

Does Emotional Intelligence Moderating the relationship between Customer Related Social Stressors and Turnover Intentions: A Case of Twin City

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Abstract

Customer related social stresses have adverse effects on the employee and that leads to the turnover intention among the employees. The present study is based on the affective event theory and is also focused to expand our knowledge on the effects of customer related social stresses. This study examined the impact of customer related social stresses on turnover intention through the moderating effect of emotional intelligence. Data were collected from a sample of 202 from bank employees. Questionnaire was used to collect the data from employees working in different branches of different banks in twin cities of Pakistan i.e., Mardan and Nowshera. Results suggest that there is positive relationship between customer's related social stresses and turnover intention. Whereas moderating effect was also recognized, the relationship between customers related social stresses and turnover intention. Limitations and future research directions also discussed.

Key words: *Customer Related Social Stressors, Turnover Intention, And Emotional Intelligence.*

Introduction

Turnover of employees have been headache for both practitioner and researcher due to its high cost for organization. That is why studies on causes and effect of turnover intention are highly encouraged in all times. Turnover of the employee is the concept that affects the organizational outcomes destructively, this encouraged research into those outcomes. It has been revealed that on service levels, amount of sales per employee and the bottom line have impact negatively by employee turnover (Jackson & Sirianni, 2009). In addition, loss of knowledge, decrease in output, costs of advertising unfilled jobs, screening candidates and training new employees incurs considerable replacement costs is a result of elevated employee turnover rates are a unease for service firms Wright and Bonett, (2007). Organizations faces turnover as hidden cost. The cycling systems in placing individual to sit in the unfilled job position may influence due to the causes of turnover.

There can be many factors that lead towards these intentions, which the research on it is still running frequently. Thus, this study would like to focus on several aspects of employees' internal determinants such as Emotional labor as the predictor of turnover intention within an organization. Annual rate of turnover of all restaurant servers in the US of more than 115% reported by Wildes (2007). In other Western countries, employee turnover rates are also high. The hotel and food service industry in Germany, among permanent employees with full social benefits has 67% turnover rate of an average employee (Kalina & Voss-Dahm, 2005).

Social interaction of the employee with customers is an important factor of the employment in the service industry which employees' everyday experience (Dormann & Zapf, 2004). Social contact provide not just an obligatory way to perform the responsibility of providing service to the customer by the employee (Barger & Grandey, 2006). The direct interaction of the employee with customers conforms to their social values and brings them the resources they are in pursuit of, service workers sometimes need to serve customers who are arrogant and demonstrate unmannerly and aggressive behaviors (Zapf, 2002). As such, directly serving customers is deemed one of the most important sources of work-related stress for service employees (Dudenhoer & Dormann, 2013; Song & Liu, 2010). Past literature suggested that customer-related social stress service providers encounter when directly serving customers could lead to many negatives outcomes, such as emotional exhaustion (Dormann & Zapf, 2004; Song & Liu, 2010), negative affectivity (Sliter et al., 2010), low job satisfaction and high turnover intention (Karatepe, Yorganci, & Haktanir, 2009).

Emotional intelligence defines by Bar-On, (1997) as a collection of non-cognitive potential, proficiencies, and talent or skill that influences one's aptitude to be successful in managing with environmental pressures and demands. The capability to be conscious of, organize and display one's emotions is critical to management success. As such,

emotional intelligence (EI) has become increasingly popular among business practitioners and academic researchers. EI has the potential to change the way one thinks and behaves, within the workplace, and within relationships with others (Cao and Fu, 2011). Therefore, it is important to explore the broader continuum of psychological means with the aim to permit individuals to prosper in their lives and enhance their careers (Jamali et al., 2006). These enhancements can be achieved through emotional self-awareness (George, 2000) which in aggregate can lead to an increase in output (Naderi et al., 2010).

Although previous studies confirmed the link between Customer Related Social stress and Emotional Intelligence to turnover intention, however lack of efforts had been done to combine these factors in one particular study. Thus, there is limited knowledge based on the existing literature on how this combination of determinants may create any impact on individuals' turnover intention, particularly in the context of banking sector in Pakistan.

The researcher examines emotional intelligence (EI) as a moderator in the effects of customer related social stress on turnover intention. Closely tied to personal affectivity, Emotional Intelligence has emerged as a significant individual difference variable, showing how individuals greatly vary in their emotional responses to workplace stress (Penney & Spector, 2005). Emotional Intelligence may enable individuals to well understand and manage their emotional reactions to customer related social stress. As such, it is probable that Emotional Intelligence buffer the indirect effects of customer related social stress on turnover intention.

Literature Review

Stress and Stressor

Many theories have been developed by different researchers for stress over many years and these theories provide different frameworks to understand the stress and its different features or dimensions. All these theories have a common characteristic that it explains stress as “an active and powerful process functioning between an individual and his/her environment”. There are some factors which create stress such as increasing level of education, work and life balance, work environment, marital status, financial constraint, job insecurity, lack of control, and poor time management. These certain factors are associated with intention to quit (Mxenge, DyWili, & Bazana, 2014).

Kundaragi and Kadakol (2015) defined stress as a gap between the environment and persons' match and an interaction between situation and individual. Lamin, and Othman (2014) carried out a research on occupational stress index. He states that stress arises when the demands of work feel to be uncontrolled and the employees cannot cope with it. Hwang et al. (2014) studied the collision of occupational stress on employees' turnover. Stress is an actually a physical and psychological state that arises in quite a lot of situations and can be viewed as a crucial part of a person. Stress is usually thought of in

negative terms caused by something bad; for example, a college student is placed on scholastic probation (Luthans, 2005).

Each person has a normal level of resistance to stressful events. Some people can stand a great deal of stress and others much less. Ivancevich and Matteson (1993, p. 244) defined stress as “an adaptive response, mediated by individual differences and/or psychological processes that is a consequence of any external (environmental) action, situation, or event that places excessive psychological and/or physical demands on a person”. Luthans (2002, p. 396) points out three critical components of this definition: “(1) It refers to a reaction to a situation or event, not the situation or event itself, (2) It emphasizes that stress can be impacted by individual differences, and (3) it highlights the phrase ‘excessive psychological and/or physical demands’, because only special or unusual situations (as opposed to minor life adjustments) can really be said to produce stress.” According to D’Zurilla and Sheedy (1991) one’s ability to accommodate stressful stimulants determines the amount of stress he/she experiences. However, there are many factors that determine how one might cope with stress, such as, the intensity of the stressor and one’s knowledge of his/her ability to deal with stress (Benjamin, 1987).

Turnover Intentions

Turnover refers to a kind of behavior which explains the procedures of leaving or replacing employees in an organization (Currivan, 1999). In management, turnover is not new but an important issue in human resource management which attracts the interest of public administration and industrial relations management practitioners all over the world. As the competition increases, the organizations must develop strategies to retain the employees (Ongori, 2007). Bothma and Roodt (2013) stated that turnover intention is very much studied and validated but there is need to validate the turnover intention scale (TIS). Turnover is a planned behavior to leave the organization. It is also noted that turnover is a deliberate intention or a part of an employee’s strategy to escape from the current situation. There is an indirect relationship between turnover and job demands. When there are a lot of job demands, the stress arises and leads to turnover intentions. The job resource also stimulates the turnover intentions.

Varshney (2014) focused on the theory of self-concept to explain more variety in employees’ turnover. The personality traits enable the researchers to perk up comprehending the reasons of turnover and the collision of every attribute on it. Following this, she proposed that individual level of self-concept is positively and the collective level of self-concept is negatively associated with the turnover intent. The turnover intention is an individual intention to quit not only the location but also the job, role, and work environment.

Customer related Social Stress and Turnover Intention

According to Yagil, (2008) the philosophy that escorts to imbalanced supremacy in the customer during transaction with frontline employee i.e. “The customer is always right”

or "the customer is king", that type of slogans entail the frontline employee to provide services to the customer in a pleasant and courteous conduct, and the employees who are serving at frontline are encouraged to make customer happy at any cost. The customer has no proper responsibility to be entertaining toward the frontline employee and exhibit superior conduct as persuasively (Ben-Zur & Yagil, 2005). For in a service firm where there is such thinking or a slogan interaction of frontline employees with customers does not for all time appear to be a delight. As a result, high levels of stressful and demanding situations are facing by such employees (Boyd, 2002; Harris & Reynolds, 2004).

The topic of an issue that organizations have dealt with for a long time is employee turnover. According to Hausknecht and Trevor, (2011) employee turnover is generally defined as in a certain time period the combined number of employees that leave an organization and the turnover rate that often measured over one year, is the total number of employees that leave the organization to the total number of employees within the organization. Whether the organization or the employee initiates the turnover, there is a reason to make a difference between them. The organization initiated involuntary turnover, often includes low performers and therefore after the dismissal organization might generate better organizational performance. High involuntary turnover ratio can be a signal that there is problematic quality of workforce (Hausknecht & Trevor, 2011).

After signing China-Pakistan Economic Corridor (CPEC) Pakistan has gained more popularity along with its strategic location and mix economy which includes services, industry, agri. etc. Both new investments locally as well as internationally will attract this project and the circulation of money will be increased, due to this the banking sector will become as a key player. Banking industry is also a most important contributor in economic growth as its asset growth rate was 15.4% for 2014, which crossed 12.5 trillion first half of 2015 (Economic Survey of Pakistan, 2014). Most of the population of Pakistan employs by the banking sector and it had a very controlled and developed human resource management (HRM) system. In spite of all this, employees of banking sector have still been facing strain, anxiety (Khattak et al, 2011; Rahim SH, 2011), and turnover intention which are the consequences of organizational politics (Javed, Gulzar & Hussain, 2015).

To suggest the job demand-resources model (JD-R), Schaufeli and Bakker, (2004) prolonged upon the research of Xanthopoulou et al, (2007) which permits a broad examination of the effects of both work burnout and work engagement. This model used by Schaufeli and Bakker, (2004) to clarify the effects of both facets on health problems and turnover intention in employees. Work burnout and work engagement are not one-dimensional, according to this model they are different constructs. To a certain extent, they cover several, independent mechanism that can account for the negative and positive attitudes that employees have towards their work. Low level of energy and work identification are basis of work burnout (Shirom, 2002), due to this the employee

withdraws to handle with apparent physical hazard or pain from work. This can escort to a decline in output (Nayeriet al, 2009) and an increase in turnover intention (Xanthopoulou et al., 2007). There may have harmful impact of turnover on the employee as well. Non-vested benefits employee may lose and he may suffer the 'grass looks greener' happening. Most frequently, turnover intention of individual is resulting to actual quitting behavior (Jha, 2014). Thus, to hold the depletion of important individual and maintain competitive advantage it is essential to know the determinants of turnover intention.

Turnover is defined as the number of employees where employees enter and quit in a company in a given period (Mondy, 2012). Employee turnover often becomes a major concern in the preparation of the organization's strategy. Voluntary turnover especially would cost the organization in the form of employee replacement cost for advertising for a new employee search. In addition to the loss in the form of fee, the organization can also get other losses, such as pressure or heavier burden on other employees (Perez, 2008). The conceptual definition for turnover intention is the relative strength of an individual's intent to leave the organization. It is the dependent variable in this study.

Emotional Intelligence as Moderator between Customers related Social Stress and Turnover Intentions

Emotional intelligence, as defined by Mayer and Salovey (1997), refers to "the ability to perceive correctly, assess, and articulate emotion; the capability to access and/or create feelings when they facilitate thought; the talent of the individual to recognize reaction and emotional understanding; and it is an ability to control emotions to encourage individual emotional and intellectual development (p. 10)". EI comprises four dimensions: (1) others' emotional appraisal, (2) use of emotion, (3) self-emotion appraisal, and (4) regulation of emotion (Bande, Fernandez-Ferrin, Varela, and Jaramillo, 2015). In terms of sub-factors, others' emotional appraisal is the individuals' capability to be aware of and understand the emotions; hence, the use of emotions refers to the aptitude of the individual to exploit emotional information for individual performance and productive behavior. According to Wong and Law, (2002) self-emotion assessment is a skill, which an individual have to perceive and identify one's emotions accurately; the emotional regulation means the capability of the individual to express emotions through suitable behavior depending on specified circumstances.

Individuals with highly emotionally intelligent are able to recognize and express their own emotions, identify the emotions of other individuals, regulating affect, and using emotions to fit into place in acclimatize behaviors (Wong & Law, 2002). For the last decades, few ability emotional intelligence measures have been developed which includes the Assessing Emotions Scale (AES) (Schutte et al., 1998) and the Mayer-Salovey-Caruso Emotional Intelligence Test (MSCEIT) (Mayer et al., 2002). Ciarrochi et al. (2000) examining these two different approaches as corresponding rather than

opposing, recognizing the distinctive significance of each emotional intelligence measure. Both capability and mixed models are in the same way applicable and expand an organizational behaviors understanding in a variety of contexts also discussed by Van Rooy and Viswesvaran (2004).

Prentice and King (2013) confirmed the impacts of gambling club employees 'EI on their versatility and host execution. In the meantime, Min, (2012) exhibited that a visit control with elevated amounts of EI likewise demonstrated high employment execution. Wolf and Kim (2013) too detailed that EI of lodging employees was a vital variable to foresee their activity fulfillment and the more superb their EI in an inn organization, the higher their life span. All things considered, numerous investigations concentrated on the hospitality industry, including lodgings, restaurants, and cordiality related organizations, have found that EI can diminish pressure, burnout, and the partition rate while expanding fulfillment and execution. The accessibility of job resources in the shape of emotional intelligence may reduce customer-related social stress and emotional labor.

Base on the above discussion the following hypotheses are developed to be tested.

H1: Customer Related Social stresses positively and significantly related with Turnover Intention.

H2: Customer Related Social stresses related with emotional intelligence.

H3: Emotional Intelligence moderating the relationship of Customer Related Social stress and Turnover Intelligene.

Methodology

Population and Sampling

A population of research is characterized as the group of individuals or items those possess characteristics of similar nature (Castillo, 2009). The participant for this study was 202 employees of banking sector from Twins city i.e., Mardan and Nowshera. Among 156 were male which is about 77.2% of the collected data and there were 46 females, which is 22.8%.

Sampling Technique

Convenient sampling technique is used to collect the data from respondents through Questionnaires. This technique is simple and helps to collect data from number of respondents

Instrumentation

Dormann and Zapf's (2004) scale was used to measure CSS. Emotional Intelligence measure by using the scale developed by Wong, and Law, (2002). Turnover Intention measure by using the scale developed by Moore, (2000).

Results

Table 1. Coefficient Alphas, and correlations between variables

Coefficient Alphas, and Correlations between Variables

Variables	1	2	3
1 CRSS	(0.90)		
2 TI	0.264**	(0.77)	
3 EI	0.214**	0.764**	(0.90)

The above table explain reliability, and Correlations between Variables. The table demonstrates the reliability via Cronbach Alpha values of the variables of the study. The values of all variables are above 0.7 which suggest that the data is internally consistent (Hair, Black, Babin, Anderson, & Tatham, 1998). The Customer Related Social Stresses is significantly and positively correlated with TI with the correlation of ($r = .264$, $p < 0.05$), and has a significant positive correlation with emotional intelligence with the correlation of ($r = .214$, $p < 0.05$). Turnover Intention has also significant and positive relationship with Emotional Intelligence ($r = .764$, $p < 0.05$).

Regression Analysis

For regression analysis, simple linear is used for calculation and estimation of the relationship between variables. The regression analysis reveals the prediction about Y from the values of X. It assists in taking a decision about the dependence of one variable on other variable. Results of the regression analysis shown in Table 2.

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	8.298	2	4.149	22.008	.000 ^b
	Residual	37.140	197	.189		
	Total	45.438	199			

a. Dependent Variable: TINOR1

b. Predictors: (Constant), EINOR, CRSNOR

Table 2 reveals the goodness of fit of the model. It shows that significance value is .000 which means our model is fit with the data. Sum of Squares shows that total deviations in the dependent variable.

Table 3

R Square	Adjusted R Square	B	Sig.
.183	.174	.22	.000

a. Predictors: (Constant), EINOR, CRSNOR

Table 3 reveals the value of R square which means the measure of proportion of variation in the dependent variable that was explained by the variation of independent variable. Adjusted R2 shows the amount of variance in the in the dependent variable that was explained by the variations in the independent variable. Significance value is less than 0.05 so we can say that estimate in column `B' can be asserted as true.

Moderation Analysis

A moderation analysis was run using the bootstrapping method by Preacher and Hayes, (2008). With 95% confidence intervals, 5000 bootstrap resample were used for this analysis.

Table 4

R2 Change	F	Sig.
.47	2.17	0.01

Table 4 indicates the results of moderation analysis taking emotional intelligence as a moderator between customer’s related social stress and turnover intentions. Value of R square is .47 with significant p-value i.e., 0.01. As a result, third hypothesis has been accepted as emotional intelligence moderates the relationship between customer related social stressors and emotional intelligence.

Discussion

Purpose of the study was to find out the relationship between customer related social stress and turnover intention with moderating effect of emotional intelligence. The results are almost relevant to our hypothesis, which explains the positive and significant relationship of customer related social stress and turnover intention. Furthermore, the moderating effect of emotional intelligence on the relationship of customer related social stress and emotional intelligence was also tested. According to the results, there is significant relationship in between customer related social stress and turnover intention. This can be explaining in a way that increases in stress related to customer leads to increase in turnover intention among employees. Results of this study show that this hypothesis was accepted.

When employee interacts with the customers while providing services, they feel stress from that specific event due to the rude and disrespectful behavior of the customers. For that reason, quitting intentions developed among employees. That is why our result significant and consistent with the study of (Koeske & Koeske, 1993). He suggests that job strain is consideration of as employees' emotional response to the job stress, and engage the depletion of affective and physiological resources. Those employees who face CSS, their resources depleted and they want to leave the organization. However, in this study results are similar to the expectation that customer related social stress will lead to turnover intention.

If the interaction of the employee with the customer supposed to being inequitable, the employees might think that benefit have taken by customers of them and distinctive train sensation, such as annoyance, are expected to happen. Semmer, (2000) suggests that authenticity of demands can be essential during the evaluation of stresses at job. According to Zapf, Knorz, and Kulla, (1996) numerous researches have revealed that oral hostility of subordinates and supervisors characterize stresses of social. Consistent with these findings, the present study demonstrates that in service jobs, customer oral hostility is a severe stresses as well. This is of no shock because in several service jobs contacts of the employee with customers are much more regular than interactions with supervisors and colleagues. Customer verbal hostility has similar effects it can be expected.

As per analysis of this study, interaction with the customer develops emotions of employee and this leads towards quitting attitude. It explains a clear association of customer related social stresses. As a result, this study is consistent with the findings of Walsh, (2011) and Lewig et al, (2007) who suggest that communicating with clients can harm employee prosperity, since this errand is mentally draining. The outcomes involve work pressure, work disappointment, enthusiastic depletion, and, in the long run, absenteeism or quitting intentions. Unpleasant interaction with customer cause stress among the employee and that interaction impacts employee's emotions negatively his mood will be off or he is not willing to serve another customer but as an employee he have duty of serving customers pleasantly and in a good manner so he will display particular emotions which are required for the performing the job. More such type of unpleasant interaction of employees with the customer the employee will do more labor to hide his genuine emotions because he has to interact with another customer with good mood or with specific standard as set by his organization.

Some customer demand special treatment this complicate the work of the employee and it effects performance. In banks, employees have specific time for completion of the transaction, which evaluates the effectiveness of his work so he is also worried about that evaluation and want to complete transaction on time but the unnecessary demands of the customer make it difficult to complete transaction within specific time. When other customers analyze all this special treatment they are also demanding for such special treatment and it is difficult for the employee to entertain all the customer like that so stress is the outcome of these interactions.

Another contribution to the recent literature is the moderating effect of Emotional Intelligence. It is proposed in this study that individuals who are emotionally strong which cause from the negative effect of customer related social stresses. CSS is more unfavorable for them to perform in the banking sector of Pakistan. The results of the present study shows that moderating role of emotional intelligence between CSS and emotional intelligence exist. So it means our path of moderation exist in the proposed relationship. These findings support the argument. Hence, it is argued that when all

negative effects come from customer's side toward employees high emotional intelligence attract employees to reduce quitting their jobs.

Implications and Recommendations

The current study contributes in the existing literature of customer related social stresses with respect to turnover intention through the moderating role of emotional intelligence. The practical confirmation of the negative effects of customer related social stresses upon employees is step towards the identification of negative emotions of employees. To our knowledge, this study takes the novel approach of examining the effect of employee customer related social stresses in the relation of and turnover intentions. This is important to understand turnover from a relational perspective. As anticipated, we found that surface acting and deep acting were directly and strongly related with employees' turnover intentions, consistent with theory suggesting that emotion regulation will result in physiological arousal and may affect withdrawal behaviors in the long run (Grandey, 2000).

The study has also managerial implications. Given the vast number of individuals employed by the service industry performing emotional intelligence, this study offers valuable practical implications. First, the direct links demonstrated in this study the positive relationship between customer related social stresses and emotional intelligence and also positive relationship between turnover intentions have important implications for bank managers. In general, the results indicate that bank managers need to be aware of the way their employees follow organizational emotional display rules, because the type of emotional intelligence strategy in which employees engage impacts their organizational attachment (Goodwin et al., 2011). Due to the high cost of turnover for service organizations (Hinkin & Tracey, 2000), avoiding or discouraging employees from engaging in emotional intelligence would harm the company because the relation between emotional and turnover intentions is very strong and our results suggest that this relation is affected by the interaction with the customers.

Present study enables organizations to create working environment in which employees less respond to the stress due to customer reactions. We encourage training that shows employees how to distinguish between surface acting and deep acting and how to role-play those emotional labor strategies in typical service encounters. Consistent with this idea, interventions that teach employees the more effective means of controlling emotional displays will likely reduce turnover. Furthermore, management could select employees based on personality traits that can manage their emotions and also emotionally strong.

It is recommended that organizations should take many important steps so that they can keep stable environment. This can help them to reduce negative behavior as well as turnover intention and increase organization success. Although, emotional intelligence has been found to moderate the relationship between customer related social stresses and

emotional turnover intentions, yet the organizations need to understand the employees. However all the employees do not face stress from customer interaction. Nevertheless, those employees who face stress needs more attention to reduce their negative emotions.

Limitations

Even though, all the study objectives achieve successfully instead of moderation objective, the study has certain limitations as well. First, during the whole duration of data collection commute strain is there. Second, as all of us know that in the banking organization employees has too much workload so they don't have enough time to fill the questionnaire. So it was tough time to take a time from the employees and collect the data. Third study has covered the limited population. Focus of our study is banking sector of Pakistan and data was only collected from Mardan and Nowshera so we cannot generalize our results to other industries and cultural context.

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