) Theory (Hobfoll, 1989) as it proves that customer incivility is a key resource-depleting stressor which directly and indirectly affects CWB through emotional exhaustion. The study's findings offer a more complete understanding of the psychological mechanism that changes when negative customer encounters lead to dysfunctional employee behaviours, as it has isolated emotional exhaustion as the underlying psychological process. Moreover, the addition of perceived organizational support (POS) to the model expands Organizational Support Theory (Eisenberger et al., 1986) by considering organizational support as a valuable contextual resource that will moderate the negative behavioral outcomes of emotional exhaustion. The integrated examination of customer incivility, emotional exhaustion, counterproductive work behaviour, and POS adds to the existing literature by providing a comprehensive framework through which customer mistreatment is likely to impact employee behaviour and the boundary conditions. From a practical point of view, the results indicate that organizations should take proactive steps in responding to incivility from customers, such as adopting a zero-tolerance policy regarding problematic customer behaviour, defining customer complaints procedures and ensuring that employees can confront difficult customers without any negative repercussions. Organizations should focus on employee well-being programs—including employee assistance programs, emotional regulation workshops, stress management programs, and resilience training—to help maintain employees' emotional resources because it was found that emotional exhaustion was the most important mechanism that led to counterproductive work behaviour. At the same time, managers should work to create a positive organizational culture by positively acknowledging contributions, supporting workers in a timely manner, establishing equitable organizational practices, and demonstrating concern for employees, which boosts perceived organizational support. It is also essential for organisations to educate supervisors on how to recognise early signs of emotional exhaustion and take prompt action, which may include counselling, workload changes, recovery breaks, and supportive leadership behaviours. Organisations need to take preventive measures to curb counterproductive work behaviour, ensuring that they also decrease customer incivility, emotional exhaustion and increase organisational support, rather than solely relying on disciplinary measures. This holistic approach is likely to lead to better employee well-being, less deviant behaviour in the workplace, higher service quality, higher customer satisfaction and, finally, higher sustainable performance of the organization.

Limitations

The following are some limitations of this study. First, the study used cross section research design which does not allow the researcher to draw causal conclusions between the variables. Longitudinal and experimental designs of future studies can be used to better capture the temporal dynamics of customer incivility, emotional exhaustion, and counterproductive work behaviour. Second, the data were gathered by self-reported questionnaires, so common method bias and social desirability bias may exist despite the procedural steps taken, even if the questionnaires were not filled out by the students themselves. Supervisor ratings and/or coworker assessments or objective organizational records could be added to future studies to improve the robustness of findings. Thirdly, the study was conducted with employees of the banking sector which can restrict the generalizability of the results to other service sectors. The proposed model needs to be tested in future in different sectors like hospitality, healthcare, retail, and tele-communications. Last, while the perceived organizational support was included as a moderator, other individual and organizational factors like emotional intelligence, resilience, psychological capital, leadership style, and organizational justice may also play a role in how employees respond to customer incivility and should be studied in a future study.

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