

ISSN : 0378 4568

anveṣak

A bi-annual journal

VOL. 52, No. 3 (III) January - June 2022



Sardar Patel Institute of Economic and Social Research

Thaltej Road, Ahmedabad - 380 054, India

Growth of Revenue Receipts of Indian States - A Comparative Study Himani Joshi	1-21
A Perspective on Global and Bilateral Trade Behaviour in India and China Anjali Tandon	22-31
Human Development Concept, Measurement and Inter-state Inequality S. Abdul Gulam	33-39
Some aspects of Employment and Wellbeing of Farm Labour Households: Evidences from Gujarat Niti Mehta	40-50
Industrial Relations in India: A Status Paper Archana R. Dholakia	51-59
Role of Himachal Pradesh Scheduled Castes and Scheduled and Tribes Development Corporation for their Socio- Economic Development in Himachal Pradesh Devinder Sharma, Kewal Krishan	60-66
An Emerging Trend: Insurance Market After Globalization M M Rawal	67-74
A Correlational Study of Service Encounters in Banks: Structural Equation Model for relationships between Customer Impoliteness, Employee Job Involvement and Employee's Internal Service Behavioural Intension: Investigating Effects of Control exerted by Influential Managers Abhishek Dikshit	75-87
Perspective	
India's Resistance toward OBOR: A Rational Approach Palak J. Vyas	96-104

A CORRELATIONAL STUDY OF SERVICE ENCOUNTERS IN BANKS: STRUCTURAL EQUATION MODEL FOR RELATIONSHIPS BETWEEN CUSTOMER IMPOLITENESS, EMPLOYEE JOB INVOLVEMENT AND EMPLOYEE’S INTERNAL SERVICE BEHAVIOURAL INTENSION: INVESTIGATING EFFECTS OF CONTROL EXERTED BY INFLUENTIAL MANAGERS

Dr. Abhishek Dikshit

Associate Professor, Anekant Institute of Management Studies (AIMS), Baramati,
draydikshit@aimsaramati.org

ABSTRACT

The study is undertaken to primarily understand relationships involved to enhance performance of Bank employees in situations where they have to face and work with rude, impolite, impatient and demanding customers and still provide them satisfactory service. Customer Impoliteness (CI) is common in banking businesses, and its upsurge in public banks has serious repercussions for the efficiency and contentment of all bank employees, particularly front-desk employees in clerical positions. The goal of this study is to figure out how and why such Customer Impoliteness (CI) affects Employee Job Involvement (EJI). Founded on “role model”, the research work investigates a moderated intermediation model. In this model, CI is secondarily connected to Employee’s Internal Service Behavioural Intension (EISBI) through Employee Job Involvement (EJI). Moreover, this intermediated association is moderated by Influential Control (IC). The proposed model is tested using time-lagged & multi-source data. A sample from thirty branches of selected public sector banks in Maharashtra, India is collected. The sample includes front desk employees in clerical positions and their direct supervisors acting in the role of Influential Managers (IM). In STATA the Generalized Multilevel Structural Equation Modelling (GMSEM) is used for data analysis. The analysis reveals that Job Involvement (JI) intermediates the association amongst Customer Impoliteness (CI) in addition to Bank Employees' Internal Service Behavioural Intension (EISBI). Additionally, this secondary association is weaker when employees work for an Influential Manager (IM). Academic and applied inferences of these findings are discoursed. Keywords: Customer Impoliteness, Employees' Internal Service Behavioural Intension, Employee Job Involvement, Influential Control, Bank Managers.

INTRODUCTION

The present research work is set in a banking service background. The study deliberates on the impoliteness of outsiders or customers visiting Banks for service and its effect on service encounters. “Customer impoliteness (CI)” is a foremost issue in the Indian banking service segment, particularly in public sector banks. It is more damaging to performances of bank employees and brand image of banking organizations (Makkar & Basu, 2019). The purpose of this study is to deliver a novel viewpoint on just how and at what time CI is linked to “Employee’s Internal Service Behavioural Intension (EISBI)”. EISBIs are pro-social behaviours demonstrated by employees during their service interactions. EISBIs play a vital role in increase of customer satisfaction (Ahmed, I. 2005, p.76). EISBIs are widely regarded as one of the most important determinants the effectiveness of service organizations as well (Arathy & Biju, 2021). EISBIs are essential in service encounters especially in situations where front line service employees must face unforeseeable customer needs and expectations.

This study first investigates the part of “Employee Job Involvement (EJI)” in mediating the association amongst CI and EISBIs. EJI reflects "an active state of psychological immersion in one's work." A study on EJI in service outlets states that, workforces will be discontented, disorganized, and less probable to fully engross themselves in their effort parts if the customer's actual behaviour differs from expected

behaviour (Awwad et al, 2022). Furthermore, a study on CI states that, CI is a type of social norm violation in which expectations differ from actual behaviour (Korczyński & Evans, 2013). This research work contends that CI is related with decreased EJI and decreased following non-compulsory EISBIs. Improvement in EJI and EISBIs could benefit the bank and its customers alike. Influential Control (IC) predicts added alteration in professed overseer support (Hinduan et al, 2009). In this study, the direct supervisors are herein termed as Influential Manager's (IM). IMs are service-oriented managers who put the needs of others ahead of their own. IMs priorities to prepare their subordinates to serve the customers as well (Garg et al, 2018). They shape subordinates' EISBIs and reposition their self-concern to anxiety for others, both within and outside the organization. They inspire subordinates to become pro-social mediators or reagents who can create a positive change in the lives of others. IC is chosen as a border state in this research work. It is primarily since IC is an important factor in helping service organisations deliver excellent client service in addition to promote EISBIs (Di Mascio, 2010). As a result, it is likely to mitigate the negative impact of CI on EJI and subsequent EISBIs. The present research work checks a moderated intermediation model. In this model the secondary association amongst bank CIs and EISBIs through EJI remains dependent on the control exerted by direct supervisors of frontline clerks in the Banks. This research work employs role philosophy to deliver a fresh look at the connections concerning CI, IC, and EJI. This research work enhances the usage of information by means of arguing that IC can mitigate or buffer the negative relationship between CI, EJI, and, as a result, EISBIs.

REVIEW OF LITERATURE

Customers' interactions with workforces or service providers can be observed through the lens of role theory (B. Raja, 2019, p.79). According to role theory, individuals are societal players whose behaviours are primarily determined by how their roles change and are well-defined. Each "actor" in a service setting has a specific role to play. This role is defined by a set of learned and relatively standardised behaviours (Martinez et al, 2019). Nonconformity from scripted behaviour or a mismatch amongst role prospects and real behaviours may lead to augmented misperception. This happens because the service encounter no longer follows an expected order (Reji. G. 2011, p.118). Employees' job demands are increased as a result of the confusion. The increasing job demands limit employee's physical and mental strength and results in increased fatigue (Thakar, M. 2019, p.223). Furthermore, increase in misperception & subsequent job demands heighten employees' feelings of rage while decreasing their moods of contentment. In this situation, it is hard to follow expressive demonstration instructions, which specify which sentiments workforces ought to express in order to follow to societal and organisational standards (Tiwari & Singh, 2014).

Hence in this study it is contented that, CI, EJI, and EISBIs are all examples of Organisational Citizenship Behaviours (OCBs). CI includes a variety of rude and bad-mannered behaviours, such as screaming at personnel, making unsuitable remarks about them, or unfairly criticising them. Bank front-desk service employees in clerical positions interact with customers more frequently than other categories of coworkers or supervisors. CI caused mistreatment to service employees is more common in front-desk service employee in clerical positions at service organisations such as public-sector banks. Kahn defines "involved employees" as those who are coupled and occupied in their roles (Kahn & Fellows, 1992). Self and role, according to Kahn, exist as "some dynamic, negotiable relation in which a person both drives personal energies into role behaviours and displays the self within the role." ISBIs, agreeing to role philosophy, stand typically consistent with in what way employee roles change and are definite. EISBIs are commonly regarded as extra-role behaviours. Kahn proposes that, persons may broaden and define their roles in order to include ISBIs in their set of in-role behaviours (Kahn & Fellows, 1992).

Hence, in this study, it is contended that, bank personnel with low points of EJI, such as those who experience CI, are less likely to use their proficiency and expertise in assisting and serving others. Even if they can enable customers' desires and make extra-role aids, still they won't do it since their outset of the customer's part differs from the customer's conception of said role. Such employees stay unlikely to see such EISBIs as part of their roles.

Hypothesis 1: Employee Job Involvement (EJI) acts as a link between Customer Impoliteness (CI) and Employee Internal Service Behavioural Intensions (EISBIs).

IC has recently been defined as "other-oriented approach to control manifested through one-on-one prioritization of followers' individual needs and interests and outward reorientation of their concern for self toward concern for others within the organization and the larger community." (Srivastava, E. 2021, p. 186). IMs exert IC and generally see themselves as responsible not only for the organization's success, but also for the well-being, empowerment, and growth of their subordinates, as well as the well-being of the community and even society as a whole. As a result, IC is distinguished by its emphasis on "force to serve multiple stakeholders." (Tuffour et al., 2019)

According to role theory, role behaviours stay inter-reliant, and the degree to which behaviours stand observed as applicable is found by way of others (Kahn & Fellows, 1992). IMs play an important role in role task. Subordinate personnel, as role actors, must regulate their behaviour in response to message and response from IMs about role prospects. Role consensus will be high if IMs and subordinate employees agree on grounds of perceived ethical behaviour; they respect each other's work and understand how as a team they contribute to the organization as a whole (Khan et al., 2020)

Hence, in this study, it is contended that, IMs are more likely to raise subordinate employees' responsiveness of what is anticipated of them. Furthermore, IMs serve their subordinates selflessly, give them admiration, and strive to achieve their desires by giving individual care in addition to supervision. This should raise work commitment, perseverance, and eagerness of front desk service providing employees even in the face of rude customers (Chhetri et al., 2017).

Hypothesis 2: Influential Control (IC) moderates the association amongst Customer Impoliteness (CI) and service providing Employee Job Involvement (EJI), so that when IC levels are high, the negative relationship between CI and EJI is weaker.

Hypothesis 3: Through Employee Job Involvement (EJI), Influential Control (IC) moderates the secondary association between Customer Impoliteness (CI) and Internal Service Behavioural Intensions (ISBIs), resulting in a weaker mediated relationship under high IC than low IC.

RESEARCH METHODOLOGY

PARTAKERS AND PRACTICE

Using paper and pen questionnaires, data was collected from front desk service providing employees in clerical positions and their direct supervisors (herein termed as "Influential Managers IM") in thirty branches of nationalized public sector banks in Maharashtra, India. Each bank's management designated a point of contact. This person was in charge of distributing questionnaires and collecting them from the selected respondents after they were completed. To reduce common method bias concerns, data from IMs measured the dependent variable - EISBIs, while data from front desk service providing employees in clerical positions measured the other independent variables. Furthermore, the data from front desk service providing employees in clerical positions was gathered through two surveys conducted at two different stages in selected banks.

In the first stage (at Time 1), front desk service providing employees in clerical positions rated CI, IM and two of the controller variables in the research work (i.e. transformational control in addition to neuroticism). At next stage of the investigation, which was collected after 2 weeks (i.e. at Time 2), front

desk service providing employees in clerical positions delivered data on the intervening variable, EJI and another control variable (i.e. emotional fatigue). EISBIs were measured from supervising IMs after added 2 weeks (i.e. at Time 3). A letter, which indicated all contributors that their involvement in research work is unpaid and guaranteed their secrecy, was enclosed with each feedback form.

The supervising IMs investigation stayed dispersed toward 88 IMs, then 53 stood successfully filled and errorless reverted, demonstrating a response rate of nearly 60.22%. As regards front desk service providing employees in clerical positions, the first survey was distributed to 463 clerks, and 411 were successfully filled and errorless returned (88.76% reply rate). Out of the 411 clerks, 341 finished the investigation at Time 2 (82.96% reply rate). Most of the IMs were feminine (71%), were less than 50 years old (69%), and had 15 years or extra of tenure with their present bank (87%). Out of 341 clerks in the concluding sample, 85% were feminine, 32% were aged below 40, besides (73.4%) had 15 years or a lesser amount of tenure with their present bank.

IMs assessed EISBIs after another two weeks. Of the 341 front desk service providing employees in clerical positions, in the concluding sample, 84% were feminine, 43% were under 40, in addition 69.1 percent had been with their current bank for 10 years or less.

PROCEDURES

Brislin's "back-translation process" was used to decode all of the survey items from Marathi to English (Brislin et al., 2002). All measures were scored on a "7-point Likert scale ranging from 1 (strongly disagree) to 7 (strongly agree)".

[Miller](#) et al. (2008) the 25-item measure of IC. Four items were used to measure each of the construct's seven extents.

The following are some examples:

"My boss is concerned about my well-being," "My boss is always eager to assist people in our community," "With new or creative ideas, my supervisor can solve work problems," "My boss gives me the freedom to handle difficult situations in the way that I believe is best," she says. "My superior gives me work proficiencies that allow me to change new skills," she says. "My superior does everything she/he can to make my work stress-free," and "My supervisor would never compromise ethical principles in order to achieve success." The alpha measurement for the seven dimensions measured fluctuated in the middle of 0.881 and 0.942.

[Paulin & Griffin](#) (2017) developed a 10-item scale to assess a service providing employee's overall experience with CIs. "Visitors insult front-desk clerks" and "Visitors are condescending to me" are two examples. Cronbach's alpha for this scale was 0.929.

To assess EJI, the [Reeve & Smith \(2001\) Job Involvement Scale](#) was used. Each of the three dimensions of engagement was measured using five items. "At my work, I sense resilient and energetic," "I am enthusiastic about my job," and "When I am working, I forget everything else around me" are some examples. Cronbach's alpha for vigor was 0.916, for dedication it was 0.919, and for absorption it was 0.928.

Payne and Webber's four items were used to evaluate EISBIs (2006). These items were rated by supervising IMs, in accordance with latest study on EISBIs and performance (Goud, V. 2021). "This member of staff works extra hours to help customers," for example, or "This employee comes in early or stays late to serve patients." The measurement of alpha stood 0.878.

The analysis took into account employees' gender, age, and organisational tenure. Females typically have lesser work anticipations than males and are content with less at work. They are also more subtle to and considerate of the societal setting and the requirements of others in general ([Tabassum & Nayak, 2021](#)). As a result, previous study and meta-analyses have revealed that woman personnel exhibit upper

levels of work commitments and social conscience behaviours than men ([Ellemer, N. 2014](#)). Elder and more tenured employees have more assets to cope work stresses because they have accumulated extra work and organisational linked information over period, and their expertise and beliefs align with the demands and culture of their organization. As a result, these employees have been set up to be extra involved and to display additional EISBIs than newer and smaller tenured personnel (Garg et al., 2018). Transformational control and the character peculiarity of neuroticism were also taken into account. Monitoring for rival interrelated control flairs is vital for reducing absent variable prejudice in addition to forming incremental validity. When examining effects of a controlling style on outcomes, transformational control by IMs was measured for in the analysis to assess the incremental validity (Kandasamy. M, 2019, p. 198). IMs encourage their followers and create an environment in which they are enthusiastic about their jobs. This increases employees' moods of participation and contentment with their effort and, as a result, their intensities of EJI (Chaturvedi K. 1989, p.312). IMs also inspire subordinate employees to go above and beyond in a selfless manner. As a result, transformational control by IMs has been found to be strongly associated with EISIBs (Brown et al., 2002). To assess transformational control, four items developed by [Jensen et al.](#), (1990) were used. Individualized consideration, idealized influence, intellectual stimulation, and inspirational motivation were all measured by the items. For transformational control, the alpha coefficient was 0.911.

In terms of neuroticism, workforces with high intensities of neuroticism are unable to deal with worries. High neuroticism is also linked to a dearth of confidence in others and reservations about their motivations. As a result, workforces with high intensities of neuroticism are less involved at work and less probable to display EISIBs (Joishy, V. 2010, p.212). Neuroticism was measured using 3 items of [Morelli et al.](#) "core-self" assessments measure (1979). The coefficient of alpha was 0.796.

Finally, previous investigation indicates that emotional fatigue intermediates the association amongst CI and EISBIs (Gani, S. 2019 p.237). [Deblauwe, T. \(2018\)](#) defines emotional fatigue as "feelings of being emotionally overextended and depleted of one's emotional resources." CI targets are likely to suffer from increased fatigue as a result of resource depletion. When employees are exhausted, they will either reserve EISBIs to evade further resource harm, or they will fail to engage in EISBIs due to a lack of resources (Khanna & Maini, 2013). As a result, the possible mediating effect of expressive fatigue was measured for in order to assess whether EJI will have an exclusive outcome in clarifying the link between CI and EISBIs past fatigue that could arise from reserve exhaustion. To assess fatigue, eight items from the scale developed by [Maslach & Leiter \(2016\)](#) were used. The Cronbach's alpha value was 0.851.

The hypotheses were verified with and without controls, as recommended by Rajamani K. (2013). The consequences with the control variables are described since the form of findings continued essentially the same.

CONFIRMATORY FACTOR ANALYSIS

Confirmatory factor analysis (CFA) was used to assess the psychometric belongings of the study constructs. Item parcels were created and used as pointers of the latent variables in the analysis. Parcels are more reliable and common than distinct items. They aid in lowering the indicator-to-sample proportion and limitation approximations. This is especially useful when dealing with smaller units, as in this research work. It is vital to note, however, that parceling takes drawbacks. Parcels, in specific, might be used to conceal cross loadings at the item level (Semu, B. 2013, p. 421). Despite this, parceling is recommended if the goal of the research is to comprehend the relations between hidden concepts relatively than between items (Williams & O'Boyle, 2008).

In accordance with prior IC and EJI research (Kim & Qu, 2019); parcels were formed by average of

each measurement's items for both IC and EJI. As a result, seven parcels were formed for IC and three for EJI.

Earlier to making the parcels, a CFA stood piloted for a “second-order measurement model” of IC and a “second-order model” of EJI. The 7 measurements of IC and the 3 measurements of EJI were treated as “first-order” issues; in addition to the perceived items of these proportions were the pointers of the “first-order” issues. “Second order” factor loadings alternated in the middle of 0.83 and 0.890 for IC, and ranged between 0.891 and 0.952 for EJI, and all were weighty at the $p < 0.01$ level.

The parcels for the other constructs (CI, EISBIs, Emotional Fatigue, transformational control, and neuroticism) were shaped by chronologically combining or be an average of the pieces with the uppermost and lowermost factor loadings. This yielded 5 pointers for CI, 4 for fatigue, 2 for EISBIs, 2 for transformational control, and 2 for neuroticism.

The “seven-factor measurement model fit” well ($\chi^2 = 892.646$, $df = 318$, $p < .01$; CFI = 0.918, TLI = 0.890, RMSEA = 0.083). All pointers significantly loaded on their equivalent issues, with factor loadings ranging from 0.755 to 0.970. All composite reliabilities were greater than 0.89, and the average variance extracted (AVE) scores were greater than 0.68, indicating that all concepts had high inner reliability. Also, as shown in Table 1, the square root of the AVE was greater than the associations amongst concepts, implying that discriminant validity was also attained.

See Table 1 here.

ANALYTIC STRATEGY

The data from front desk service providing employees in clerical position's ratings were nested beneath the ratings of IMs. Data from IMs were organized by bank. Furthermore, the intra-class association measurement (IAM) for EISBIs was 0.461. This specifies that there is noteworthy variation amongst groups. In STATA, Generalized Multilevel Structural Equation Modelling (GMSEM) was used to test the hypotheses. The combined totals of all variables were “first grand mean-centered”. EJI was then and there regressed against the control variables viz. CI, IC, and their interaction terms (CI, IC). The subsequent mediator - Expressive Fatigue, was retreated on the control variables and CI. The Non-Linear Permutation of Estimators' Commands (NLPOM) method was used in STATA to approximate the mediation or indirect effect of CI on EISBIs via EJI, as well as the provisional secondary effect of CI on EISBIs via EJI at high and low intensities of IC. To compute “test statistics”, “standard errors”, and “confidence intervals”, the NLPOM command employs the “delta technique”. The delta technique produces more accurate confidence intervals and is less sensitive to deviations from normality than other methods, such as the bootstrap approaches, particularly as soon as the data is well-conditioned (Allen, M. 2017).

HYPOTHESES ANALYSIS OUTCOMES

The complete outcomes of the “moderated intermediation model” are shown in Table 2. According to Hypothesis 1, EJI mediates the relationship between CI and EISBIs. EJI was found to be adversely associated to CI ($\beta = 0.162$, $p < .01$), whereas EISBIs were found to be positively related to CI ($\beta = 0.238$, $p < .01$). In addition, the secondary influence of CI on EISBIs via EJI was statistically weighty ($\beta = 0.044$, $p < .05$, 95 percent CI = 0.074 to 0.013). These outcomes support Hypothesis 1 by demonstrating that EJI mediates the relationship between CI and EISBIs.

IC, according to Hypothesis 2, mediates the relationship between CI and EJI. CI and IC had a weighty and affirmative interaction term ($\beta = 0.099$, $p < .01$). “Figure 1” depicts a “simple slope plot” for this interface using [Kelley & Bolin \(2013\)](#) procedure. When IC observations were high ($\beta = 0.052$, $SE = 0.061$, $t = 0.93$, $p > .10$), the relationship between CI and EJI was non-significant and weaker than when IC observations were low ($\beta = 0.261$, $SE = 0.072$, $t = 4.22$, $p < .01$). As a result, Hypothesis 2 was found

See Table 2 here.

See Figure 2 here.

See Table 3 here.

Hypothesis 3 predicts that IC moderates the secondary association between CI and EISBIs through JI. Table 3 shows that when IC was low ($\beta = 0.071$, $p < .05$, 95 percent CI = 0.119 to 0.019), the indirect relationship between CI and EISBIs was significant and negative, but non-significant when IC was high ($\beta = 0.019$, $p < .10$, 95 percent CI = 0.043 to 0.023). Furthermore, the moderated mediation index (index = 0.036, SE = 0.021, 95 percent CI = 0.018 to 0.061) was statistically important (index = 0.036, SE = 0.021, 95 percent CI = 0.017 to 0.063). The outcomes lend credence to the moderated mediation hypothesis. As a result, Hypothesis 3 was validated as well.

DISCUSSION

The goal of this research work was to discover out how as well as why CI affects service encounters. The research work examined the role of EJI in mediating the association between CI and EISBIs, as well as IC's role in moderating this mediated relationship. The study revealed, in accordance with the proposed hypotheses, that EJI mediates the relationship between CI and EISBIs. The outcomes also support the controlling role of IC in this secondary association.

THEORETIC IMPLICATIONS

Role philosophy was used in this study to gain a healthier understanding of the relationship between CI and employee's ISBIs. EISBIs link since it completely mediates this relationship. According to role theory, discourteous and ill-mannered customer engagements are observed by workforces as a defilement of societal standards and a deviation from the normative screenplay of service dealings. It approves that personnel with low intensities of EJI are improbable to sight EISBIs as part of their roles as their notion of the client's part differs from the client's conception of that part.

As a result, forthcoming investigation might look into other motivational instruments, such as enablement of work meaning, to gain a better understanding of the actions that link CI to EISBIs in employees' behaviours. The study also adds to our understanding of the moderators or buffers that exist between CI and employee EISBIs. Previous investigation has uncovered that when workforces face impolite action from clients, they only engross in "extra-role" client service when they have strong superior backing. This study adds to previous research by providing insight into the role of IC in dealing with CI.

As previously stated IC is holistic and incorporates dimensions that other IM's control styles do not address. Previous research on the relationship between CI and IM's control has primarily concentrated on undesirable control styles, such as unmannerly command, with very few studies examining positive control behaviours. This study focused on IC because it is one of the most important factors in encouraging EISBIs. The discovery that IC can moderate the relationship between CI, EJI and, as a result, EISBI adds to the literature on impoliteness and control. It also emphasizes the prominence of allowing for other optimistic control styles, such as moral or reliable control, when investigating the concerns of workstation CI.

APPLIED INFERENCES

The outcomes of this research work stress the prominence of reducing CI as much as possible in service organisations. Even if businesses do not have much control over their clients, they can decrease CI with a variety of approaches. For instance, service organisations might solicit incessant response from clients

to ensure that service letdowns are addressed correctly and expeditiously. This could be accomplished by selecting supervisors in service organisations based on influential control behaviours.

Establishments, in particular, could select IMs based on characteristics such as integrity, service orientation, and altruism. Establishments could also benefit from preparing IMs to demonstrate influential control behaviours to their subordinates, such as meeting their needs at work and assisting them in advancing their careers. When designing performance evaluations for IMs, taking into account the key characteristics of IC would encourage IMs to determine influential behaviours in their daily effort.

LIMITATIONS AND FUTURE RESEARCH DIRECTIONS

First, while the theoretical underlying associations concerning the variables have been defined, the “cross-sectional” plan of this study confines the capability to create causation. Future research that tests other results and relies on more impartial actions or pointers of service enactment or client data would help deliver a flawless image of the influence of CI and the efficiency of IC. Third, the research work concentrated on a solitary intermediary and moderator of the relationship between CI and bank employee’s ISBIs. Other influences, such as pro-social stimulus, which mentions to a person's aspiration or preparedness to spread the well-being of others, could intermediate this association.

Furthermore, influences such as task importance and apparent societal influence are linked to increase EJI and helping behaviours, which may help decrease the adverse influence of CI on employee results. Upcoming investigation may want to take these, as well as other intermediating and controlling variables, into account. The investigation model of this research work desires to be verified in diverse settings in addition to notions to determine the generalizability of the findings.

REFERENCES

1. Ahmad, Irshad (2005) A study of job involvement in relation to organizational commitment and employees motivation in private and public sector employees. [Doctoral Thesis. Department of Psychology. V. B. S. Purvanchal University] Shodhganga Infilbnet. Retrieved from <http://hdl.handle.net/10603/169134>
2. Allam, Z., & Habtemariam, R. (2009). Job involvement: A brief of literature. *Management and Labour Studies*, 34(3), 397–404. <https://doi.org/10.1177/0258042X0903400305>
3. [Allen, M. \(2017\). *The sage encyclopedia of communication research methods \(Vols. 1-4\)*. Thousand Oaks, CA: SAGE Publications, Inc. doi: 10.4135/9781483381411](#)
4. Arathy, C., Biju, A.V. Are bank employees psychologically and structurally empowered? An assessment from the Indian banking sector. *Employ Response Rights J* (2021). <https://doi.org/10.1007/s10672-021-09393-z>
5. Awwad, R. I., Aljuhmani, H. Y., & Hamdan, S. (2022). Examining the relationships between frontline bank employees’ job demands and job satisfaction: A mediated moderation model. *SAGE Open*. <https://doi.org/10.1177/21582440221079880>
6. B Raja Shekhar (2019) The role of customer experience in the formation of customer engagement. [Doctoral Thesis. School of Management Studies. University of Hyderabad] Shodhganga Infilbnet. Retrieved from <http://hdl.handle.net/10603/342765>
7. Brislin, R. W. (1970). Back-Translation for Cross-Cultural Research. *Journal of Cross-Cultural Psychology*, 1(3), 185–216. <https://doi.org/10.1177/135910457000100301>
8. Brown, T. J., Mowen, J. C., Donovan, D. T., & Licata, J. W. (2002). The customer orientation of service workers: Personality trait effects on self-and supervisor performance ratings. *Journal of Marketing Research*, 39(1), 110–119. <https://doi.org/10.1509/jmkr.39.1.110.18928>

9. Chaturvedi, Kiran (1989) Leadership styles of managers of commercial banks in India. [Doctoral Thesis. Department of Psychology. SNDT Women's University] Shodhganga Inflibnet. Retrieved from <http://hdl.handle.net/10603/161196>
10. Chhetri, S. B. (2017). Antecedents and consequences of job engagement: Empirical study of bank employees. *Business Perspectives and Research*, 5(2), 167–179. <https://doi.org/10.1177/2278533717692919>
11. Deblauwe, T. (2018). *Awareness of Employee Stress Response: How Employers Can Mitigate Workplace Burnout and Workplace Depression*. *NHRD Network Journal*, 11(4), 78–82. <https://doi.org/10.1177/2631454118800855>
12. Di Mascio, R. (2010). The service models of frontline employees. *Journal of Marketing*, 74(4), 63–80. <https://doi.org/10.1509/jmkg.74.4.063>
13. Ellemers, N. (2014). *Women at Work: How Organizational Features Impact Career Development*. *Policy Insights from the Behavioral and Brain Sciences*, 1(1), 46–54. <https://doi.org/10.1177/2372732214549327>
14. Gani, Showkat Hussain (2011) Emotional intelligence and job stress among bank employees. [Doctoral Thesis. The Business School. University of Kashmir] Shodhganga Inflibnet. Retrieved from <http://hdl.handle.net/10603/17866>
15. Garg, K., Dar, I. A., & Mishra, M. (2018). Job satisfaction and work engagement: A study using private sector bank managers. *Advances in Developing Human Resources*, 20(1), 58–71. <https://doi.org/10.1177/1523422317742987>
16. Goud, V. M. (2021). Exploring the nexus between internal branding and front-line employees' performance in Indian public sector banks: Serial mediation approach. *Vision*. <https://doi.org/10.1177/09722629211039348>
17. Hinduan, Z. R., Wilson-Evered, E., Moss, S., & Scannell, E. (2009). Leadership, work outcomes and openness to change following an Indonesian bank merger. *Asia Pacific Journal of Human Resources*, 47(1), 59–78. <https://doi.org/10.1177/1038411108099290>
18. Jensen, U. T., Andersen, L. B., Bro, L. L., Bøllingtoft, A., Eriksen, T. L. M., Holten, A.-L., Jacobsen, C. B., Ladenburg, J., Nielsen, P. A., Salomonsen, H. H., Westergård-Nielsen, N., & Würtz, A. (2019). *Conceptualizing and Measuring Transformational and Transactional Leadership*. *Administration & Society*, 51(1), 3–33. <https://doi.org/10.1177/0095399716667157>
19. Joishy, Vidya (2005) Role of socio economic factors causing neuroticism among the male employees in Dakshina Kannada District Karnataka. [Doctoral Thesis. Department of Social Work. Mangalore University] Shodhganga Inflibnet. Retrieved from <http://hdl.handle.net/10603/131973>
20. Kahn, W. A., & Fellows, S. (2013). Employee engagement and meaningful work. In B. J. Dik, Z. S. Byrne, & M. F. Steger (Eds.), *Purpose and meaning in the workplace* (pp. 105–126). American Psychological Association. <https://doi.org/10.1037/14183-006>
21. Kandasamy, M. (2019) A study on the effect of transformational leadership on employee performance of industrial technology in Bangalore city. [Doctoral Thesis. Faculty of Commerce & Management. Shri Jagdishprasad Jhabarmal Tibarewala University] Shodhganga Inflibnet. Retrieved from <http://hdl.handle.net/10603/293547>
22. Khan, S.-U.-R., Anjam, M., Abu Faiz, M., Khan, F., & Khan, H. (2020). Probing the effects of transformational leadership on employees' job satisfaction with interaction of organizational learning culture. *SAGE Open*. <https://doi.org/10.1177/2158244020930771>

23. Khanna, M., & Maini, V. (2013). A study of work exhaustion in frontline bank employees. *Management and Labour Studies*, 38(1–2), 1–23. <https://doi.org/10.1177/0258042X13491480>
24. Kelley, K., Bolin, J.H. (2013). *Multiple Regression*. In: Teo, T. (eds) *Handbook of Quantitative Methods for Educational Research*. Sense Publishers, Rotterdam. https://doi.org/10.1007/978-94-6209-404-8_4
25. Kim, H., & Qu, H. (2019). The effects of experienced customer incivility on employees' behavior toward customers and coworkers. *Journal of Hospitality & Tourism Research*, 43(1), 58–77. <https://doi.org/10.1177/1096348018764583>
26. Koh Zhenling Adeline Ann (2013). The customer is (not) always king: Impoliteness in the service encounter. [Doctoral Thesis. ScholarBank@NUS Repository. National University of Singapore] Retrieved from <https://scholarbank.nus.edu.sg/handle/10635/118869>
27. Korczynski, M., & Evans, C. (2013). Customer abuse to service workers: An analysis of its social creation within the service economy. *Work, Employment and Society*, 27(5), 768–784. <https://doi.org/10.1177/0950017012468501>
28. Makkar, S., & Basu, S. (2019). The impact of emotional intelligence on workplace behaviour: A study of bank employees. *Global Business Review*, 20(2), 458–478. <https://doi.org/10.1177/0972150917713903>
29. Martinez, J. M., Barnhill, C., Otto, M., & Mosso, A. (2019). The influence of managerial practices and job-related characteristics on employee perceptions of service quality and turnover intention. *Recreational Sports Journal*, 43(1), 35–42. <https://doi.org/10.1177/1558866119849313>
30. Maslach, C., & Leiter, M. P. (2016). *Understanding the burnout experience: recent research and its implications for psychiatry*. *World psychiatry: official journal of the World Psychiatric Association (WPA)*, 15(2), 103–111. <https://doi.org/10.1002/wps.20311>
31. Miller, Z. D., Freimund, W., & Powell, R. B. (2018). Measuring Elaboration and Evaluating Its Influence on Behavioral Intentions. *Journal of Interpretation Research*, 23(1), 27–44. <https://doi.org/10.1177/109258721802300103>
32. Morelli, G., Krotinger, H., & Moore, S. (1979). Neuroticism and Levenson's Locus of Control Scale. *Psychological Reports*, 44(1), 153–154. <https://doi.org/10.2466/pr0.1979.44.1.153>
33. Payne, S. C., & Webber, S. S. (2006). Effects of service provider attitudes and employment status on citizenship behaviors and customers' attitudes and loyalty behavior. *Journal of Applied Psychology*, 91(2), 365–378. <https://doi.org/10.1037/0021-9010.91.2.365>
34. Paulin, D., & Griffin, B. (2017). *Team Incivility Climate Scale: Development and Validation of the Team-Level Incivility Climate Construct*. *Group & Organization Management*, 42(3), 315–345. <https://doi.org/10.1177/1059601115622100>
35. Rajamani, K (2013) A structural equation model SEM for banking and insurance sectors with special reference to Virudhunagar district. [Doctoral Thesis. Department of Management Studies. Madurai Kamraj University] Shodhganga Infilbnet. Retrieved from <http://hdl.handle.net/10603/136336>
36. Reji kumar G (2011) Study on linkage between customer expectation, service quality perception customer satisfaction and related behavioral intentions in banking context. [Doctoral Thesis. Faculty of Management Studies. Anna University] Shodhganga Infilbnet. Retrieved from <http://hdl.handle.net/10603/26470>

37. [Reeve, C. L., & Smith C. S. \(2001\). Refining Lodahl and Kejner's Job Involvement Scale with a Convergent Evidence Approach: Applying Multiple Methods to Multiple Samples. *Organizational Research Methods*, 4\(2\), 91–111. <https://doi.org/10.1177/109442810142001>](#)
38. Semu Bacha Negassa (2019) Workplace incivility and academicians behavioral outcomes the moderating role of psychological capital. [Doctoral Thesis. School of Management Studies. Punjab University] Shodhganga Inflibnet. Retrieved from <http://hdl.handle.net/10603/336995>
39. Senthil B (2017) Impact of service quality on customer's satisfaction towards remote banking a study in rural Tamilnadu. [Doctoral Thesis. Department of Commerce. Periyar University] Shodhganga Inflibnet. Retrieved from <http://hdl.handle.net/10603/255289>
40. Srivastava Ekta (2021) Influence of leadership and instruction pattern on group polarization. [Doctoral Thesis. Department of Psychology. Deen Dayal Upadhyaya Gorakhpur University] Shodhganga Inflibnet. Retrieved from <http://hdl.handle.net/10603/222508>
41. [Tabassum, N., & Nayak, B. S. \(2021\). Gender Stereotypes and Their Impact on Women's Career Progressions from a Managerial Perspective. *IIM Kozhikode Society & Management Review*, 10\(2\), 192–208. <https://doi.org/10.1177/2277975220975513>](#)
42. Thakar Manali Bankimbhai (2019) Employee wellness a study of banking sector in Gujarat. [Doctoral Thesis. Department of Management. Gujarat Technological University] Shodhganga Inflibnet. Retrieved from <http://hdl.handle.net/10603/235146>
43. Tiwari, V., & Singh, S. K. (2014). Moderation effect of job involvement on the relationship between organizational commitment and job satisfaction. SAGE Open. <https://doi.org/10.1177/2158244014533554>
44. Tuffour, J. K., Gali, A. M., & Tuffour, M. K. (2019). Managerial leadership style and employee commitment: Evidence from the financial sector. *Global Business Review*. <https://doi.org/10.1177/0972150919874170>
45. Usma Khan (2021) Predicting employee intention to quit: A study of retail sector in India. [Doctoral Thesis. Department of Business Administration. Aligarh Muslim University] Shodhganga Inflibnet. Retrieved from <http://hdl.handle.net/10603/70258>
46. [Williams, L. J., & O'Boyle, E. H., Jr. \(2008\). Measurement models for linking latent variables and indicators: A review of human resource management research using parcels. *Human Resource Management Review*, 18\(4\), 233–242. <https://doi.org/10.1016/j.hrmr.2008.07.002>](#)

FIGURES AND TABLES

Table No. 1: Inter-correlations, Dependability Approximations and Descriptive Indicators

S#	Construct	1	2	3	4	5	6	7	8	9	10
1	Gender										
2	Age	-0.031									
3	O.T.	-0.059	0.698								
4	Neuroticism	-0.072	-0.029	0.079	0.931(0.937)						
5	T.C.	-0.088	0.236	0.182	-0.181	0.875(0.866)					
6	E.F.	0.018	-0.144	-0.154	0.149	-0.481	0.789(0.869)				
7	C.I.	-0.099	-0.059	0.030	0.512	-0.067	0.045	0.846(0.929)			
8	I.C.	-0.071	0.263	0.157	-0.185	0.769	-0.501	-0.075	0.786(0.923)		
9	E.J.I.	0.011	0.169	0.142	-0.184	0.481	-0.763	-0.214	0.583	0.867(0.899)	
10	E.I.S.B.I.s	-0.084	0.255	0.237	-0.177	0.465	-0.382	-0.032	0.507	0.487	0.896(0.890)
11	Mean	1.92	2.48	2.31	3.30	5.21	2.92	3.14	4.99	5.50	5.41
12	SD	0.47	1.09	1.23	1.49	1.47	1.08	1.45	1.30	1.18	1.20

Sub diagonal entries are the latent construct inter-correlations. The first entry on the diagonal is the AVE square root and the second (in parentheses) is the composite reliability estimate. All correlation above 0.15 are significant at p<0.01, correlations above 0.10 and below 0.15 are significant at p<0.05, and correlations below 0.10 are non-significant.

Table No. 2: Outcomes of “Moderated Mediation Model”

S#	Variables	E.J.I.		E.F.		E.I.S.B.I.	
		β (SE)	t	β (SE)	t	β (SE)	t
Control Variables							
1	Gender	0.232(0.165)	1.52	-0.189(0.168)	-1.23	0.211(0.183)	1.23
2	Age	-0.014	-0.16	0.039(0.087)	0.47	0.036(0.088)	0.44
3	O.T.	0.060(0.076)	0.88	-0.071(0.076)	-1.12	0.089(0.077)	1.27
4	Neuroticism	-0.024(0.054)	-0.45	0.119(0.055)	2.52**	-0.085(0.055)	-1.75*
5	T.C.	0.111(0.062)	1.98*	-0.275(0.048)	-6.84***	0.109(0.066)	1.88*
Predictor Variables							
6	C.I.	-0.162(0.053)	-3.56***	-0.045(0.053)	-0.92	0.029(0.060)	0.47
Moderator Variable							
7	I.C.	0.349(0.072)	5.50***			0.135(0.082)	1.86*
Mediator Variable							
8	W.E.					0.238(0.083)	3.16***
9	E.F.					0.136(0.084)	1.78*
Interaction Effect							
10	C.I.*I.C.	0.099(0.040)	2.99***			-0.037(0.040)	-0.99

Notes: SE refers to standard errors
*p < 0.10; **p < 0.05; ***p < 0.01

Table No. 3: GMSEM outcomes designed for Influential Control as a mediator of the secondary influence of Customer Impoliteness on Employee Internal Service Behavioural Intensions through Job Involvement

S#	Particulars	β (SE)	Indirect Effect	95% CI of Indirect Effect
1	Low Influential Control	-0.071(0.033)	-2.57**	(-0.119, -0.019)
2	Mean Influential Control	-0.044(0.024)	-2.41**	(-0.074, -0.013)
3	High Influential Control	-0.019(0.021)	-0.89	(-0.043, 0.023)

Notes: SE refers to standard errors and CI refers to confident intervals.
**p<0.05

Figure 1: The “moderating role” of Influential Control in the association between Customer Impoliteness and Job Involvement


