CUSTOMER INCIVILITY AND TURNOVER INTENTION OF BANK
EMPLOYEES: THE MODERATING ROLE OF PERCEIVED
ORGANIZATIONAL SUPPORT AND BIG FIVE PERSONALITY TRAITS

A THESIS SUBMITTED TO
THE GRADUATE SCHOOL OF SOCIAL SCIENCES
OF
MIDDLE EAST TECHNICAL UNIVERSITY

BY

BURCU BAŞER HÜNER

IN PARTIAL FULFILLMENT OF THE REQUIREMENTS
FOR
THE DEGREE OF MASTER OF BUSINESS ADMINISTRATION

SEPTEMBER 2019

Approval of the Graduate School of Social Sciences

_____

Prof. Dr. Yaşar Kondakçı

Director

I certify that this thesis satisfies all the requirements as a thesis for the degree of Master of Business Administration.

_____

Prof. Dr. Nuray Güner

Head of Department

This is to certify that we have read this thesis and that in our opinion it is fully adequate, in scope and quality, as a thesis for the degree of Master of Business Administration.

_____

Assoc. Prof. Dr. F. Pınar Acar

Supervisor

Examining Committee Members

Prof. Dr. Uğur Soytaş (METU, BA)   _____

Assoc. Prof. Dr. F. Pınar Acar (METU, BA)   _____

Prof. Dr. Zeliha Eser (Başkent Uni., TUR.)   _____

I hereby declare that all information in this document has been obtained and presented in accordance with academic rules and ethical conduct. I also declare that, as required by these rules and conduct, I have fully cited and referenced all material and results that are not original to this work.

Name, Lastname: Burcu Başer Hüner

Signature :

ABSTRACT

CUSTOMER INCIVILITY AND TURNOVER INTENTION OF BANK EMPLOYEES: THE MODERATING ROLE OF PERCEIVED ORGANIZATIONAL SUPPORT AND BIG 5 PERSONALITY TRAITS

Başer Hüner, Burcu
Master of Business Administration
Supervisor: Associate Prof. Dr. F. Pınar Acar

September 2019, 127 pages

The purpose of this study is three-fold: (a) to reveal the relationship between customer incivility and turnover intention in Turkish banking sector, (b) to test mediating role of emotional exhaustion on that relation and (c) to examine the moderating roles of organizational support and big five personality traits on the relationship between customer incivility and bank employees' emotional exhaustion level.

To test the relationships among the variables presented, data were acquired from employees at both private and public banks in Turkey (N = 300) through surveys. The results indicate that customer incivility has positive relationship between emotional exhaustion and leads to increase in turnover intention eventually. In addition, this thesis found that there is no statistically significant moderating role of organizational support and big five personality traits on the relationship between customer incivility and emotional exhaustion of bank employees.

Keywords: Customer Incivility, Emotional Exhaustion, Turnover Intention, Perceived Organizational Support, Big Five Personality Traits

ÖZ

MÜŞTERİ NEZAKETSİZLİĞİNİN BANKA ÇALIŞANLARININ İŞTEN AYRILMA EĞİLİMLERİ ÜZERİNE ETKİSİ

Başer Hüner, Burcu
Yüksek Lisans, İşletme
Tez Yöneticisi: Doç. Dr. F. Pınar Acar

Eylül 2019, 127 sayfa

Bu çalışmanın üç temel amacı bulunmaktadır: (a) Türk bankacılık sektöründe müşteri nezaketsizliği ile çalışanların işten ayrılma niyetleri arasındaki ilişkiyi ortaya koymak, (b) bu ilişkideki duygusal tükenmenin aracı rolünü incelemek ve (c) algılanan örgütsel destek ile beş büyük karakter özelliğinin müşteri nezaketsizliği ile banka çalışanlarının duygusal tükenmişlik düzeyi arasındaki ilişkideki aracı rolünü ortaya çıkarmak.

Değişkenler arasındaki ilişkileri test etmek için, anketler yoluyla Türkiye'deki özel ve kamu bankalarındaki çalışanlardan (N = 300) veriler elde edilmiştir. Çalışmanın sonucunda müşteri nezaketsizliği ile banka çalışanlarının işten ayrılma niyetleri arasında pozitif bir ilişki olduğu ve duygusal tükenmişliğin bu ilişki arasında aracı rol oynadığı görülmüştür. Öte yandan, algılanan örgütsel destek ve beş büyük karakter özelliğinin, müşteri nezaketsizliği ve banka çalışanlarının duygusal tükenmişlik düzeyi üzerinde moderator (düzenleyici) etkisi bulunmadığı ortaya koyulmuştur.

Anahtar Kelimeler: Müşteri Nezaketsizliği, Duygusal Tükenmişlik, İşten Ayrılma Niyeti, Algılanan Örgütsel Destek, 5 Büyük Karakter Özelliği

To my husband…

the one who has always been with me,

and to my family…

those who have always supported me.

ACKNOWLEDGMENTS

TABLE OF CONTENTS

x

LIST OF TABLES

LIST OF ABBREVIATIONS

CI: Customer Incivility

COR: Conservation of Resources

EE: Emotional Exhaustion

FFM: Five Factor Model

MBI: Maslach's Burnout Inventory

POS: Perceived Organizational Support

TI: Turnover Intention

CHAPTER 1

INTRODUCTION

Carter's (1998) definition of civility is "the sum of the many sacrifices we are called to make for the sake of living together" (as cited in Pearson, 1999, pp. 452). Some social scientists and historians (e.g. Chen and Eastman, 1997; Elias, 1982; Erickson, 1962; Goffman, 1967) state that the more complex and frequent the interpersonal interactions are, the larger the need for civility is. Opposite sides involved in complex interactions have to match the manners belonging to others by behaving in a presumably "civil" way. Many regard the business industry as one of the last cornerstones of civility. Being friendly and polite but formal and distant at the same time defined the relationship between colleagues for decades. Research, however, shows that more than 98% of all employees report that they have been exposed to uncivil behavior at their work (Schilpzand et al., 2014). Today's global and technology-based economic structure that encompasses diverse cultures may have brought about incivility. Being considerate (e.g., greeting others, showing that we are personally concerned for them) is considered equal to losing time because of the increasing interest for shorter response times (Pearson and Porath, 2005). In addition, while establishing communications through technology, we generally have no idea about with whom we are communicating, which might be driving us to treat others without showing enough care and respect.

According to research done with 800 managers and employees in 17 industries by Porath (2016):

- 48% intentionally decreased their work effort.
- 47% intentionally decreased the time spent at work.
- 38% intentionally decreased the quality of their work.
- 80% lost work time worrying about the incident.
- 63% lost work time avoiding the offender.

- 66% said that their performance declined.
- 78% said that their commitment to the organization declined.
- 12% said that they left their job because of the uncivil treatment.
- 25% admitted to taking their frustration out on customers.

In the relevant literature the term "incivility" overlaps with some other concepts such as bullying (Glendenning, 2001), emotional abuse and mobbing (Davenport, Schwartz, and Elliott, 2002), workplace aggression and violence (Lutgen-Sandvik, 2003). There are so many research showing the effect of incivility on employee and organizational performance (Cortina et al., 2001; Lutgen-Sandvik, 2003; Pearson et al., 2000). As an example Pearson and Porath's (2005) study can be given. They found that people who encounters workplace incivility deliberately decrease its performance at work and spent their time gossiping about the occasions and instigators instead of working. They further added that those who sustain uncivil behavior consider leaving the job to avoid the incivility. In addition, employees encountering uncivil behavior at work may eventually enroll in revenge and sabotage behaviors (Skarlicki and Folger, 1997). Besides its negative performance effects, incivility also adversely impact the well-being of employees. Studies show that incivility creates anxiety and depression and even leads to suicidal attempts (Cortina et al., 2001; Davenport et al., 2002; Pearson and Porath, 2005).

Most part of the incivility studies have focused on intra organizational sources like supervisors and coworkers (Hornstein,1996, Cortina et al., 2001; Cortina and Magley, 2009) and neglecting outsider factors like company's customers (Grandey et al., 2004). Although underestimated, customers are also an important source that impact workers' attitudes and behaviors (Grandey et al., 2004; Rupp and Spencer, 2006) because especially in service sectors daily customer interaction can create stressful working climate that is generally related with dissatisfaction and enraged supervisors (Sakurai and Jex, 2012; Sliter et al., 2010).

In marketing, customers are generally seen as the motive behind why a company exists (Schneider and Bowen, 1993). That is, a company that has no customers will eventually shut down. The competitive trend that has recently emerged in business contributes to this phenomenon, which makes business

2

institutions value their customers to a greater extent. It is apparent that customers are seen as the bread and butter of the industry. This has led to the formation of widespread sayings such as "customer is king" and "customer is never wrong" to highlight the significance of customer satisfaction. This idea necessarily puts employees in an unfair situation in comparison with the customers (Han et al., 2016). The practices and ideologies at stake make things difficult for those who directly contact the customers: service employees and frontline personnel, in particular. In fact, evidence supports that some customers can abuse the privilege provided to them and assume an uncivil attitude towards customer service agents (Hur et al., 2015). This climate makes service employees feel stressed. This exposure to repetitive stressors may eventually causes employees to display negative outcomes such as task-related stress, psychological and job-specific strain, low levels of affective wellbeing, higher withdrawal behavior, low job performance, decreased motivation, less satisfaction with work and emotional exhaustion (Penney and Spector, 2005; Lim et al., 2008; Kern and Grandey, 2009; Porath and Pearson, 2010; Schilpzand et al., 2016; Walker et al., 2010, Sakurai, Jex, and Gillespie, 2011, Wilson and Holmvall, 2013). By looking at the destructive impacts of customer incivility, researchers started to give importance to customers as a source of stressor at workplace in the last decade.

In this study, Hobfoll's Conservation of Resources (COR) theory (1989) has been adopted to deeply understand that why customer incivility is seen as a stressor and antecedent of emotional exhaustion. According to COR theory resources are "objects, personal characteristics, conditions, or energies that are valued by the individual or that serve as means for attainment of these objects, personal characteristics, conditions, or energies and individuals try to acquire, maintain, protect and promote resources to use them to cope with stressors (Hobfoll, 1989: 516)". By using COR Theory, Kern and Grandey (2009), suggested that customer incivility is also a stressor that sewers emotional and cognitive resources of workers. Exposing to frequent stressors (incivility) may eventually result in burnout (Karatepe and Aleshinloye, 2009; Lee et al., 2012, Han et al., 2015, Wen, 2018).

Different studies show that emotionally exhausted employees decreased their motivations at work, reduce job performance and increased withdrawal behaviors (Wright and Cropanzano 1998, Podsakoff et al., 2007; Leiter et al., 2009 Karatepe and Aleshinloye 2009, Han et al., 2015, Hur et al., 2016). As mentioned before customer incivility, a type of job related stressor, causes burnout which eventually turn out to the withdrawal of employees (Cherniss, 1980; Chiang and Jang, 2008; Hinkin and Tracey, 2000; Tews et al., 2013, Hur et al., 2016).

Turnover is an important issue because it is costly for organizations. Since in the banking sector human capital is very important, withdrawal of an employee means "loss of tacit knowledge possessed by leavers'" (Amah, 2009: 24). Also, turnover has some economical disadvantageous. Organizations have to burden both separation and replacement costs (Abbasi and Hollman, 2000; Griffith and Horn, 2001). Other studies also found that besides its economic impacts turnover decreases organizational commitment and customer satisfaction (Sing and Loncar, 2010; Wang, Yang and Wang, 2012). Therefore, it is critical to take appropriate action to decrease stress level of employees before employees consider leaving the job.

Studies show that support can buffer the negative impacts of workplace stress (Andrews and Kacmar, 2001; Demerouti et al.,2014; Miner et al., 2012; Sakurai and Jex, 2012; Randall et al., 1999, Tian et al., 2014). According to Rhoades and Eisenberger (2002), organizational support is an important tool for employees while they trying to cope with stressful situations. Organizational support is a belief that organizations value effort of their employees and meet employees' socio-emotional needs (Eisenberger et al., 1986; Krishan and Mary, 2012; Settoon et al., 1996) and it is "assurance that aid will be available from an organization when it is needed to carry out one's job effectively and to deal with stressful situations" (Rhoades and Eisenberger, 2002). Organizational support faciliates positive emotions (Iverson et al., 1998) and enhance the feeling that employees can get help from their organizations when needed (Cohen and Wills, 1985; Kossek et al., 2011). Therefore, it can be said that organizational support is an effective tool to alleviate stress level and make it easier for employees to handle emotional exhaustion.

Beside organizational support, employees' characteristics is also an important determinant of stress appraisal. Although burnout and its dimensions have attracted attention for half a century, the association between personality traits and burnout dimensions has been neglected until 1990's (Parker and Kulik, 1995). In different studies psychologists noted that personality traits are valued to handle with stressful work demands (Maslach et al., 2001; Tokar et al., 1998; Vollrath and Torgersen, 2000). There are also other studies claiming that there is a link between personality traits and burnout dimensions (Bakker et al., 2006; Alarcon et al., 2009; Ghorpade, et al., 2007). In this thesis, to show whether personality is a significant parameter for customer incivility and emotional exhaustion "Big Five" classification (Goldberg's 1981, Digman, 1990; John, 1990; McCrae, 1992; McCrae and Costa, 1987) will be used.

The main purpose of this study can be classified in to three: to explore the link between customer incivility and turnover intention in banking sector, to examine mediating effects of emotional exhaustion on the relationship between customer incivility and turnover intention of bank employees and finally to test the moderating effect of organizational support and big five personality traits on the relationship between customer incivility and bank employees' emotional exhaustion level. To find answers to the research questions given below, questionnaire method was used. The questionnaire has been filled by 300 bank employees from different cities of Turkey (Ankara, Konya, İstanbul). Although, the return from public bank was very low, the questionnaire is distributed to both public and private banks. In addition, to analyze the hypothesis hierarchical linear regression model has been used. After introduction, research questions and the significance of the study is given in Chapter 1. In the Chapter 2, some information about other relevant studies, hypothesis and theoretical background of this study will be given. In Chapter 3, the methodology of the study and in Chapter 4 results of the current research will be presented. In the last chapter, discussion of findings and limitations of the current research will be examined. And finally, there will be directions for future researchers.

1.1. Research Question

In this thesis mainly the concept of customer incivility and its relationship between turnover intention will be investigated. With this study, the mediating role of emotional exhaustion which is a stage of burnout, is going to be explained. Additionally, the role of perceived organizational support and employees' personality traits will be observed. Briefly, the study looks to discover to the following research questions:

1) What is the effect of customer incivility on bank employees' emotional exhaustion?

2) Does customer incivility result in turnover intention?

3) Does emotional exhaustion mediate the relationship between customer incivility and turnover intention?

4) How does perceived organizational support moderate the relationship between customer incivility and emotional exhaustion?

5) What is the role of personality in the relationship between customer incivility and emotional exhaustion?

1.2. Significance of This Study

This thesis study is noteworthy in several manners. Although, workplace incivility has been investigated and attracted by numerous researchers, the concept of customer incivility which has detrimental effects on physical and psychological health (Cortina, 2008; Lim, Cortina, and Magley, 2008) of employees, has been underestimated. Researchers has investigated the circumstances and end results of incivility from colleagues and managers, however has stayed restricted on examining customer incivility (Grandey et al., 2004; Sliter et al., 2010; Wilson and Holmyall, 2013; Torres et al., 2017).

Secondly, relationship between customer incivility - emotional exhaustion – turnover intention has been discussed in limited number of studies (Walker et al., 2010; Kern and Grandey, 2009; Han et al., 2016). However, to my knowledge, there is no other study examining the effects of personality and the role of organizational

support on this relation simultaneously. In previous studies, customer incivility has been examined for the sectors where the services are standardized such as hotels (Hur, Moon, and Jun, 2016), call centers (Grandey et al., 2004; Walker et al., 2008; Wang et al., 2011; Walker et al. 2014,2016) and restaurants (Karatepe 2015, Han et al., 2016). However, the studies that has been carried out in the banking sector, where personalized and more complex services are provided, are quite limited. Relevant literature has failed to explore customer incivility when especially applied within the context of banking sector and how these issues stem from customer's misbehavior can be handled.

Finally, majority of the incivility studies has been conducted especially in United States, the United Kingdom and Canada (Schilpzand et al., 2014), Korea (Kim and Shapiro, 2008), Australia (Kirk et al., 2011), New Zealand (Griffin, 2010) and in some Asian countries, such as China (Chen, Ferris, Kwan, Yan, Zhou and Hong, 2013), Singapore (Lim and Lee, 2011), India (Yeung and Griffin, 2008) and the Philippines (Scott et al, 2013). The concept of customer incivility is an undiscovered theme in the Turkish context. However, like in other countries mentioned above consumers has become a principal concern of Turkish companies also (Eser et al., 2007). As it is stated by Schilpzand et al. (2016), incivility is a universal phenomenon, but cultural differences may affect the antecedents and results of it. So, this study is going to broaden our understanding of customer incivility and contributes to the incivility management literature.

As a result, this study is unique since it investigates customer oriented stressors and covers the gap in the literature by investigating the relationship between customer incivility and turnover intention in Turkish setting for banking sector. This may contribute to the universality of the incivility studies. Moreover, this research contributes literature by providing deeper understanding of the reason behind bank tellers' turnover tendency by using moderating role of perceived organizational support and personality traits.

CHAPTER 2

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

2.1. Literature Review

2.1.1. Incivility

Since the beginning of civilization, the way in which we show respect to our fellow man is through the actions of kindness and sacrifices made when many people are living together. This action of putting your fellow man and community first is known as civility (Carter, 1998). Overtime, civility and morality have become intertwined and according to Carter (1998) *"It is morally proper to treat our fellow citizens with respect, and morally improper not to"* (p.15). Furthermore, this civility and morality was to be considered as a human right, something that everyone deserves. He states *"Our duty to follow those standards does not depend on whether or not we happen to agree with or even like each other"* (p.15). This unspoken understanding is what allows society to function and is for the benefit of society as a whole.

Incivility is defined as the opposite of civility. According to Zauderer (2002), it is understood as *"impolite behavior or bad manners"* (p.37). Incivility means the immoral treatment of your fellow man that can lead to negative repercussions that we will discuss further in this paper. To begin with: recently the term "workplace incivility" is more commonly used than incivility and extensive research has been done in terms of what unethical behaviors are associated with the term (Hanrahan and Leiter, 2014). The most commonly used definition of incivility is mainly the following: " *the low-intensity deviant behavior with ambiguous intent to harm the target, in violation of workplace norms for mutual respect. Uncivil behaviors are characteristically rude and discourteous, displaying a lack of regards for others"* (Pearson and Anderson, 1999, p. 457).

Although workplace incivility is a fairly new term, emerging in the late 1990s, it has since become very prevalent. Its prevalence is so strong in fact it has become a guide for what is accepted and not accepted within the workplace. Over time, behaviors and definitions have gradually been added and now is additionally associated with: interpersonal conflict variables, such as bullying (Estes and Wang, 2008), mobbing (Davenport et al., 1999), workplace deviance (Robinson and Bennett, 1995), workplace retaliation (Skarlicki and Folger, 1997), revenge (Bies et al., 1997), counterproductive workplace behavior (Fox and Spector, 1999), verbal (Kinney, 1994) and emotional abuse (Keashly, 1998) and abusive supervision (Tepper, 2000).

The list mentioned above is ever-growing, it can be difficult to recall which actions fall under the term. To help with this, incivility can be differentiated from other forms of organizational misconduct by three unique attributes (Estes and Wang, 2008). The first is that any rude behavior would be directed towards an individual rather than the organization. Secondly, despite the fact that incivility damages organizational standards, the violation is modest. Lastly, incivility is not done with malicious intent. It is considered non-aggressive and the intent is ambiguous and can occur out of ignorance or oversight (Pearson and Porath, 2004).

However, what is key to remember here is that although harm was not intended, it does not mean that harm will not occur. Although incivility is subtler in action, the results can be drastic. For example, it can be extremely detrimental to the workplace in terms of the organization itself and on an individual level also (Wen, 2018). It can lead to the sense of not belonging (Pearson et al., 2000), add stress (Cortina et al., 2001; Lim et al., 2008), increases the level of emotional-exhaustion (Rahim and Cosby, 2016), reduces creativity (Porath and Enez, 2009) and productivity (Lewis and Melecha, 2011), decreases productivity and timeliness (Pearson et al., 2000; Porath and Pearson, 2013), reduces job satisfaction (Welbourne et al., 2015; Penney and Spector, 2005; Lim et al., 2008), increases level of anger, fear and sadness (Porath and Pearson, 2012) and can encourage the desire to leave the organization (Pearson et al., 2000; Rahim and Cosby, 2016; Cortina,et al. 2002). Here listed are only the emotional repercussions. However, incivility additionally can

lead to financial loss to an organization. The expenses required for recruitment of new employees, training, and retention strategies can build up.

As it is seen, there is an astonishing rippling effect that incivility can have. This ripple occurring worldwide and in various workplaces and industries (Blau and Andersson, 2005; Johnson and Invik, 2001; Pearson et al, 2000). According to literature review done by Singh (2015), its effects are visible in every sector from manufacturing (Wu et al., 2013), universities (Cortina and Magley, 2009; Sakurai and Jex, 2012), retailing (Kern and Grandey, 2009), healthcare (Leiter et al., 2011; Laschinger et al., 2009; Trudel and Reio, 2011), financial services (Lim and Teo, 2009), federal courts (Miner-Rubino and Cortina, 2004) and all other professions (Schilpzand et al., 2014).

It is important to note that studies on incivility in the workplace occur mostly within organizational structures and roles such as managers, colleagues, etc. (Cortina et al., 2001; Cortina and Magley, 2009). In general, incivility research does not include an organization's customers, only its employees and the affect incivility has on them (Grandey et al., 2004). However, misbehavior from outsiders, like customer, is also found to impact employees in a negative way (Grandey et al., 2004; Rupp and Spencer, 2006). Customers may also create significant ramifications for service workers who interact with both customers and their organizations (Jaarsveld et al., 2010). Studies demonstrate a positive relationship between customer misbehavior and worker emotional labor (Rupp and Spencer, 2006), harm of customer service (Walker et al, 2008), emotional exhaustion (Ben-Zur and Yagil, 2005; Deery et al., 2002; Grandey et al., 2004; Kern and Grandey, 2009) and absenteeism (Grandey et al., 2004). Research also found that customer incivility increases the workload/pressure on the service workers and create negative monetary ramifications for organizations by expanding their spending on recruitment, retention, and turnover intention (Harris and Reynolds, 2003). Therefore, in this study customer incivility will be analyzed as an important source of workplace incivility.

2.1.2. Customer Incivility

Sliter (2012) holds that researchers have explored the concept of workplace incivility with a specific focus on the interactions among employees. However, incivility may also involve the customer as the subject and the employee as the target. Although workplace behavior is widely investigated in the organizational behavior research, Kern and Grandey (2009) brought a different view to the field by becoming the first researcher to include the term incivility by customers and its negative effects on workers. Since that time, customers continue to be investigated as one of the major cause of aggressive practices and uncivil interactions at work (Kern and Grandey, 2009; Sliter et al., 2012; Sliter et al., 2010; van Jaarsveld et al., 2010) particularly in customer service enterprises (Ben-Zur and Yagil, 2005).

By the light of Anderson and Pearson's (1999) workplace incivility definition, customer incivility can be defined as low-intensity deviant behavior wherein the customer or the client presents rude or discourteous actions with ambiguous intent to harm an employee and in a way, breaches social norms of mutual respect and courtesy. According to Hur's study (2015) customer incivility can be defined as "incivility perpetrated by customers with ambiguous intent to harm an employee" (p.396). Various terms have been added in association to customer incivility such as Bitner et al. (1994) used the term ''problem customers'', Lovelock (1994) used the word ''jay customers'', Fullerton and Punj (1997) used the label ''consumer misbehavior'' and Harris and Reynolds (2003) used the phrase ''dysfunctional customer behavior''.

A study showed, after sampling a large group of American workers that it is more common for workers to observe verbal maltreatment from customers than from supervisors and colleagues (Grandey et al., 2007). This type of incivility now represents the most frequent form of mistreatment in any workplace (Sliter et al., 2012). Thus, customer mistreating an employee has shown to negatively influence the employee's attitudes and views of the organization (Grandey et al., 2004; Rupp and Spencer, 2006). Research shows that a customer's mistreatment of an employee can lead to intentional sabotage of customer service employees (Skarlicki et al., 2008), emotional exhaustion (Ben-Zur and Yagil, 2005; Deery et al. 2002; Grandey

et al., 2004; Kern and Grandey, 2009) and absenteeism (Grandey et al., 2004). Additionally, incivility is seen as a kind of "daily hassle" (Sliter et al., 2010). Daily hassle means experiencing a stressful event every day and it has detrimental effect on employees wellbeing (Lazarus and Folkman, 1984). Even, its impact is far overweigh than a single devastating events (Ivancevich, 1986). Arnold and Walsh (2015) claims that, as a daily hassle, customer incivility has very adverse effect on employees' health.

But what industry is this trend most present? the customer service field. Grandey and colleagues (2007) address this and suggest that because customer service roles require interactions with strangers it changes the way in which they communicate. Because there is an understanding that this is a stranger and you may well never meet again, the civil norms of communication are thrown out the window and a customer does not feel obligated to be civil (Ben- Zur and Yagil, 2005; Gutek, 1995). The employee, on the other hand, is bound by professionalism and his role and will likely face repercussions if uncivil in return (Gutek, 1995; Grandey et al., 2007). Subsequently, this is where all service mottos come to mind such as "the customer is always right" or "the customer is the king" (Han et al., 2016). Furthermore, it is this mentality and this social dynamic that has placed customers and employees in opposing and unequal positions (Han et al., 2016). So much so that employees will often see a customer as another boss, with power over them (Grandey et al. 2004). The phenomenon is present globally and since the end of 2000's, there has been an increasing enthusiasm on researching customer incivility in different sectors such as education-related and engineering companies (Adams and Webster, 2013), retail (Hur et al., 2015; Wilson and Holmvall, 2013), banking (Sliter et al., 2010, 2012), as well as insurance firms (Walker et al., 2014).

To sum up, this paper will focus on customer incivility and analyze these impacts in more depth. In the literature, there is a general tendency to examine the incivility from coworkers or supervisors. However, in service sector, employees' interaction with customers is greater than coworkers or supervisors (Dormann and Zapf, 2004). Additionally, service employees commonly face with uncivil customer behavior and there is an accepted understanding that employees need to serve with a

smiling face since customers are seen as profit center for the organization. This organizational policies bring employees under stressed. Therefore, as an important stressor, antecedents and consequences of customer incivility need to be clearly analyzed and methods should be revised or developed to decrease the negative impacts.

In the next section, emotional exhaustion, inner dimension of job burnout and one of the negative impact of customer incivility, will be analyzed. In this thesis, both the direct effects of customer incivility on emotional exhaustion and mediatory role of emotional exhaustion on the relationship between customer incivility and turnover intention is tried to be revealed.

2.1.3. Emotional Exhaustion

The term "burnout" was first introduced by Freudenberger in 1975 in an article. It as an "occupational hazard" leading to the feeling of failure, deformation and lack of motivation resulting from excessive workloads (Freudenberger, 1975) and employer demands which are simply could not be met within an employee's existing resources (Engelbrecht, 2006). Vallen (1993) later described it as issues arising in the workplace resulting from negative interactions between an individual and his or her environment. Pines and Aronson (1988) described it as a state of physical, emotional and or mental exhaustion due to lasting distressing circumstances over a long period of time. Other explanations of burnout include the following: Berns (1984) who described burnout as the job not being able to satisfy or take care of the employees it serves, Cotton (1990) describes it as the result of failure when dealing with stress, Cherniss (1980) explains it as the result of an individual feeling excessively overwhelmed or dissatisfied and cooling down from his or her work. In other words: Burnout is when an employee is in a continuous negative state due to continuous stress (Ahola et al., 2005).

As mentioned above, there are many descriptions of burnout, but overtime Christina Maslach who also created "Maslach Burnout Inventory (MBI)" index, has developed the most commonly accepted definition. She describes burnout as *"a prolonged response to chronic emotional and interpersonal stressors on the job, and*

is defined by the three dimensions of exhaustion, cynicism, and inefficacy" (2001, p. 397). Maslach takes the definition further by associating with a psychological syndrome related to chronic stress from work. Essentially it is a negative emotional reaction to a being exposed to stressful work place over a long period of time (Maslach and Jackson, 1984; Maslach et al., 2001). The three common variables in all definitions have to do with; (1) emotional exhaustions, (2) detachment, (3) lack of accomplishment and sense of satisfaction (Maslach 1993). Burnout has significant impacts on employees both physical and psychological wellbeing (Cordes and Dougherty, 1993; Lee and Ashforth, 1996; Maslach, 2003; Maslach and Goldberg, 1998; Maslach et al., 2001). Therefore, it is key in understanding employee attitudes and company outlook and can impact organizational changes (Cordes and Dougherty, 1993; Lee and Ashforth, 1996; Maslach, 2003; Maslach and Goldberg, 1998; Maslach et al., 2001).

As a syndrome, burnout plays out as follows: first, an individual begins to feel overwhelmed due to excessive work demands. This, in turn, leads to exhaustion both physical and emotional, which leads to the inability to focus at work or be productive. After an individual will begin pulling away from people and creating a buffer between themselves and their work environment. This leads the person to feel inadequate and insufficient (Cordes and Dougherty, 1993; Maslach and Zimbardo, 1982; Maslach et al., 2001). The first phase of burnout is named as emotional exhaustion. And the size of an individual's stress is directly related to emotional exhaustion. Given the emotional results that follow it is key to realize the important role that emotional exhaustion plays in burnout (Engelbrecht, 2006) and in fact it is the inner dimension of burnout (Bakker and Schaufeli, 2000). As far as symptoms, according to Perlam and Hartman (1982), exhaustion is the main and most commonly experienced symptom.

Where does burnout seen? More often than not, burnout is seen in jobs that require employees to interact with customers (Maslach and Jackson, 1981). This is proved with research and various studies that show working with customers requires more energy and has more responsibility than working against objects (Truch, 1980). Even though later studies have found burnout cases both inside and outside of the

human services (Bakker et al., 2002), human service workers tend to face a higher risk of burnout (Schaufeli, 2003), as they need to be in relationships that require more emotional investment. (Bakker et al., 2002).

Therefore, in this paper, the underlying process of emotional exhaustion will be analyzed since it is seen as the most crucial and definitive component of burnout (Bakker and Schaufeli, 2000). In the section above it is stated that emotional exhaustion is most commonly seen in service sector. However, the question also remained: Do people burnout have any other elements in common other than their profession? In the next section, it will be dig into this concept by first understanding what elements make up an employees' personality.

2.1.4. Big Five Personality Traits (FFM)

Character attributes are used to analyze people's differences in behavior, perceptions and feelings. Beginning with 1920s, character attributes started to receive attention from researchers (Klages, 1932). After a remarkable amount of study, in 90's Robert McCrae and Paul Costa built up the Five-Factor Model, or FFM. FFM has five large variables that define personality. Psychologist Lewis Goldberg improved this concept further with the International Personality Item Pool (IPIP) which took each trait and brook them down with an inventory of description statements (1981).

Five Factor Model is the most extensive and acknowledged scheme for personality and primarily utilized in applied research (Arkan, 2016). The Five Factor Model to this day is conserved the most comprehensive framework for understanding human personalities and stands against all other even when it comes to different cultures (Digman, 1996; Mayfield et al., 2008). The FFM has been perceived as a valuable and significant scientific classification method in sorting out and understanding personality traits. The FFM shows that each personality is made up of 5 different unique dimensions: "extroversion" (being sociable, gregarious, assertive, talkative, and active), "neuroticism" (being anxious, depressed, angry, embarrassed, emotional, worried, and insecure), "agreeableness" (being courteous, flexible, trusting, good-natured, cooperative, forgiving, soft-hearted, and tolerant),

"conscientiousness" (being hardworking, achievement-oriented, persevering, careful, and responsible), and "openness to experience" (being imaginative, cultured, curious, original, broad-minded, intelligent, and having a need for variety, aesthetic sensitivity, and unconventional values) (Barrick and Mount, 1991; Digman, 1990; McCrae and Costa, 1991; McCrae and John, 1992).

Extraversion stands for an energetic way to deal with the social and material world (John and Srivastava, 1999a). It is about a person's degree of action and fervor. Extravert people are defined to be decisive, chatty and lively (John and Srivastava, 1999a), loving, agreeable, carefree and amicable (McCrae and Costa, 1987). Meyer and Shack (1989) relate extraversion with positive affectivity. Watson and Clark (1992) further argue that people who are high in positive affectivity tend to understand even neutral events as positive thing. Therefore, Milam et al. (2009) propose that extravert people do not appraise behavior of individual in a negative way.

Neuroticism is defined as feeling insecure, worrying, having high levels of self-consciousness, being unpredictable or simply being emotional (McCrae and Costa, 1987). Neurotic people's characteristics have the ability to impact the tone of their relational connections, and thus impacting the level of customer abuse. instability and the tendency to experience negative feelings. Milam et al. (2009) claims that neurotic people could not deal with small struggle. They see even ambiguous events negatively (Diefendorff and Richard, 2003). Also, they experience more daily hassles than others (McCrae and Costa, 1991).

Agreeableness, incorporates sympathetic, benevolent and prosocial conduct different from aggressive and egotistical conduct. According to John and Srivastava (1999a), agreeable people are characterized as cooperative, amiable and trustful. In Shewchuk et al.'s (1999) research, it is claimed that there is a negative relationship between agreeableness and appraisal of stressors. McCrae and Costa (1991) says that agreeable people experience more positive feeling and thus higher sense of wellbeing. On the contrary, due to the their mistrustful and skeptical nature, people low in agreeableness are tend to perceive incivility more than others.

Conscientiousness is about the capacity to plan ahead, to be composed, dependable, successful and solid. Highly conscientious people tend to be focused on accomplishment, timely, deliberate, dedicated and self-trained (McCrae and Costa, 1987). Conscientiousness make individuals pursue standards and be aware of behavioral expectations in a particular circumstance. Coyne, Seigne, and Randall (2000), associated bullying, a type of misbehavior, with low conscientiousness. Witt et al. (2004) found that individual who are high in conscientiousness tend to feel emotional exhaustion more than people who are low in conscientiousness.

Openness to Experience is about how much someone is eager and enthusiastic about experiencing new things. People who are open to experience are creative, unique, independent, and daring, and tend to have a wide range of interests (John and Srivastava, 1999a; McCrae and Costa, 1987). In their study Smith and Williams (1992) claims that openness to experience trait is related with *"stress-reducing and therefore illness-buffering cognitive appraisals"* (pp. 415).

In the light of those studies given above, although there is very limited number of studies, especially for openness to experience and conscientiousness traits, all of the five traits will be investigated. With the help of this study, all of the big five personality traits' moderating role on stress appraisal will be revealed. After this part a brief literature about perceived organizational support will be given. Like the personality traits it is thought that perceived organizational support may have a role to change the strength of the relationship between customer incivility and emotional exhaustion.

2.1.5. Perceived Organizational Support (POS)

Perceived Organizational Support (POS) is defined as an employee's perception of how much their organization values them as individuals both professionally and personally (Eisenberger et al., 1990). POS is established by an employee's observation of organization's treatment within a workplace (Rhoades and Eisenberger, 2002). According to Johlke et al., (2002) *"POS is based on a social exchange interpretation of organizational commitment, whereby employees extend their effort and loyalties to the organization in return for the material commodities and social rewards it can bestow"* (pp. 117).

POS theory has been found to be related to both the leader-member exchange as well as supervisor support (Rhoades and Eisenberger, 2002). The difference between the two concept is that POS describes the relationship that an employee feels they have with an entire organization versus the other two that describe the relationship an individual has with his or her direct supervisors (Allen, et al.2003; Borchgrevink and Boster, 1997). However, these two models can, on occasion, overlap. Levison (1965) suggests that an employee can interpret his supervisor's actions as reflecting the feelings of an entire organization. This is due to the fact that a supervisor is a representative of a company legal, moral, financial responsibilities and is a figurehead for the company's norms and culture. Therefore, when a supervisor takes an action, it is an employee's interpretation that it is a reflection of a much larger group and is not the actions of just one individual (Rhoades and Eisenberger,2002). This idea expanded upon further by Eisenberger et al. (1986) who identified four forms of positive treatment that affect an individual's POS; (1) fairness, (2) supervisor support, (3) organizational rewards, (4) job conditions. In turn these elements all relate to the concept of the norm of reciprocity (Rhoades and Eisenberger, 2002) where perceived support from an organization is what is needed for an individual to perform their job effectively and successfully (George et al., 1993).

Furthermore, organizational support is a theory within itself that addresses the underlying psychology of POS. It is based, as mentioned previously, on the idea of reciprocity. Firstly, POS is based on the idea that an individual cared by an organization will make him or her care more and work harder for that organization. Secondly, POS should fulfill emotional and socioemotional needs. When an employee feels this, it allows them to step into their role more, work more successful and step into their social identity. Thirdly, POS should allow the employee to feel confident that the organization will recognize and reward their performance (Rhoades and Eisenberger, 2002). When all of these elements function, both employee and organization can benefit from a high POS. Employees will experience less stress, be more involved, and have overall more positive energy and in turn the organization has a productive and happy employee that delivers high performance (Eisenberger,

et al., 2001). Eisenberger, et al. (1986) gives examples of positive results that the workers experience, including lower occupation related pressure, an expansion in positive activity related effect, elevated amounts of employment contribution, decreased withdrawal conduct, expanded authoritative responsibility and a longing to stay with the association. Therefore, it is expected that an organization should benefit with it observe lower stress level and turnover intention and increase in performance (Eisenberger et al., 2001).

2.2. Theoretical Background and Hypothesis Development

2.2.1. Conservation of Resources Theory

Previously, customer incivility and how it is defined as a job stressor (Penney and Spector, 2005) that can include various negative outcomes for the employee have been discussed. In this study, to better understanding of customer incivility, specifically within the banking industry, Conservation of Resource Theory (COR) is adapted. COR is a theory developed in 1989 by Hobfoll. It is used primarily to understand how lack of resources can lead to work stress and potential burnout (Hobfoll and Freedy, 1993; Hobfoll and Shirom, 2001).

COR Theory focuses on the relationship between people's efforts to hold, ensure and regain resources (Hobfoll, 1989; Hobfoll et al., 1991). There are four sorts of resources and four sorts of individual speculations that correspond to each type of asset: valued objects (i.e. accommodation, clothing, and tangible gains), stress-controlling methods (i.e. job stability, status, marriage, employment and social help), stress-aiding individual traits (i.e. optimism, self-esteem, job and social skills) and resource-generating energy (i.e. time, financial wellbeing, learning, and competence). Lazarus and Folkman (1984) define resources as the thing that is helpful. According to Hobfoll (1988;1998) resources are used to address challenges. Lazarus and Folkman (1984) says that if those challenges could not be met by resources, stress occurs. Hobfoll (2001) also grants that idea, takes a step further and say that; *"stress occurs when people (a) are threatened with resource loss, (b) actually lose resources, or (c) fail to gain resources following resource investment."*

(pp.14463). He added that individuals also use those resources to decrease losses or try to get new ones.

According to literature review done by Hobfoll (2001), COR theory is a primary source to understand work related burnout (Grandey and Cropanzano, 1999; Janssen et al., 1999; Shirom, 1989; Westman and Eden, 1997; Wright and Cropanzano, 1998). In the same paper he said that burnout is the result of third stress condition which is "fail to gain resources" and incurring small stressful events repetitively. To support this idea Lee and Ashforth's (1996) study has been given. In their study it is found that when individual lose their resources, eventually burnout occurs. Second principle of COR Theory says that people need to gain new resources to became prepared when there is a resource loss (Hobfoll, 2001). According to Hobfoll and Freedy (1993) demands provokes stress, however resources help to cope with stress and reduce burnout. In the work context that resources can be supervisor support, coworker support or organizational support. Hobfoll (1988) claims that those work related support can make it easier to replace resources that have been lost before.

COR Theory argues that individuals endeavor to secure resources and become emotionally exhausted and frustrated if they feel their resources do not meet their requirements or work demands. Moreover, if individuals feel that they are in an environment where customer incivility occurs, at the very least feel stressed, upset, rejected, difficult to reason with and threatened (Liu et al., 2008). To cope with those stressful events and conserve resources on hand, social support is important. As mentioned earlier, service workers like bank employees are more open to customer incivility cases. Thus, building on this theory, this paper argues that customer incivility may lead to depletion of assets and thus potentially leading to emotional exhaustion. (Han et al., 2016)

2.2.2. Transactional Theory of Stress

According to this theory, when people perceive a situation as stressful it leads to stress evaluation. Which is the feeling when the individual perceives a certain type of behavior as threatening and someone else is responsible for that behavior (Kern

and Grandey, 2009). Stress evaluation leads to negative feelings (e.g., outrage), and emotional and physiological excitement (Lazarus and Folkman, 1984), which might lead to self-depletion or fatigue (Kern and Grandey, 2009). In addition, incivility works like a daily hassle a one-time event does not tend to be seen as upsetting, however the recurrence of it might build up and lead to negative emotions (Andersson and Pearson, 1999; Cortina et al., 2001; Lazarus, 1984; Spector and Jex, 1998). Grandey et al. (2004) found that when verbal abuse from customers is continuous, it creates stress, given that stress and in turn, exhaustion. In addition, Kern and Grandey (2009) states that because of the vagueness of incivility how an individual assess an individual event is crucial. Therefore, by using transactional theory of stress, this study has accepted that personality differences may have change the stress appraisal of employees.

2.2.3. Relationship Between Customer Incivility and Turnover Intention

All organizations have to deal with employee turnover. High turnover rates are typically associated with a decrease in customer loyalty (Koys, 2001), productivity (Huselid, 1995), future revenue growth (Baron et al.,2001) and profitability (Glebbeek and Bax, 2004). Given the extreme value turnover has within an organization, a great amount of research has been done. Employee turnover describes workers voluntarily leaving an organization (Mobley, 1977; Shaw et al., 2005). Cortina et al. (2001) reveals as mentioned previously that exposure to incivility in the workplace is what triggers an employee to withdraw from work and potentially quit.

Additionally, the issue with turnover is that it affects both parties negatively (Lee et al., 2004). From the organization's side, there is a financial loss including; separation costs, replacement costs, and training costs (Cascio, 2000). Reportedly these costs can average to 550 billion dollars, according to "Great Place to Work" published in 2018 in reference to companies based in the USA. With this- one of the most impactful and negative outcomes of incivility is the financial effect of high employee turnover (Cortina et al., 2001; Donovan et al., 1998; Lim et al., 2008;

Pearson et al., 2000). This is why it is key for organizations to understand in more depth the reason for employee turnover.

In another study by Pearson et al. (2000) almost half of the employees who had experienced incivility in the workplace contemplated quitting. Additionally, in another study across all of the United States and Canada one in eight people reported having quit their jobs due to uncivil work environments (Pearson and Porath 2005). Also a study in Denmark found that the victims of frequent incivility were three times more likely to quit, and victims of occasional incivility were 1.6 times more likely to quit than workers who have not experienced incivility in the workplace (Hogh et al., 2011). In spite of the fact that turnover rates are much lower than instances of reported incivility, the cost of intentional turnover is a major concern (Khatri et al. 2001).

As mentioned previously, the issue becomes more powerful when tied in with the "customer is king" policy (Han et al., 2016). Meaning that employees are unable to deal with customer incivility in any way that brings them satisfaction (Skinner et al., 2003). One of the most common strategies for dealing with customer incivility is escape- avoidance. This is where one will simply remove themselves from a hostile or chaotic situation and seems to be the way workers feel most protected from situations they feel they cannot control (Cole and Bedeian, 2007; Halbesleben, 2006). Based on COR theory (Shaffer et al., 2001) continuous verbal abuse from customers might lead to employees experiencing negative physiological and emotional responses (Taylor, 1991). These stresses can lead to even more negative outcomes (Karatepe et al., 2009; Kim et al., 2009). Moreover, according to Yagil (2008), dissatisfaction at work, intention to quit and not showing up at work are some of the outcomes of customer incivility.

Nazir and Ahmed (2016) conducted a study on 395 medical caretakers that portrayed a positive correlation of workplace incivility and turnover intention. According to the literature review done by the, individual who experience workplace incivility have a higher intention of quitting (Backstrom et al., 2015; Chang and Shim; 2012; Cortina et al., 2001; Cortina et al., 2008). Additionally, in his study, which was conducted by six Sabah Banking Employees Union's Members, Morshidi (2001) found that there was, in fact, a positive relationship between incivility and

turnover rates. Also, Rahim and Cosby (2016) used undergraduate business administration students in the United States to discover that relation and found that workplace incivility was positively associated with turnover intention. Likewise, Wilson and Holmvall (2013) also found that customer incivility and turnover intent was positively correlated. Sharma and Singh (2016) found the same results in an Indian Restaurant.

Therefore, in the light of these studies showing a positive relationship between incivility and turnover intention of employees from different sectors, in this thesis it is assumed that customer incivility will result in greater level of turnover intention in banking industry. Thus the hypothesis for this is given below:

Hypothesis 1: Customer incivility positively affects the turnover intention of bank employees.

2.2.4. Relationship Between Customer Incivility and Emotional Exhaustion

As discussed previously Maslach (1982) layed out three elements of burnout: emotional exhaustion, cynicism, and reduced sense of individual accomplishment. And according to Perlman and Harman (1982), the most common symptom of burnout is emotional exhaustion. Emotional exhaustion specifically meaning "lack of energy and a feeling that one's emotional resources are used up" (Cordes and Dougherty, 1993: 623). Although a single incident of incivility may not trigger burnout or emotional exhaustion, an accumulation of experiences may lead to these and other negative outcomes (Kern and Grandey, 2009; Sliter et al., 2012).

Burnout initially was seen as the result of individual experiences, however, later studies showed that burnout is more related to "organizational factors resourced", or the business environment (Maslach and Leiter, 1997). It is commonly accepted that working with customers is stressful, which is why the consequences of incivility great interest in importance both organizations and researchers (Schilpzand, Pater, and Erez, 2016; Van Jaarsveld et al., 2010). Incivility on some level can be understood as a part of the job and just something you have to face. Yet despite this knowledge, studies still show that customer service employees are more likely to

burnout than people in other occupations. (Singh et al., 1994). In other studies, incivility shows to increase emotional exhaustion in retail employees (Kern and Grandey, 2009), in addition to bank tellers (Sliter et al., 2010), as well as engineering firm employees (Adams and Webster, 2013), frontline restaurant employees (Han et al., 2016) and department store sales employees (Hur et al., 2015).

In line with the COR theory, customer incivility, as a source of stress at work, can possibly lower workers' assets like resourcefulness, confidence, or vitality, (Han et al., 2016). Damaging effects of the loss of assets can lead to mental pressure or burnout (Hobfoll, 1989). Research has shown a positive correlation between customer incivility and the emotional-exhaustion dimension of burnout, given that uncivil customer practices tend to drain workers' emotional assets and their energy (Cho et al., 2016; Han et al., 2016; Grandey et al., 2007; Kern and Grandey, 2009; Sliter et al., 2010; Sliter and Boyd, 2014; Van Jaarsveld et al., 2010). In view of these investigations, second hypothesis below is proposed:

Hypothesis 2: Customer incivility will positively affect emotional exhaustion of bank employees.

2.2.5. Mediator Role of Emotional Exhaustion

Emotional exhaustion, is described as *"feelings of being emotionally overextended and depleted of one's emotional resources"* (Maslach, 1993, pp. 20-21). It is an individual strain dimension that symbolizes the first phase of burnout (Halbesleben and Bowler, 2005). Maslach (1982) defines emotional exhaustion as a major part of the burnout syndrome. Thus in this part emotional exhaustion and burnout is used as interchangeable concepts.

Burnout leads to decrease in mental and physical energy (Eker and Anber, 2008), mental and physical tiredness, restlessness, and family issues, and might lead to alcohol and drug addiction in severe cases (Maslach and Jackson, 1981). Burnout also decreases productivity and efficiency, leading to lower levels of job satisfaction and a lack of a sense of belonging in the workplace (Chong and Monroe, 2015). In more severe cases, burnout may result in early retirements or resignations (Spreitzer, et al., 2012). Employees often feel an increased sense of emotional exhaustion when

they sense that their emotional resources are drained. The two go hand in hand (Maslach and Jackson, 1981). Customer interaction and emotional exhaustion are shown to be connected, which is reflected in higher levels of emotional exhaustion among service workers, such as bank workers (Grandey et al., 2004). Various studies show working with demanding customers is a reason behind emotional exhaustion (Dormann and Zapf, 2004; Perry et al., 2010) along with the feeling of failure to completely fulfill the needs of these clients (Singh et al., 1994). Higher levels of emotional exhaustion have been connected to both individuals and organizations, including increased stress and diminished employment fulfillment (Prosser et al., 1996), increased withdrawal behaviors (Deery et al., 2002), and diminished emotional wellness (Ramirez et al., 1995). Research demonstrates that incivility at work is a major concern and might lead to resignations (Penney and Spector, 2005; Podsakoff et al., 2007). Wright and Crapanzona (1998) observed that emotionally depleted workers had lower performance at work and quit their jobs. Rahim and Cosby (2016) discovered that job burnout mediated the relationship between workplace incivility and turnover intention. Han et al. (2016) proved the mediatory role of emotional exhaustion on the relationship between customer incivility and turnover intention. The burnout scheme presented by Demerouti et al., (2001) demonstrates burnout as the reason behind attitudinal outcomes such as turnover intent, which was upheld by numerous scientists (Huang et al., 2003; Kim and Stoner, 2008; Rahim and Cosby, 2016). The relationship between stressor, burnout and turnover intent is supported in many studies. (Halbesleben and Buckley, 2004; Podsakoff et al., 2007).

In summary; according to COR Theory, when an individual meet with a stressor, will most likely feel discomfort and try to minimize losses. This allows researchers a great deal of precision in predicting the outcomes of emotional exhaustion (Lee and Ashforth, 1996). Leiter (1991; 1993) argued that people who face emotional exhaustion exaggerate withdrawal methods for dealing with stress. Reduced fulfillment at work, turnover, and decreased employee performance are the most common methods of worker withdrawal methods utilized due to emotional exhaustion (Lee and Ashforth, 1996). Based on the COR Theory, it can be concluded

that to limit any further resource loss, workers use withdrawal-related exercises, if they do not have access to outside assistance or mediation. Therefore, based on past research and COR theory, emotional exhaustion links customer incivility to turnover intent. Leading to the third hypothesis is below:

Hypothesis 3: Emotional exhaustion will mediate the relationship between customer incivility and turnover intention of bank employees.

2.2.6. Moderating Role of Perceived Organizational Support On the Relationship Between Customer Incivility and Emotional Exhaustion

When workers start to lose their emotional assets, their emotional exhaustion increases (Maslach and Jackson, 1981). There was a focus on various factors such as emotional support in investigating methods to decrease employee stress in the early studies on job stress (Kottke and Sharafinski, 1988; Shore and Shore, 1995). In defining it, researchers commonly describe emotional support as an indication of the extent of feeling valued by the work-place sources such as supervisors and the organizations itself (Eisenberger et al., 2002; Ford et al.,2007; Kossek et al., 2011). POS is how workers feel appreciated and thus feel having access to help (Cohen and Wills, 1985; Kossek et al., 2011).

Organizational support is a major element in improving worker attitudes and behaviors is found in several researches (Cohen and Wills, 1985; Day and Bedeian, 1991; Demerouti et al., 2014; Lindebaum, 2013; Salovey et al., 2002). Organizational support increases the worker's emotional bond with the employer, while lowering numerous sources of stress in the workplace (Tian et al., 2014). With these features, organizational support might lower or restrain a stress related reaction, avoiding customer incivility causing burnout. POS creates positive results for workers, including lower levels of stress due to work, better emotions towards the job, increased involvement at work, lower levels of absenteeism, higher commitment to the organization, and longer job retention period (Eisenberger, et al., 1986). These positive results for workers create positive results for the organization as well,

26

including lower rates of turnover, higher emotional commitment to the organization, increased levels of productivity and performance (Eisenberger, et al., 2001).

Kilfedder et al., (2001) and Tabacchi et al. (1990) also argued that employees who perceived low social support suffer from emotional exhaustion and cynicism. Other researchers also confirm that support from other people and/or organizations is found to lower the effects of employees' stress level (Andrews and Kacmar, 2001; Demerouti et al., 2014; Miner et al., 2012; Sakurai and Jex, 2012; Randall et al., 1999). Building on these views, it is expected to observe a positive correlation between perceived organizational support and how much the emotional and psychological sources can increase the capability of workers to offset the negative effects of customer incivility built on emotional exhaustion.

COR Theory states that the degree of relationship between customer's negative behavior and the employee turnover depends on the degree of employee resource or gain. When there is an asset loss, such as emotional asset loss, the worker will have a high level of emotional exhaustion and might intent or try to withdraw. On the flip side, when there is an increase in the perception of external resources as in the case of POS, the worker will experience lower levels of emotional exhaustion. Thus, the effects of organizational support in directing the connection between customer incivility and the emotional exhaustion of bank workers is the focus of this paper.

Hypothesis 4: Organizational support moderates the relationship between customer incivility and bank teller's emotional exhaustion such that the relationship between customer incivility and emotional exhaustion is weak when employees feel that their organization' support them.

2.2.7. Moderating Role of Big Five Personality Traits On the Relationship Between Customer Incivility and Emotional Exhaustion

As stated earlier, a dominant part of burnout studies has been concentrated on business related matters (Cordes and Dougherty, 1993). However, feeling of emotional exhaustion/burnout can change people to people even they have met with

same conditions (Leiter, 2003). Even psychologists say that personality can change the way coping with stress related issues (Maslach et al., 2001, Tokar et al., 1998, Vollrath and Torgersen, 2000). Therefore, to deeply understand how individual perceive incivility and react them, it is important to analyze the personality factors.

Five-factor model (FFM) has become one of the most popular and used models in burnout studies (Allen and Mellor, 2002; Day and Bedeian, 1995; De Vries and Van Heck, 2002; Goddard et al., 2004; Mills and Huebner, 1998; Piedmont, 1993; Zellars et al., 2000). According to five factor model, personality consists of 5 features. Mainly: "extroversion" (being sociable, positive, talky, and dynamic), "neuroticism" (being anxious, depressed, angry, embarrassed, emotional, worried, and insecure), "agreeableness" (being courteous, flexible, trusting, good-natured, cooperative, forgiving, soft-hearted, and tolerant), "conscientiousness"(being hardworking, achievement-oriented, persevering, careful, and responsible), and openness to experience (being imaginative, cultured, curious, original, broad-minded, intelligent, and having a need for variety, aesthetic sensitivity, and unconventional values) (McCrae and John, 1992, Barrick and Mount, 1991, McCrae and Costa, 1991, Digman, 1990).

According to Bowling and Jex (2013), stress process that may be effected by personality consists of four sub mechanism as; "selection, stressor creation, differential sensitivity, and perception". From those mechanisms this study is related with differential sensitivity (some people may be over sensitive to stressors due to personality traits they own) and perception (people may see and internalize the occasions at work differently due to personality traits they own). These two mechanisms are expected to effect the appraisal of incivility. Through primary and secondary appraisal, experience of stressors could be affected by personality traits (Lazarus and Folkman, 1984). Primary appraisal represents a person's perception of situation to be threatening or not. Secondary appraisal stands for a person's coping way to situations that are perceived as a threat. If a situation is seen as a threat, secondary appraisal would determine how to cope with it. The coping mechanism can be working overtime, being angry with other colleagues or just neglecting it. Costa and McCrae (1990) claim that personality is one of the main determinants of

coping strategies a person might use. So, personality traits mentioned earlier, play significant role to determine whether to accept a situation as stressful and how to cope with it.

Sliter and colleagues (2015) made an experimental study with university students. They gave students to unclear workplace scenarios and ask them to evaluate the scenarios and rate the trigger (customer, manager and colleague). Also to see the impact of personality students are asked to complete some measures that are assessing Big 5 personality traits, positive and negative affect, as well as trait anger. Results showed that appraisal of the scenarios are affected by personality traits. Particularly, it is found that students who were high on agreeableness, emotional stability, and openness are rated the scenarios less reluctant to see the events as rude or uncivil. So, this study also supports that perceptions of events can be different for different characters. Further, to support the idea that personality may change the level of emotional exhaustion some other studies has been investigated. It is found that there are other studies discussing that personality affects the emotional exhaustion. (Biihler and Land, 2003; Goddard et al., 2004; Miner, 2007; Schaufeli and Enzmann, 1998; Storm and Rothmann, 2003). Therefore, to see how individual differences changes the magnitudes of effect of customer incivility on emotional exhaustion, in this thesis study all of the five traits will separately be investigated.

Extraversion is characterized by a tendency to be positive, excited, energetic and active (Barrick and Mount, 1991). Extravert people like to connect people and show positive emotions. They are generally tending to be optimistic (Costa and McCrae, 1992) and look on the bright side of the problems. Extravert people's cheerful mood (Watson and Clark, 1992) help them to focus on the favorable side of the events. In addition, extrovert people are assumed to be rational, solution-oriented and social-support seeker (Dorn and Matthews, 1992; Watson and Hubbard, 1996). Because of their tendency to be optimistic about the future, extroverts are expected to experience lower levels of emotional exhaustion. Eastburg et al., (1994), Francis et al., (2004), Croon et al., (2004), and Piedmont (1993) have found that extraversion is negatively associated with emotional exhaustion. Therefore, the following hypothesis is suggested:

Hypothesis 5a: Extraversion moderates the relationship between customer incivility and emotional exhaustion such that the relationship between customer incivility and emotional exhaustion will be weak when an individual is high in extraversion.

Agreeableness is referred as friendliness (Guilford and Zimmerman, 1949), love (Peabody and Goldberg, 1989) and compliance (Digman and Takemoto-Chock, 1981). Agreeable people are polite, soft-tempered, forgiving and understanding (Barrick and Mount, 1991). Research showed that primary appraisal of stressors and agreeableness are negatively related (Shewchuk et al.,1999). According to the first study of Piedmont (1993; Study 1) it is found that agreeableness negatively correlated with emotional exhaustion. In a second study, he further supported the claim and showed that, in completing a 7-month follow-up questionnaire, people being high on agreeableness are less likely to be emotionally exhausted and less likely to behave negatively to the customers. For this reason, it is predicted that individuals high in agreeableness will be less likely to perceive an ambiguous act as uncivil or rude. So the following hypothesis is suggested:

Hypothesis 5b: Agreeableness moderates the relationship between customer incivility and emotional exhaustion such that the relationship between customer incivility and emotional exhaustion will be weak when an individual is high in agreeableness.

Neuroticism is associated with the tendency to experience negative and behaving accordingly. It is initial source of negative affectivity (Watson and Hubbard, 1996). Due to their negative nature, neurotic people feel more stressful than others who are low in neuroticism (George, 1992). For this reason, they tend to feel more emotionally exhausted. To support this claim, some research showing the relationship between neuroticism and burnout has been investigated. Researchers found that emotional exhaustion level is higher for people who are high in neuroticism (Buhler and Land, 2003, Deary et al., 1996; LePine et al., 2004; Lingard, 2003; Zellars et al., 2000). In addition, in the research of Hills and Norvell (1991), made with 234 highway patrol officers, it is found that neuroticism also moderates the effects of daily hassles. So the following hypothesis is suggested:

Hypothesis 5c: Neuroticism moderates the relationship between customer incivility and emotional exhaustion such that the relationship between customer incivility and emotional exhaustion will be stronger when an individual is high in neuroticism.

Conscientiousness is a term describing personality traits such as diligence, effective and productive work, sense of responsibility, attention to detail, meticulousness, adopting routines and known methods, results-oriented, working with sensitivity and persistence for the best possible quality of work (Barrick and Mount, 1991). Because of conscientious people detail oriented nature, they are more tend to be affected to tiny destruction and negative behavior. To support this idea, Gartland, O'Connor and Lawton (2012) made a research and found that conscientious people are sensitive to stress appraisals. Therefore, although there is not much research for this part, in this study moderating effect of conscientiousness also will be examined. By the light of rare researches mentioned above, it is expected that conscientious people's emotional exhaustion level will be higher. So the following hypothesis is suggested:

Hypothesis 5d: Conscientiousness moderates the relationship between customer incivility and emotional exhaustion such that the relationship between customer incivility and emotional exhaustion will be strong when an individual is high in conscientiousness.

Openness to experience is personality trait that is related to creativity (Feist, 1998), originality (Barrick and Mount, 1991), being open minded (Barrick and Mount, 1991) and liberality (McCrae, 1996). According to Sliter (2015), open minded people think that problems are not caused by internal factors but by external factors. Therefore, these people do not immediately judge when they encounter uncivil behaviors. In addition, their nature helps to provide more flexible solutions to the problems they face (DeLongis and Holtzman, 2005). According to Zellars et al. (2000) those people see the difficulties in workplace as not a stressor rather as a challenge to handle. Likewise, openness to experience has been identified with the utilization of humor as a method for managing pressure (McCrae and Costa, 1987). By this way, they may see the interactions less stressful than other. So it can be said

that people who are high in openness to experience will feel low emotionally exhausted. So the following hypothesis is suggested:

Hypothesis 5e: Openness to experience moderates the relationship between customer incivility and emotional exhaustion such that the relationship between customer incivility and emotional exhaustion will be weak when an individual is high in openness to experience.

CHAPTER 3

METHODOLOGY

This part of the study narrates the methods and procedures that are used to analyze relationship between customer incivility, emotional exhaustion, turnover intention, perceived organizational support and big five personality traits. In this section data collection procedures, details of sample that is used and measures will be included.

3.1. Model and Hypotheses

According to the research and studies mentioned above, it is expected that customer incivility negatively affected emotional exhaustion. Thus, lots of studies showed that emotionally exhausted employees tendency toward leaving the organization is higher. So, it is also expected that emotional exhaustion positively associated with turnover intention of the bank employees.

In addition to those relations, in this thesis study it is believed that perceived organizational support may buffer the magnitude of relation between customer incivility (stressor) and emotional exhaustion (as a dimension of burnout). Likewise, it is also claimed that big five personality traits can change the magnitude of the impact of customer incivility (stressor) on a bank employees' level of emotional exhaustion. Therefore, as mentioned in different parts of the study the hypotheses that are developed for these relationships are given as follows:

Hypothesis 1: Customer incivility directly affects the turnover intention of bank employees.

Hypothesis 2: Customer incivility will positively affect emotional exhaustion of bank employees.

Hypothesis 3: Emotional exhaustion will mediate the relationship between customer incivility and turnover intention of bank employees.

Hypothesis 4: Organizational support moderates the relationship between customer incivility and bank teller's emotional exhaustion such that the relationship between

customer incivility and emotional exhaustion is weak when employees feel that their organization support them.

Hypothesis 5a: Extraversion moderates the relationship between customer incivility and emotional exhaustion such that the relationship between customer incivility and emotional exhaustion will be weak when an individual is high in extraversion.

Hypothesis 5b: Agreeableness moderates the relationship between customer incivility and emotional exhaustion such that the relationship between customer incivility and emotional exhaustion will be weak when an individual is high in agreeableness.

Hypothesis 5c: Neuroticism moderates the relationship between customer incivility and emotional exhaustion such that the relationship between customer incivility and emotional exhaustion will be stronger when an individual is high in neuroticism.

Hypothesis 5d: Conscientiousness moderates the relationship between customer incivility and emotional exhaustion such that the relationship between customer incivility and emotional exhaustion will be stronger when an individual is high in conscientiousness.

Hypothesis 5e: Openness to experience moderates the relationship between customer incivility and emotional exhaustion such that the relationship between customer incivility and emotional exhaustion will be weak when an individual is high in openness to experience.

While those hypotheses are tested, since variables like age, gender, total work experience and current work experience of the participants can affect the relation between the variables (Staines et al.,1986) those variable keep controlled.

Perceived
Organizational
Support (POS)

Customer
Incivility (CI)

Emotional
Exhaustion (EE)

Turnover
Intention (TI)

Big Five
Personality
Traits
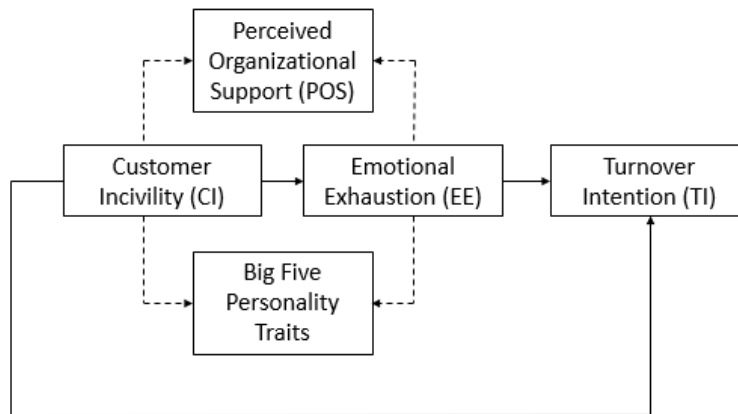
Figure 1: Expected Relationship Between Variables

As indicated in the Figure 1, mediating mechanism (emotional exhaustion as a mediator) was used in this thesis according to Baron and Kenny's (1986) guidelines given below:

a) Changes in the independent variable should cause change in the variable that is mediator,

b) Changes in the independent variable should lead to change in the dependent variable,

c) Changes in the mediating variable should lead to change in the dependent variable and when the mediating variable is entered into the model with the independent variable, the effect of the independent variable on the dependent variable should decrease or should totally be eliminated. If it is eliminated completely, this would indicate a strong and single mediator. On the other hand, if the effect of the independent variable is not zero, this would indicate that there can be more mediator variables.

3.2. Study Design

In this study a quantitative analysis methodology will be used to reveal the relations between parameters.

3.2.1. Sample

The data to be used for this study were collected from approximately 60 bank branches from Ankara, Istanbul and Konya. In order to ensure the integrity of the study, both public and private bank employees were asked to participate in the study. When the questions were distributed, whether the employees had a direct customer relationship or not is taken into consideration. Therefore, only branch employees who are in direct contact with customers in the bank organization are identified as target groups. Questions were distributed among the branch employees without distinction between age and position. A total of 300 people answered the questions within the given 2-week period.

Briefly, 55% of the respondents were female and 45% were male. In addition, the age scale ranged from 24 to 62 years. It was also understood that the work experience of the participants varied from 1 year to more than 15 years. This result shows that the questionnaire covers different groups. However, although the survey was sent to both public and private banks, the rate of public bank employees' response to the survey remained quite low. Also, the majority of the survey that is sent was one of the biggest private bank in Turkey. Due to the confidentiality reasons, the name is not given.

3.2.2. Forming The Questionnaire

In the first part of the questionnaire, there are 6 questions for the demographic information of participants. In the other parts, there are 70 questions in total. All questionnaires have been sent to METU Ethical Committee. After the permission has been taken the forms are distributed in the form of online survey. The questionnaire was prepared in such a way that the participants had to answer each question to see the next question. Therefore, there were no missing values any of the responses.

3.2.3. Personal Information Form

In the questionnaire, 6 questions querying age, gender, education level, current work experience, total work experience and type of workplace (whether they work at public bank or private bank) has been asked. As mentioned above, those

question has been included in the form to estimate their differential effects on the relation between parameters. It was clear that the responses will be totally confidential and limited to academic studies.

3.2.4. Data Collection Procedure

In order to gather the data to be used in the study, an online questionnaire consisting of 7 sub-sections and 7 pages has been distributed to the bank employees via e-mail and messages. "docs.google.com/forms" was used as a survey platform since it is easy to use and visually richer. The questionnaire has been both directly sent to bank tellers and also requested from branch manager to send forms to their employees. When the questionnaire was distributed, employees were informed that this questionnaire is completely anonymous and no personal information was requested other than demographic information and that the results of the survey would be used only for academic purposes. In addition, brief information was given about the study that will use results of the survey. All the questions in the questionnaire were asked to be answered and the questions were not allowed to be passed without being answered. In order to answer the questionnaire, boxes with scoring from 1 to 7 or 1 to 5 were given and participants were asked just to click on the appropriate box. The questionnaire was prepared in such a way that the participants had to answer each question to see the next question. Therefore, there were no missing values any of the responses.

3.2.5. Measures

3.2.5.1. Big Five Inventory

In this study, to analyze the personality traits, "Big Five Inventory (BFI) Questionnaire" has been used (John and Srivastava, 1999b). The questionnaire involves 44 items that question the big five personality traits that are mainly; "Openness to Experiences, Conscientiousness, Extraversion, Agreeableness and Neuroticism". As Benet- Martínez and John (1998) has assert, the questionnaire is valid for all over the World and does not differentiate culture by culture. This questionnaire/inventory Turkish form is prepared by Sümer and Sümer in 2002. In

the inventory, participants asked to rate items on a scale from "Strongly Disagree":1 to "Strongly Agree":5. Higher scores for each subscale indicate a higher endorsement for the trait. Questions in the inventory has been allocated as follows:

Extraversion is measured by 9 questions. 3 of them are reverse coded. An example question for the extraversion is "I see myself as who takes charge and has an assertive personality". Also an example for the reverse coded question is "I tend to be quiet".

Agreeableness is measured by 9 questions. 4 of them are reverse coded. An example question for the agreeableness is "I see myself as a forgiving person". Also an example for the reverse coded question is "I am sometimes rude to others". Conscientiousness is measured by 9 questions. 4 of them are reverse coded. An example question for the conscientiousness is "I see myself who does things efficiently". Also an example for the reverse coded question is "I tend to be lazy".

Neuroticism is measured by 8 questions. 3 of them are reverse coded. An example question for the neuroticism is "I see myself as someone who can be moody". Also an example for the reverse coded question is "I don't get easily upset, I am emotionally stable".

Openness to Experience is measured by 10 questions. 2 of them are reverse coded. An example question for the openness to experience is "I see myself who is creative and inventive". Also an example for the reverse coded question is "I don't like artistic things". Cronbach's alpha reliability was reported to be .882 for this sample. Turkish version of the scale could be found in **Appendix A.**

3.2.5.2. Perceived Organizational Support

The scale is developed by Eisenberger in 1984 to measure perceived organizational support. Turkish version is prepared by Duman in 2010. This instrument was a 7-point Likert type scale (1: Strongly disagree, 7: Strongly agree) including 8 items related to employee 's perceived support in the organization. The original scale has 36 items but in this study ―shortened version‖ consisting of 8 items was used (Eisenberger, R., Huntington, R., Hutchison, S., and Sowa, D.,1986). It is used because Rhoades and Eisenberger (2002, p. 699) say that *"Because the original*

scale is unidimensional and has high internal reliability, the use of shorter versions does not appear problematic. Prudence nevertheless dictates that both facets of the definition of POS (valuation of employees' contribution and care about employees' well-being) be represented in short versions of the questionnaire." Cronbach's alpha reliability was reported to be .501 for this sample. Turkish version of the scale could be found in **Appendix B.**

3.2.5.3. Turnover intentions

This scale contains three questions; "I often think about quitting", "It is very likely that I will actively look for a new job in the next year" and "I will leave this organization in the next year" which were adopted from Cammann et al., (1979). Questions are rated on 5 points Likert Scale from "1: Strongly Disagree" to "5: Strongly Agree". The Turkish version of the scale was taken from Örücü and Özafşaroğlu (2013). Cronbach's alpha reliability was reported to be .918 for this sample. Turkish version of the scale could be found in **Appendix C.**

3.2.5.4. Maslach's Burnout Inventory

Emotional exhaustion dimension of burnout was used by 8 questions included in Maslach's Burnout Inventory (1981). The items given in the form are following; "I feel emotionally drained from my work", "I feel burned out from my work" and "I feel like I'm at the end of my rope". The Turkish version of the scale translated by Ergin (1992) was used with 5 points Likert Scale' from: "1: Never to 5: Always. Cronbach's alpha reliability was reported to be .946 for this sample. Turkish version of the scale could be found in **Appendix D.**

3.2.5.5. Customer Incivility

Customer Incivility Scale is used by Sliter in 2011 and translated in to Turkish by Arıcı in 2016. From this scale 7 question has been used in the current questionnaire. The questions are following: "Customers treat employees as if they were inferior or stupid, Customers show that they are irritated or impatient, Customers do not trust the information that I give them and ask to speak with someone of higher authority, Customers make comments that question the

competence of employees, Customers make personal verbal attacks against me, Internal or external customers make unreasonable demands, Customers make comments about my job performance". In the inventory, participants asked to rate items on a scale from "1: Never" to "5: Very Often" Cronbach's alpha reliability was reported to be .879 for this sample. Turkish version of the scale could be found in **Appendix E.**

CHAPTER 4

RESULTS

4.1. Demographic Characteristics of Sample

The questionnaire has been answered by 300 participants. To begin with, it is seen that 55 % of the participants are female and 45 % are male. The age of the participants is between 24 and 62. The average age of the participants is 36. More than 50% of participant's current work experience is in between 5-15 years. Similarly, participants' total working experience is center on 5-15 years. When the distinction of whether the bank where the participant works is public or private is analyzed it is seen that almost all of the participants (91.3%) are private bank employees. Also, 82% of the participants are university graduates, 14,3% have master's degree and only 3.7% of them are high school graduates. Table 1 gives information about demographic characteristics of the participants.

Table 1. Demographic Characteristics of the Sample

Characteristics	Category	Frequency	Percentage
	20-29	35	11.7
	30-39	169	56.3
Age	40-49	89	29.7
	50-59	6	2.0
	60-69	1	0.3
	Male	136	45
Gender			55
	Female	164	

Work Place	Public Bank	26	8.7
	Private Bank	274	91.3
Education	High School	11	3.7
	Undergraduate	246	82.0
	Graduate	43	14.3
Work Experience (in total)	1-5years	24	8.0
	5years-10years	73	24.3
	10years-15years	106	35.3
	More than 15 years	97	32.3
Work Experience (at current workplace)	1-5years	52	17.3
	5years-10years	96	32.0
	10years-15years	68	22.7
	More than 15 years	84	28.0

4.2. Descriptive Statistics for All Study Variables

Table 2. Descriptive Statistics for All Study Variables

Variable	N	Mean	Standard deviation	Minimum Value	Maximum Value
Age	300	36.93	6.49	24	62
Gender Type	300	-	0.5	1	2
Education	300	-	0.41	1	3
Workplace	300	-	0.28	1	2
Work Experience (in total)	300	-	0.94	1	4

Work Experience (at current workplace)	300	-	1.07	1	4
Extraversion	300	3.49	0.51	1	5
Agreeableness	300	3.18	0.45	1	5
Conscientiousness	300	3.34	0.46	1	5
Neuroticism	300	2.88	0.51	1	5
Openness to Experience	300	3.54	0.54	1	5
Emotional Exhaustion	300	2.89	1.05	1	5
Customer Incivility	300	2.88	0.87	1	5
Perceived Organizational Support	300	4.17	0.83	1	5
Turnover Intention	300	2.48	1.24	1	5

5-point scales were used for openness, conscientiousness, extraversion, agreeableness, neuroticism, Maslasch Burnout Inventory, Customer Incivility, Turnover Intention. 5-point scale was used for Perceived Organizational Support. Gender: 1=Male and 2= Female. Education: 1= High school, 2= Undergraduate, 3= Graduate, 4= Other. Workplace: 1=public bank employee, 2=private bank employee. Work Experience (in total): 1=0-5years, 2=5years-10years, 3=10years-15years, 4=More than 15 years, Work Experience (at current workplace): 1=0-5years, 2=5years-10years, 3=10years-15years, 4=More than 15 years.

The age of the participant's changes between 24 and 62 with mean of 37. Moreover, almost half of the sample is female. The descriptive statistics show that most of the employees are graduated from universities whereas a greater part of the remaining have master's degree. The information regarding work place of the employees were also asked and unfortunately just a few of them told that they were working for public banks. Total work experience of majority is almost 15 years; on the other hand, the work experience at current work place near 10 years. Except for these demographic variables, descriptive statistics for other variables are also placed at the table above. Big five personalities are handled separately one by one. Aside from neuroticism, it is seen that average value for other traits of the participants are more than three, which indicates that bank employees are extraverted, open to have experience and tend to be more agreeable and conscientious. Maslasch Burnout Inventory scale results demonstrate that the participants do not tend to show emotional exhaustion.

Moreover, almost all employees in the study confirms that they feel positive support of their organization. Concordantly, their turnover intention is relatively low. In addition to that, incivility caused by customers is hardly neutral for the sample.

4.3. Correlations Between Study Variables

Table 3. shows the bivariate correlations of all study variables. The positive correlation of age and experience at current work place makes sense actually ($r=.729^{**}$). That is, as the age increases, the experience in years also rises. Moreover, one of the correlations that draw attention is between emotional exhaustion and turnover intention. ($r=.751^{**}$). This correlation suggests that, emotional exhaustion and turnover intention move in the same direction. Except from these, the personality traits also have relatively higher correlation scores with each other, which is not a surprise and it has been confirmed in literature also.

Table 3. Correlations Between Study Variables

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1. Age	1														
2. Gender Type	.287**	1													
3.Education Level	-.032	.106	1												
4.Bank Type	.077	.029	-.007	1											
5.Experience Total	.056	-.074	.101	-.091	1										
6.Experience Current	.729**	-.185**	.026	.066	.079	1									
7.MBI	-.220**	.175**	.001	.042	-.062	-.175**	1								
8.CI	-.256**	.202**	-.081	.015	-.036	-.193**	.542**	1							
9.POS	-.132*	.072	-.043	-.053	-.051	-.075	.147*	.230**	1						
10.TI	-.238**	.148*	.055	.090	-.056	-.192**	.751**	.362**	.155**	1					
11.Extraversion	-.110	.079	.028	.069	.027	.031	.079	.298**	.264**	.062	1				
12.Agreeableness	-.113*	.016	-.014	-.037	.025	.016	.274**	.380**	.294**	.261**	.625**	1			
13.Conscientiousness	-.178**	.090	.021	-.011	-.001	-.010	.270**	.318**	.319**	.303**	.588**	.668**	1		
14.Neuroticism	-.118*	.065	-.111	.019	-.084	.018	.295**	.411**	.371**	.318**	.459**	.644**	.632**	1	
15.Openness to Experience	-.167**	.148*	-.001	.011	.056	-.015	.099	.244**	.245**	.094	.686**	.533**	.631**	.398**	1

*** Correlation is significant at the 0.01 level (2-tailed).*

** Correlation is significant at the 0.05 level (2-tailed).*

4.4. Determination of Control Variables

Control variables were included in the analyses as independent variables in order to define their impacts on the dependent variable. In the Table 4 that is given below, the coefficients of control variables with their significance level with respect to turnover intention and emotional exhaustion can be seen explicitly.

Table 4. Standardized Regression Coefficients of the Control Variables Predicting the Mediator and Dependent Variables

Variable	TI	Sig.	EE	Sig.
Age	-.186*	.028	-.164	.053
Gender	.076	.198	.118*	.047
Education	.046	.419	-.012	.838
Workplace	.103	.071	.050	.379
Work Experience (in total)	-.031	.582	-.035	.538
Work Experience (at current workplace)	-.048	.559	-.033	.689

*Notes. * p < .05*

When turnover intention was the dependent variable, only age (β = .118, p < .05) was significant. As the sign of the coefficient was negative, the variables moved in the opposite direction. That is, as the age were getting older, turnover intention decayed. On the other hand, for the second regression, just gender (β = .118, p =0.47) significantly estimated emotional exhaustion. Accordingly, female employees had higher level of burnout intention compared to men employees.

4.5. Testing the Hypothesis

Objective of this thesis was to determine the effect of customer incivility on turnover intention and on emotional exhaustion and to figure out whether the emotional exhaustion mediates the relationship between customer incivility and turnover intention, also. Moreover, the other aim was to examine if Big Five Personality Traits and Perceived Organizational Support moderates the relation between customer incivility and emotional exhaustion. As it was suggested by Baron and Kenny (1986), the hierarchical linear regression was used to conclude the constructed hypotheses. During the analyses, the control variables were set as all demographic variables (age, gender, education, workplace, total work experience and work experience at current organization) and entered the equation in the first step. Table 5. Demonstrates the summary of the results of the hypotheses.

Table 5. Overview of Hypothesis Testing

Hypothesis	Description	Result
1	Customer incivility directly affects the turnover intention of bank employees.	Supported
2	Customer incivility will positively affect emotional exhaustion of bank employees.	Supported
3	Emotional exhaustion will mediate the relationship between customer incivility and turnover intention of bank employees.	Supported
4	Organizational support moderates the relationship between customer incivility and bank teller's emotional exhaustion and it is expected that emotional exhaustion will be lower when perceived organizational support is higher.	Not Supported
5.a	Extraversion moderates the relationship between customer incivility and emotional exhaustion such that the relationship between customer incivility and emotional exhaustion will be weak when an individual is high in extraversion	Not Supported
5.b	Agreeableness moderates the relationship between customer incivility and emotional exhaustion such that the relationship between customer incivility and emotional exhaustion will be weak when an individual is high in agreeableness.	Not Supported
5.c	Neuroticism moderates the relationship between customer incivility and emotional exhaustion such that the relationship between customer incivility and emotional exhaustion will be stronger when an individual is high in neuroticism.	Not Supported

5.d	Conscientiousness moderates the relationship between customer incivility and emotional exhaustion such that the relationship between customer incivility and emotional exhaustion will be strong when an individual is high in conscientiousness.	Not Supported
5.e	Openness to experience moderates the relationship between customer incivility and emotional exhaustion such that the relationship between customer incivility and emotional exhaustion will be weak when an individual is high in openness to experience.	Not Supported

Hypothesis 1 proposed that customer incivility directly affects the turnover intention of bank tellers. To test this hypothesis, turnover intention was regressed first on the control variables and then on customer incivility. In the first step of the analysis, turnover intention was significantly predicted by control variables (R^2 = .078, $F_{(6,300)}$ = 4.142, p = .000). The only significant variable among these control variables was age (β = - .186, p < .05). As the coefficient of age is negative, it can be said that turnover intention is higher for young employees than older ones. In the second step, customer incivility was also included in to the regression. The incremental variance added was also significant (ΔR^2 = .093, $\Delta F_{(1,300)}$=32.894, p =.000). This time, the added variable (CI) was meaningful in terms of explaining the variability in turnover intention, too (β = .321, p=.0). That is, employees who score high in customer incivility are more expected to engage in turnover intention even after controlling for demographic variables. As a result, Hypothesis 1 was supported in the light of these findings

Table 6. H1: Predicting TI from CI: Summary of the Hierarchical Regression Analysis

Variable	ß	Sig.	R^2	R^2 change	F Change	Sig. Of Fchange
Step1						
Age	-.186*	.028	.078	.078	4.142	.000
Gender	.076	.198				
Education	.046	.419				
Workplace	.103	.071				
Work Experience (in total)	-.031	.582				
Work Experience (at current workplace)	-.048	.559				
Step 2			.172	.093	32.894	.000
Age	-.119	.144				
Gender	.028	.622				
Education	.079	.146				
Workplace	.094	.082				
Work Experience (in total)	-.032	.560				
Work Experience (at current workplace)	-.044	.572				
Customer Incivility	.321***	.000				

Note. * p < .05; ** p < .01; *** p < .001

Hypothesis 2 suggested that customer incivility will positively affect emotional exhaustion of bank tellers. To examine this hypothesis, as stated above first emotional exhaustion was regressed on control variables. Afterwards, it was regressed on customer incivility. The control variables significantly estimated emotional exhaustion in the first step R^2 = .067, $F_{(6,293)}$ = 3,506, p = .000). Among these control variables only gender (β = .118, p < .05) was significantly related to emotional exhaustion. Since the coefficient is greater than zero, the relation between emotional exhaustion and gender is positive, which means that women employees are exposed to emotional exhaustion more than men employees. In the second step,

customer incivility was entered to the regression. The incremental variance added was also significant (ΔR^2 = .241, $\Delta F_{(1,292)}$= 101.659, p =.000). Customer incivility significantly predicted EE (β = .516, p=.0). Employees who score high in customer incivility are more expected to engage in quitting even after controlling for demographic variables. Consequently, Hypothesis 2 is supported, as well.

Table 7. H2: Predicting EE from CI: Summary of the Hierarchical Regression Analysis

Variable	ß	Sig.	R2	R2change	F Change	Sig. Of Fchange
Step1			0.067	0.067	3.506	.002
Age	-.164	.053				
Gender	.118*	.047				
Education	-.012	.838				
Workplace	.050	.379				
Work Experience (in total)	-.035	.538				
Work Experience (at current workplace)	-.033	.689				
Step 2			.308	.241	101.659	.000
Age	-.057	.444				
Gender	.041	.429				
Education	.042	.403				
Workplace	.036	.460				
Work Experience (in total)	-.035	.474				
Work Experience (at current workplace)	-.027	.708				
Customer Incivility	.516	.000				

*Note. * p < .05; ** p < .01; *** p < .001*

Hypothesis 3 proposed that emotional exhaustion will mediate the relationship between customer incivility and turnover intention of bank employees. The results are shown in Table 7. Results of the regression analyses for this

relationship yields that the first model with control variables was significant (R^2 = .078, $F_{(6,293)}$= 4.142, p =.001).   Among these control variables only age (β = - .186, p < .05) was significantly related to turnover intention. In the second step, customer incivility and emotional exhaustion entered to the regression. The incremental variance added was also significant (ΔR^2 = .502, $\Delta F_{(2,291)}$= 174.321, p =.000). In H1, it was found that customer incivility significantly predicted turnover intention. However, when emotional exhaustion was added to the model, this time effect of customer incivility disappeared. Therefore, in order to find the mediating role of emotional exhaustion, the Sobel test was employed. The result showed that (Sobel z=7.185, p<0.0001) emotional exhaustion mediated relationship between customer incivility and turnover intention, which confirms the Hypothesis 3.

Table 8. H3: EE Mediating CI and TI: Summary of the Hierarchical Regression Analysis

Variable	ß	Sig.	R2	R2change	F Change	Sig. Of F Change
Step1			.078	.078	4.142	.001
Age	-.186*	.028				
Gender	.076	.198				
Education	.046	.419				
Workplace	.103	.071				
Work Experience (in total)	-.031	.582				
Work Experience (at current workplace)	-.048	.559				
Step 2			.581	.502	174.321	.000
Age	-.075	.195				
Gender	-.004	.930				
Education	.047	.224				
Workplace	.066	.086				
Work Experience (in total)	-.004	.912				
Work Experience (at current workplace)	-.024	.672				

Customer Incivility	-.076	.104				
Emotional exhaustion	.769***	.000				

Hypothesis 4 suggested that organizational support moderates the relationship between customer incivility and bank teller's emotional exhaustion and it is expected that emotional exhaustion will be lower when perceived organizational support is higher. In the first step of the analysis, emotional exhaustion was significantly predicted by control variables (R^2 = .067, $F_{(6,300)}$= 3.506, p =.000). Among these control variables only gender (β = .118, p < .05) was significantly related to emotional exhaustion. In the second step, customer incivility and POS were entered to the regression. The incremental variance added was also significant (ΔR^2 = .241, $\Delta F_{(1,292)}$= 50.751, p =.000). Like the findings related to previous hypothesis, customer incivility significantly predicted emotional exhaustion (β = .516, p=.0) but POS did not affect change in variability of emotional exhaustion.

Table 9. H4: Predicting EE from CI and POS: Summary of the Hierarchical Regression Analysis

Variable	ß	Sig.	R2	R2change	F Change	Sig. Of Fchange
Step1			.067	.067	3.506	.002
Age	-.164	.053				
Gender	.118*	.047				
Education	-.012	.838				
Workplace	.050	.379				
Work Experience (in total)	-.035	.538				
Work Experience (at current workplace)	-.033	.689				

.

				308	.241	50.751	.000
Step 2							
Age	-.055	.463					
Gender	.041	.432					
Education	.042	.398					
Workplace	.037	.448					
Work Experience (in total)	-.035	.485					
Work Experience (at current workplace)	-.028	.698					
Customer Incivility	.512***	.000					
Perceived Organizational Support	.019	.707					

*Note: * p < .05; ** p < .01; *** p < .001*

However, in order to figure out the effect of POS on relation between customer incivility and emotional exhaustion, moderation analysis was also conducted. The results are given in Table 9. To test the moderation effect, interaction term which was generated from interaction customer incivility and POS was included in the second step of the analysis. Adding the interaction variable did not change the results. That is, emotional exhaustion was only predicted by customer incivility and POS did not have any impacts on customer incivility Even though the effects of POS and the moderator were not meaningful; it was figured out that the relation between moderator and emotional exhaustion was negative in the regression. All in all, Hypothesis 4 is not supported.

Table 10. H4: POS Moderating CI and EE: Summary of the Hierarchical Regression Analysis

Variable	ß	Sig.	R2	R2change	F Change	Sig. Of Fchange
Step1			.067	.067	3.506	.002
Age	-.164	.053				
Gender	.118	.047				
Education	-.012	.838				
Workplace	.050	.379				
Work Experience (in total)	-.035	.538				
Work Experience (at current workplace)	-.033	.689				
Step 2			.308	.243	34.134	.000
Age	-.043	.564				
Gender	.045	.389				
Education	.041	.413				
Workplace	.039	.433				
Work Experience (in total)	-.032	.519				
Work Experience (at current workplace)	-.040	.584				
Customer Incivility	.517***	.000				
Perceived Organizational Support	.029	.575				
Interaction Term	-.049	.337				

*Note: * p < .05; ** p < .01; *** p < .001*

Hypothesis 5a proposed that "Extraversion moderates the relationship between customer incivility (stressor) and emotional exhaustion". The result regarding first step of regression was examined in previous parts. In the second step, CI and Extraversion were entered to the regression. The incremental variance added

was significant (ΔR^2 = .249, $\Delta F_{(3,\ 290)}$=53.100, p =.000). Only CI significantly predicted EE (β = .545, p=.0). In order to figure out the effect of Extraversion on relation between CI and EE, moderation analysis was also conducted.

Table 11. H5a: Predicting EE from CI and Extraversion: Summary of the Hierarchical Regression Analysis

Variable	ß	Sig.	R2	R2change	F Change	Sig. Of Fchange
Step1			.067	.067	3.506	.002
Age	-.164	.053				
Gender	.118*	.047				
Education	-.012	.838				
Workplace	.050	.379				
Work Experience (in total)	-.035	.538				
Work Experience (at current workplace)	-.033	.689				
Step 2			.316	.249	53.100	.000
Age	-.078	.299				
Gender	.041	.428				
Education	.045	.362				
Workplace	.043	.379				
Work Experience (in total)	-.032	.514				
Work Experience (at current workplace)	-.004	.958				
Customer Incivility	.545***	.000				
Extraversion	-.099	.058				

*Note: * p < .05; ** p < .01; *** p < .001*

Results of the regression after adding interaction term are given in Table 11. Both CI (β = .557, p=.0) and Extraversion (β = -.108, p=.0) predicted EE even though the interaction term was not significant ((β = -.069, p=.173). That is, when the interaction term was included in the regression, extraversion became significant, which means

that the more extraverted employees has lower burnout intention. However, the questionable part was how "Extraversion" term turned out as meaningful although the moderator was not statistically remarkable. All in all, there is no statistically significant evidence to support the moderation effect of Extraversion.

Table 12. H5a: Extraversion Moderating CI and EE: Summary of the Hierarchical Regression Analysis

Variable	ß	Sig.	R2	R2change	F Change	Sig. Of Fchange
Step1			.067	.067	3.506	.002
Age	-.164	.053				
Gender	.118	.047				
Education	-.012	.838				
Workplace	.050	.379				
Work Experience (in total)	-.035	.538				
Work Experience (at current workplace)	-.033	.689				
Step 2			.321	.254	36.126	.000
Age	-.057	.452				
Gender	.047	.368				
Education	.045	.360				
Workplace	.048	.327				
Work Experience (in total)	-.031	.528				
Work Experience (at current workplace)	-.023	.751				
Customer Incivility	.557***	.000				
Extraversion	-.108*	.039				
Interaction term	-.069	.173				

*Note: * p < .05; ** p < .01; *** p < .001*

Hypothesis 5b suggested that "Agreeableness moderates the relationship between customer incivility (stressor) and emotional exhaustion". The results regarding the first step of regression was examined in previous parts and they are shown in Table 12. The second step was conducted by adding CI and Agreeableness to the regression. The increase in R^2 was significant (ΔR^2 = .248, $\Delta F_{(3,290)}$=52.547, p =.000) and again CI was meaningful in terms of explaining the change in variability of EE whereas Agreeableness was not.

Table 13. H5b: Predicting EE from CI and Agreeableness: Summary of the Hierarchical Regression Analysis

Variable	ß	Sig.	R2	R2change	F Change	Sig. Of Fchange
Step1			.067	.067	3.506	.002
Age	-.164	.053				
Gender	.118*	.047				
Education	-.012	.838				
Workplace	.050	.379				
Work Experience (in total)	-.035	.538				
Work Experience (at current workplace)	-.033	.689				
Step 2			.315	.248	52.547	.000
Age	-.040	.595				
Gender	.048	.357				
Education	.041	.413				
Workplace	.040	.417				
Work Experience (in total)	-.037	.447				
Work Experience (at current workplace)	-.046	.522				
Customer Incivility	.481***	.000				
Agreeableness	.089	.095				

*Note: * p < .05; ** p < .01; *** p < .001*

Moderation was examined by putting the interaction term obtained by Agreeableness and CI in the regression. Neither interaction term nor Agreeableness were significantly account for variability in EE ($\beta_{moderator}$ = -.064, p=.213; $\beta_{Agreeableness}$ = -.091, p=.089). That's why agreeableness does not moderate the relationship between customer incivility (stressor) and emotional exhaustion. That is, this hypothesis was not supported, also.

Table 14. H5b: Agreeableness Moderating CI and EE: Summary of the Hierarchical Regression Analysis

Variable	ß	Sig.	R2	R2change	F Change	Sig. Of Fchange
Step1			.067	.067	3.506	.002
Age	-.164	.053				
Gender	.118*	.047				
Education	-.012	.838				
Workplace	.050	.379				
Work Experience (in total)	-.035	.538				
Work Experience (at current workplace)	-.033	.689				
Step 2			.318	.251	35.617	.000
Age	-.017	.823				
Gender	.056	.286				
Education	.042	.402				
Workplace	.040	.411				
Work Experience (in total)	-.039	.432				
Work Experience (at current workplace)	-.068	.359				
Customer Incivility	.491***	.000				
Agreeableness	.091	.089				
Interaction	-.064	.213				

*Note: * p < .05; ** p < .01; *** p < .001*

Hypothesis 5c states that "Neuroticism moderates the relationship between customer incivility (stressor) and emotional exhaustion". The results regarding the first step of regression were examined in previous parts. In the second step of the analysis, only CI significantly predicted EE (β = .478, p=.000). To observe if there was an impact of Neuroticism on relation between CI and EE, moderation analysis was conducted.

Table 15. H5c: Predicting EE from CI and Neuroticism: Summary of the Hierarchical Regression Analysis

Variable	ß	Sig.	R2	R2change	F Change	Sig. Of Fchange
Step1			.067	.067	3.506	.002
Age	-.164	.053				
Gender	.118*	.047				
Education	-.012	.838				
Workplace	.050	.379				
Work Experience (in total)	-.035	.538				
Work Experience (at current workplace)	-.033	.689				
Step 2			.315	.248	52.696	.000
Age	-.038	.611				
Gender	.043	.402				
Education	.049	.322				
Workplace	.036	.466				
Work Experience (in total)	-.029	.560				
Work Experience (at current workplace)	-.050	.492				
Customer Incivility	.478***	.000				
Neuroticism	.095	.083				

*Note: * p < .05; ** p < .01; *** p < .001*

Results obtained from moderation analysis demonstrate that Neuroticism did not moderate the relation between CI and EE (β = -.075, p=.148). However, a doubtful point arose because Neuroticism (β = -.115, p=.041) became significant after adding the interaction term, meaning that the neurotic employees tend to have higher burnout intention. Even so, as the interaction term was not turned out to be statistically significant, Hypothesis 5c was not supported, too.

Table 16. H 5c: Neuroticism Moderating CI and EE: Summary of the Hierarchical Regression Analysis

Variable	ß	Sig.	R2	R2change	F Change	Sig. Of Fchange
Step1			.067	.067	3.506	.002
Age	-.164	.053				
Gender	.118*	.047				
Education	-.012	.838				
Workplace	.050	.379				
Work Experience (in total)	-.035	.538				
Work Experience (at current workplace)	-.033	.689				
Step 2			.320	.253	35.967	.000
Age	-.019	.804				
Gender	.049	.348				
Education	.049	.321				
Workplace	.035	.470				
Work Experience (in total)	-.027	.582				
Work Experience (at current workplace)	-.074	.319				
Customer Incivility	.481***	.000				
Neuroticism	.115*	.041				
Interaction	-.075	.148				

Note: * p < .05; ** p < .01; *** p < .001

Hypothesis 5d proposed that "Conscientiousness moderates the relationship between customer incivility (stressor) and emotional exhaustion". The result regarding first step of regression was examined in previous parts. The second step was generated by adding CI and Conscientiousness to the regression. It was noted in former analysis that CI was significant in the regression in which EE was dependent variable. This time it was also figured out that there was a positive relationship between "Conscientiousness" and EE. In other words, the employees with higher score on "Conscientiousness" are more inclined to have burnout intention.

Table 17. H5d: Predicting EE from CI and Conscientiousness: Summary of the Hierarchical Regression Analysis

Variable	ß	Sig.	R2	R2change	F Change	Sig. Of Fchange
Step1			.067	.067	3.506	.002
Age	-.164	.053				
Gender	.118	.047				
Education	-.012	.838				
Workplace	.050	.379				
Work Experience (in total)	-.035	.538				
Work Experience (at current workplace)	-.033	.689				
Step 2			.318	.251	53.475	.000
Age	-.026	.734				
Gender	.042	.417				
Education	.038	.438				
Workplace	.037	.445				
Work Experience (in total)	-.036	.469				
Work Experience (at current workplace)	-.054	.452				
Customer Incivility	.484***	.000				
Conscientiousness	.107*	.042				

*Note: * p < .05; ** p < .01; *** p < .001*

To observe whether a moderation effect of Conscientiousness existed between EE and CI, a hierarchical linear regression was run once more by including interaction term of CI and Conscientiousness. The results are shown in Table 17. The findings confirm that there is no moderating effect of Conscientiousness on relation between CI and EE. ($\beta_{moderator} = -.088$, $p=.082$)

Table 18. H5d: Conscientiousness Moderating CI and EE: Summary of the Hierarchical Regression Analysis

Variable	ß	Sig.	R2	R2change	F Change	Sig. Of Fchange
Step1			.067	.067	3.506	.002
Age	-.164	.053				
Gender	.118	.047				
Education	-.012	.838				
Workplace	.050	.379				
Work Experience (in total)	-.035	.538				
Work Experience (at current workplace)	-.033	.689				
Step 2			.325	.258	36.913	.000
Age	.003	.964				
Gender	.049	.342				
Education	.038	.440				
Workplace	.041	.403				
Work Experience (in total)	-.039	.424				
Work Experience (at current workplace)	-.081	.271				
Customer Incivility	.494***	.000				
Conscientiousness	.103*	.048				
Interaction	-.088	.082				

*Note: * p < .05; ** p < .01; *** p < .001*

Hypothesis 5e suggested that "Openness to experience moderates the relationship between customer incivility (stressor) and emotional exhaustion". Results regarding first step of regression was examined in previous parts. In the second step of the analysis, only CI significantly predicted EE (β = .526, p=.000). The effect of Openness to Experience was not meaningful in terms of account for variability in EE.

Table 19. H5e: Predicting EE from CI and Openness to Experience: Summary of the Hierarchical Regression Analysis

Variable	ß	Sig.	R2	R2change	F Change	Sig. Of Fchange
Step1			.067	.067	3.506	.002
Age	-.164	.053				
Gender	.118*	.047				
Education	-.012	.838				
Workplace	.050	.379				
Work Experience (in total)	-.035	.538				
Work Experience (at current workplace)	-.033	.689				
Step 2			.310	.243	51.212	.000
Age	-.069	.361				
Gender	.045	.391				
Education	.041	.410				
Workplace	.037	.450				
Work Experience (in total)	-.032	.517				
Work Experience (at current workplace)	-.016	.821				
Customer Incivility	.526***	.000				
Openness to experience	-.047	.364				

*Note: * p < .05; ** p < .01; *** p < .001*

Moderation analysis was conducted to observe whether Openness to experience moderated the relation between CI and EE. The results obtained from moderation analysis demonstrate that Openness to experience did not moderate the relation between CI and EE (β = -.065, p=.209).

Table 20.H5e: Openness to Experience Moderating CI and EE: Summary of the Hierarchical Regression Analysis

Variable	ß	Sig.	R2	R2change	F Change	Sig. Of Fchange
Step1			.067	.067	3.506	.002
Age	-.164	.053				
Gender	.118*	.047				
Education	-.012	.838				
Workplace	.050	.379				
Work Experience (in total)	-.035	.538				
Work Experience (at current workplace)	-.033	.689				
Step 2			.314	.247	34.739	.000
Age	-.049	.519				
Gender	.051	.328				
Education	.040	.425				
Workplace	.046	.356				
Work Experience (in total)	-.031	.533				
Work Experience (at current workplace)	-.034	.641				
Customer Incivility	.537**	.000				
Openness to experience	-.056	.278				
Interaction	-.065	.209				

*Note: * p < .05; ** p < .01; *** p < .001*

CHAPTER 5

DISCUSSION AND CONCLUSION

In this section, results obtained from the study will be evaluated and compared with the other findings in the relevant literature. After the discussion part, limitations of the study and also suggestions for future research is going to be presented.

5.1. Discussion

The primary motivation behind the study is to analyze and discover whether customer incivility influences turnover intention of bank employees or not. By this research mediatory role of emotional exhaustion on the relationship between customer incivility and turnover intention of bank employees will be examined. In addition to these, the moderating effect of perceived organizational support and personality traits going to be explored as well.

In this study, customer incivility (CI), emotional exhaustion (EE) and turnover intentions (TI) of 300 bank employees were analyzed in three cities in Turkey as Ankara, Konya and İstanbul. 54,7% of the employees participating the survey were female and their age were between 24 and 62. Average age of them was approximately 36 years old. Almost all employees were working in private banks and nearly 92% of them were working more than 5 years.

5.1.1. Demographic Variables

Relations between demographic characteristics of the sample and research variables were examined with one-way ANOVA tables. From those variables only age and gender has been found as significant. According to Foreman (2009), reasons of turnover intention can be categorized in to three; occupational (e.g. job satisfaction, wage, performance, organizational commitment), individual (e.g. age, education, gender, tenure) and external (e.g. unemployment rate, perceptions of employment, presence of trade union). As an individual factor effecting turnover intention, in their study, Emiroglu, Akova and Tanriverdi (2015) has been found that

turnover intention changes based on the age factor. According to the review done by Emiroglu, Akova and Tanriverdi in 2015, there are other researchers (Carbery et al., 2003; Ghiselli et al.,2001; Karatepe et al., 2006; Kim et al., 2010) also found the similar correlation between age and turnover intention. They were found that as age is getting older turnover intention is getting lower. The reason behind this behavior is probably the low chance of having another job and responsibilities they have. Also since they invest the organization more they cannot leave the organization easily (Martin and Roodt,2008). In the current study, results related to age and turnover intention is compatible with previous findings. It is found that, employees' turnover intention is higher at younger ages (see Table 4).

Second demographic factor that is statistically significant is "gender". In her study Maslach et al. (2001) found that women are more tend to score higher emotional exhaustion than men. Antoniou, Polychroni and Vlachakis, (2006) has found that female presented higher emotional exhaustion. Employees who score high in CI are more expected to engage in TI even after controlling for demographic variables. Similarly, Caccese and Mayerberg (1984) study also shows that female coaches experience more emotional exhaustion than male coaches. In accordance with these finding, in the current study it is also found that female bank employees are more affected from streesor (customer incivility) and show higher level of emotional exhaustion.

When the correlation between variables investigated, it is seen that emotional exhaustion and turnover intention moves with the same direction. By looking at the other studies the correlation was expected (Mathieu and Zajac,1990; Leiter and Maslach, 2009; Lee and Ashforth, 1996).

5.1.2. Customer Incivility and Turnover Intention

The fact that customers are profit center in service sector, they are seen as more asset for the organizations. This approach brings customers and employees in unequal position. Therefore, although its effects are detrimental when an employee encounters with an uncivil customer behavior the coping strategy they may use is limited. According to Skinner et al. (2003) employees can use problem-solving,

escape-avoidance, and support-seeking methods to handle stressors stem from customer. However, the commonly used strategy is leaving the organization to avoid the stressors (Cole and Bedeian, 2007; Halbesleben, 2006). Therefore, in this study as an avoiding mechanism, turnover intention of banking employees tried to be figured out.

Although, there are limited research analyzing direct impact of customer incivility on turnover intention, empirical studies suggest that customer incivility affects turnover intention (Karatepe et al., 2009). In accordance with the literature (Yagil, 2008; Karatepe et al., 2009; Kim et al., 2009), in this study it is found that customer incivility has direct effect on turnover intention of bank employees. When customer incivility is highly seen in the organization, turnover intention of workers becoming higher. Therefore, the first hypothesis has been supported.

5.1.3. Customer Incivility and Emotional Exhaustion

Emotional exhaustion is the first dimension of burnout and occurs when individual's emotional and cognitive resources is depleted (Maslach, 1993). As indicated by Grandey et al. (2004), higher interaction with customers lead to higher emotional exhaustion. It is mainly because, customer incivility is seen as a stressor to employees in service sector (Kern and Grandey, 2009). As a stressor, uncivil behavior stem from customers can increase job demands and extract an employee's resources (van Jaarsveld et al., 2010). In accordance with the Hobfoll's COR theory, depletion of resources may result a state of burnout (Neveu, 2007). Maslach (1993) also says that when emotional resources have been ripped out emotional exhaustion occurs. Also, Sawyer et al. (2009) claims that negative customer interaction increases stress level at work and result in high turnover ratio. In this study, existing results in the relevant literature mentioned above has been supported. It is found that customer incivility moves in the same direction with emotional exhaustion level. When customer incivility increases, emotional exhaustion level of bank employee also increases. The result is consisted with other researchers (Adams and Webster, 2013; Sliter et al., 2012) and it is claimed that customer incivility acts as stressor that influence emotional exhaustion level of employees.

5.1.4. Emotional Exhaustion as the Mediator Between Customer Incivility and Turnover Intention

One of the main target of the current study is to explore the mediatory role of emotional exhaustion on the relationship between customer incivility and turnover intention of bank employees in Turkey. To analyze the whether emotional exhaustion acts as a mediator or not firstly COR Theory should be analyzed. As mentioned a few times in the previous sections emotional exhaustion is seen when employees assume an event as a threat/stressor or when there is an actual threat/stressor. According to COR Theory (Hobfoll, 1989), to keep their scarce emotional and cognitive resource they use coping strategies to handle the threat/stressor. Because of the negative experience employees have with customers, they may choose to leave the organization to avoid from the stressor (Podsakoff et al., 2007; Leiter et al., 2009). According to Taylor (1991), recurrent customer misbehavior at workplace evokes negative emotional and behavioral reactions of service workers. Many researchers have found significant positive relation between emotional exhaustion and turnover intention (Kim and Stoner, 2008; Lu and Gursoy, 2013; Schaufeli and Bakker, 2004; Onay and Kılcı, 2011; Han et al. 2016). Like the other studies mentioned above, the current study also suggests that customer incivility works as a daily stressor and leads to emotional exhaustion level to be higher. Employees who are exposed to customer incivility (stressor) will eventually think to leave the organization.

5.1.5. Perceived Organizational Support as the Moderator

According to COR Theory, social support helps employees to regain their valuable resources and by this way help to dilute negative impact of stress in the workplace. In accordance with the COR Theory, in this study, it is expected that perceived organizational support have significant interaction effect on customer incivility and emotional exhaustion which means the destructive impact of customer incivility will be lower when employees feel supported by their organizations. There are many researches that advocates the significant impact of social support on burnout (Salovey et al., 2002; Bakker et al.,2004; Miner et al., 2012; Campbell et al., 2013; Lindebaum, 2013; Demerouti et al., 2014; Lin et al., 2014; Han et al., 2016; Wen

2018). However, in this research the fourth hypothesis claiming moderating effect of POS on the relationship between customer incivility and emotional exhaustion was not supported. This means, when POS added to regression the dependent variable (customer incivility) did not changed.

In their study, Marchand and Vandenberghe (2016) also did not found significant negative relation with emotional exhaustion and POS. They claim that it is because the sample size was very small. For the current study, one of the reason for hypothesis is not supported may be because of the homogenous sample. The questionnaire is distributed to two public banks and just one private bank. As stated earlier the response level of public bank is really low (9%) and it can be said that respondents consisted of only a bank. Therefore, specifically for that bank, organizational support may not change the level of stress they feel. Another possible reason is also related with sampling. The questionnaire is only distributed to the branches where customer interaction is seen. Branches can be separated from the umbrella organizations. Their work environment and working conditions are different from headquarters. Even they have different KPI's. Main organization's characteristics and attitude toward the employees may not be clearly monitored by branch employees. As, Kossek et al.'s (2011) claims that for independent teams like branches, "supervisory support" may be more influential. Therefore, future researcher should give more importance on the moderating role of supervisory support instead of organizational support.

5.1.6. Big Five Personality Traits as the Moderator

Extravert people are good at networking and known as being social at work (Forret and Dougherty, 2001). Extravert people perceive the events occurring at workplace more favorably than others (Lau et al, 2006). Since extroversion is also linked with the use of rational, problem-solving coping strategies and positive reappraisal (Dorn and Matthews, 1992; Watson and Hubbard, 1996) it is expected that there is inverse relation between extraversion and burnout. Indeed, some researchers claim that extraversion is negatively related with emotional exhaustion dimension of burnout (Eastburg et al, 1994; Francis et al, 2004; Michielsen et al,

2004; Piedmont, 1993). Therefore, it can be said that extravert people handle stressors (customer incivility) more easily than others and less tend to be emotionally exhausted. By looking at those results, in this study it was expected that extraversion will negatively moderate the relation between customer incivility and emotional exhaustion. However, the findings of the current study show that there is no significant impact of extraversion on the relationship between customer incivility and emotional exhaustion. Therefore, *"Hypothesis 5a: Extraversion moderates the relationship between customer incivility (stressor) and emotional exhaustion"* is not supported.

Although, the result is not similar with researches given above, there a few researchers found that extraversion is not related with emotional exhaustion anyway (Zellars et al, 2000).

Agreeableness is defined as "cooperative, caring, trusting, and sympathetic towards others" (Costa and McCrae, 1992). In the literature, there is not a consistent view about agreeableness and emotional exhaustion. For example, in his two stage study, Piedmont (1993), found that agreeableness is negatively related with emotional exhaustion. Also, Alarcon et al, (2009) claims that agreeableness predicted to impact emotional exhaustion. Ghorpade et al., (2007) and Zellars et al, (2000) found negative relation between agreeableness and emotional exhaustion. However, Deary et al. (1996) and Deary et al. (2003) could not found any relationship between emotional exhaustion dimension of burnout. Similarly, for the current study, no relationship was found between the two variables. Therefore, *"Hypothesis 5b: Agreeableness moderates the relationship between customer incivility (stressor) and emotional exhaustion"* is rejected.

Neuroticism is assumed to be the main source of negative affectivity (Watson and Hubbard, 1996). And therefore it is correlated with being negative natured. As a result, neurotic people feel more stress than others (George, 1992). An individual high in neuroticism generally use in effective methods while trying to cope with stressful events (Bolger, 1990, Heppner et al. 1995). Also, studies show that their attitude toward stressor leads them to feel physically ill (Van Heck, 1997). In the literature, there is a consistent view that there is a significant positive relationship

70

between neuroticism and emotional exhaustion. Researchers found that people who are high in neuroticism are tend to be high in emotional exhaustion (Buhler and Land, 2003; Deary et al., 1996; Deary et al., 2003; Hills and; LePine et al., 2004; Lingard, 2003; Goddard et al., 2004; Zellars et al., 2000). However, interestingly, contrary to all those studies in the current study, no significant relationship was found between neuroticism and emotional exhaustion. *"Hypothesis 5c: Neuroticism moderates the relationship between customer incivility (stressor) and emotional exhaustion* "is not supported.

Researchers link conscientiousness with being hardworking and responsible (Barrick and Mount, 1991; 1993) and ability to problem-solving (Watson and Hubbard, 1996). Although there is not enough study that clarifies the link between conscientiousness and emotional exhaustion, some researchers have found negative association between conscientiousness and emotional exhaustion. For example, Barrick and Mount (1991) claims that individual who are high in conscientiousness, may manage workplace in a way to decrease stressful interactions. Since they are seen as hard working and responsible (Costa and McCrae, 1992), conscientiousness employees are more prone to increase positive reaction both from their managers and colleagues (Kim et al., 2007). However, there are also some other research that says conscientiousness is not have significant effect on emotional exhaustion dimension of burnout. Bakker et al., (2006), Kim et al. (2007), O'Neill and Xiao, (2010) could not find any significant relationship between conscientiousness and emotional exhaustion. Likewise, in the current study, no statistically significant relation has been found. Therefore, *"Hypothesis 5d: Conscientiousness moderates the relationship between customer incivility (stressor) and emotional exhaustion"* is rejected.

Similar to conscientiousness traits there are doubtful study results about openness to experience. In fact, the number of researchers who did not investigate the subject was relatively higher because they thought there was no relationship between the two parameters. For example, Piedmont (1993), and Kim et al., (2007) have not even investigated the openness to experience tarit as a predictor for change in stress appraisal. However, McCrae and Costa (1986), and Smith and Williams

(1992) say that openness to experience is related to the use of humor to deal with stress. When it comes to current study, any moderator effect of openness to experience is found. Therefore, *"Hypothesis 5e: Openness to experience moderates the relationship between customer incivility (stressor) and emotional exhaustion"* is rejected.

When all results related to moderator role of Big Five Personality Traits is evaluated, it can be said that personality does not change the direction or strength of the relation between customer incivility and emotional exhaustion. As mentioned in the previous section, stress-appraisal theory claims that what is stressful is what is perceived as stressful. However, in contrast to stress-appraisal theory, for this sample it is found that personality is not a determinant that changes the magnitudes of the stress. In other words, it can be said that stress does not depend on the perception. On the other hand, in other researches this study should be repeated to obtain more accurate results. It is because of the fact that the current results may have been changed if the "facets of traits" are investigated instead of personality traits as a whole. Periard and Burns (2014) claims that, using full facets of traits can weaken the association between broad trait and the broad criterion. They also give an example of conscientiousness trait. It is said that irrelevant facets of conscientiousness with emotional exhaustion can reduce the strength of the link between conscientiousness and emotional exhaustion. Therefore, to analyze the effects of personality on stress appraisal, it may be more accurate to use some facets of those personality traits.

CHAPTER 6

LIMITATIONS AND FUTURE DIRECTIONS

Similar with many other studies, the current research has some limitations that need to be taken into consideration in the future studies by other researchers. Limitations for this study are grouped into two; sample and methodology.

The first and the basic limitation of the study is about the sample. The survey was made with 300 employees. This is relatively a small sample and so, representation power is limited. In the later studies researchers should try to increase sample size to make more accurate estimates and to increase power of the test. Also, participants are mostly from the private bank employees. Although the survey has been sent to public bank employees as well, their return rate was really low. Therefore, impact of public/private bank could not be revealed. Since their organizational climate and working styles are different, to generalize results it is very important to add public banks into account in the future studies. Since only one private bank channel was accessible, the survey was conducted only with that bank. Therefore, the results may not represent all private bank employees as well. If different private banks and public banks were included to the sample, different relations can be obtained with the same research variables. By diversifying the sample especially effect of organizational support can be monitored more precisely.

Second limitation was about methodology. Most of the forms were distributed through branch managers. Although it has been clearly stated that the survey results will totally be anonymous, there may be doubts that managers will learn the results in some way. This concern may mislead to participants and therefore, employees may not have given their real thoughts, but may have given the answers they believe they should give. Therefore, if researchers have a chance to reach out directly to the participants, it is recommended that they distribute the questionnaire in this way. In addition, the questionnaire was self-report. Answers and so results may change according to the emotion of the participant experiences at that time. This change in the emotional state may misdirect the research. Therefore, to make a comprehensive

analysis regarding the effect of customer incivility on turnover, it may be more convenient to do longitudinal study. Additionally, in this study self-report questionnaire has been used to gather data. So, inevitably results are relying on the honesty of the participants. However, especially in the personality part people tend to interpret themselves positively. To avoid this bias, observational study should be used instead of testing personality by a questionnaire.

Besides these, other customer related services may be more proper to test the turnover intention. As briefly mentioned above banks provides relatively customized and qualified products and services. In this sector, people could not leave the jobs easily due to the economical and sectoral matters. According to data taken from The Banks Association of Turkey in the last five years' number of branches has been decreased by 10%. This means banks employees' chance to find another similar job is getting lower. Therefore, employees may be more tend to stand any uncivil interactions at work and connivance them.

REFERENCES

Antoniou S., Polychroni F., Vlachakis A., (2006) "Gender and age differences in occupational stress and professional burnout between primary and high-school teachers in Greece", Journal of Managerial Psychology, Vol. 21 Issue: 7, pp.682-690.

Abbasi, S. M. and Hollman, K. W. (2000). Turnover: the real bottom line. Public Personnel Management, 29 (5), 333-342.

Adams, G.A., Webster, J.R., (2013). Emotional regulation as a mediator between interpersonal mistreatment and distress. Eur. J. Work Organ. Psychol. 22 (6),697–710.

Afzal Rahim Dana Mischelle Cosby, (2016),"A model of workplace incivility, job burnout, turnover intentions, and job performance", Journal of Management Development, Vol. 35 Iss 10

Ahola K, Honkonen T, Isometsä E, Kalimo R, Nykyri E, Aromaa A, Lönnqvist J (2005). The Relationship Between Job-Related Burnout and Depressive Disorders--Results from The Finnish Health 2000 Study. Journal of Affective Disorders, 88(1):55–62.

Allen, D.G., Shore, L.M., and Griffeth, R.W. (2003). The role of perceived organisational support and supportive human resource practices in the turnover process. Journal of Management, 29(1), 99–118.

Allen, J., Mellor, D., 2002. Work context, personal control, and burnout among nurses. Western Journal of Nursing Research 24, 905–917.

Allport, G. W., O dbert, H. S. 1936. Trait names: a psycho-lexical study. Psychol. Monogr. 47, No. 211

Amah, O. E. (2009). Job satisfaction and turnover intention relationship: the moderating effect of job role centrality and life satisfaction. Research and Practice in Human Resource Management, 17(1), 24-35.

Andersson, L. M., and Pearson, C. M. (1999). Tit for tat? The spiraling effect of incivility in the workplace. Academy of Management Review, 24(3), 452-471.

Andrews, M.C. and Kacmar, K.M., 2001. Discriminating among organizational politics, justice, and support. Journal of organizational behavior, 22, 347–366.

Arıcı, H., Araslı, H. and Namin, B. (2016). Do Customer and Coworker Incivility Moderate the Effect of Polychronicity On Job Performance? Evidence from Hotel Frontline Employees in North Cyprus. Gazi Üniversitesi İktisadi ve İdari Bilimler Fakültesi Dergisi 18/2 (2016) 594-605.

Arnold B. Bakker, Karen I. Van Der Zee, Kerry A. Lewig and Maureen F. Dollard (2006) The Relationship Between the Big Five Personality Factors and Burnout: A Study Among Volunteer Counselors, The Journal of Social Psychology, 146:1, 31-50.

Bakker A.D B. And Schaufeli W. B., (2000). Burnout Contagion Processes Among Teachers. Journal of Applied Social Psychology, 2000,30,1 I, Pp. 2289-2308.

Bakker, A. B., Demerouti, E., and Schaufeli, W. B. (2002). The validity of the Maslach Burnout Inventory–General survey: An Internet study. Anxiety, Stress, and Coping, 15, 245–260.

Bakker, A.B., Demerouti, E. and Verbeke, W. (2004), "Using the job demands-resources model to predict burnout and performance", Human Resource Management, Vol. 43 No. 1, pp. 83-104.

Baron JN, Hannan MT, Burton MD. (2001). Labor pains: Change in organizational models and employee turnover in your high-tech firms. American Journal of Sociology, 106, 960–1012.

Baron, R. M., and Kenny, D. A. (1986). The moderator-mediator variable distinction in social psychological research: Conceptual, strategic, and statistical considerations. Journal of Personality and Social Psychology, 51, pp.1173–1182.

Barrick, M.R., Mount, M.K., 1991. The big five personality dimensions and job performance: a meta-analysis. Personnel Psychology 44 (1), pp.1–26.

Ben-Zur, H., and Yagil, D. 2005. The relationship between empowerment, aggressive behaviours of customers, coping, and burnout. European Journal of Work and Organizational Psychology, 14, pp.81-99.

Berns, S.S., (1984). Job Satisfaction and Conflict Management, Third Edition, The Mosby Company, Toronto, pp.132.

Bies, R. J. (2001). Interactional (in)justice: The sacred and the profane. In J. Greenberg and R. Cropanzano (Eds.), Advances in organizational justice. Stanford, CA: Stanford University Press.

Bies, R. J., and Tripp, T. M. (1999). Two faces of the powerless: Coping with tyranny. In R. M. Kramer and M. A. Neale (Eds.), Power and influence in organizations (pp. 203-220). Thousand Oaks, CA: Sage

Biihler, K.E., and Land, T. (2003). Burnout and personality in intensive care: An empirical study. Hospital Topics, 81, pp. 5-12.

Bitner, M.J., Booms, B.H., Tetreault, M.S., 1990. The service encounter: diagnosing favorable and unfavorable incident. Journal of Marketing 54 (1), pp. 71–84.

Blau, G. and Andersson, L. (2005), "Testing a measure of instigated workplace incivility", Journal of Occupational and Organizational Psychology, Vol. 78, pp. 595-614.

Bolger, N. (1990). Coping as a personality process: A prospective study. Journal of Personality and Social Psychology, 59, pp. 525–537.

Borchgrevink, C.P., and Boster, F.J. (1997). Leader member exchange development: A hospitality antecedent investigation. International Journal of Hospitality Management, 16(3), pp. 241–259.

Bouchard, G., Guillemette, A., and Landry-Leger, N. (2004). Situational and dispositional coping: An examination of their relation to personality,

cognitive appraisals, and psychological distress. European Journal of Personality, 18, pp. 221-238.

Bowling, N. A., and Jex, S. M. (2013). The role of personality in occupational stress: A review and future research agenda. In N. D. Christiansen and R. A. Tett (Eds.), Handbook of personality at work, pp. 692-717. New York, NY: Routledge.

Buhler, K. E., and Land, T. (2003). Burnout and personality in intensive care: An empirical study. Hospital Topics: Research and Perspectives on Health Care, 81, pp. 5–12.

Bunk, J.A. and Magley, V.J. (2013), "The role of appraisals and emotions in understanding experiences of workplace incivility", Journal of Occupational Health Psychology, Vol.18 No. 1, pp. 87-105.

Caccese, T. M., and Mayerberg, C. K. (1984). Gender differences in perceived burnout of college coaches. Journal of Sport Psychology, 6(3), pp. 279−288.

Cammann, C., Fichman, M., Jenkins, D., And Klesh, J. (1979). The Michigan Organizational Assessment Questionnaire. Unpublished Manuscript, University of Michigan, Ann Arbor, Michigan.

Carbery, R, Garavan, T.N., O'Brien, F., McDonnell, J. (2003). Predicting Hotel Managers' Turnover Cognitions. Journal of Managerial Psychology, 18 (7), pp. 649-679.

Carter, S. L. (1998). Civility: Manners, morals and the etiquette of democracy. New York: Basic Books.

Cascio, W. F. (2000). Costing human resources: The financial impact of behavior in organizations (4th ed.). Boston, MA: PWS-Kent Publishing.

Chang, H. J. and Shim, J. H. (2012). Incivility and the Intention to Leave: Implication to HRD. Krivet.

Chen, C. and Eastman, W. (1997). Toward a civic culture for multicultural organizations Journal of Applied Behavioral Science, 33, pp. 454–470.

Chen, Y., Ferris, D. L., Kwan, H. K., Yan, M., Zhou, M., and Hong, Y. (2013), "Self-love's lost labor: A self-enhancement model of workplace incivility", Academy of Management Journal, Vol. 56, pp. 1199–1219.

Cherniss, C. (1980). Professional burnout in human service organizations. New York Praeger.

Chiang, C.F., Jang, S.C.S., (2008). An expectancy theory model for hotel employee motivation. IJHM 27 (2), pp. 313–322.

Cohen, S., Wills, T.A., (1985). Stress, social support, and the buffering hypothesis.Psychol. Bull. 98 (2), pp. 310–357.

Cordes, C., and Dougherty, T. (1993). A review and an integration of research on job burnout. Academy of Management Review, 18, pp. 621-656.

Cortina, L. M. (2008). Unseen injustice: Incivility as modern discrimination in organizations. Academy of Management Review, 33, pp. 55-75.

Cortina, L. M., and Magley, V. J. (2009). Patterns and profiles of response to incivility in the workplace. Journal of Occupational Health Psychology, 14, pp. 272–288.

Cortina, L. M., Lonsway, K. A., and Magley, V. J. 2004. Reconceptualizing workplace incivility through the lenses of gender and race. Paper presented at the annual meeting of the Society for Industrial-Organizational Psychology, Chicago.

Cortina, L. M., Magley, V. J., Williams, J. H., and Langhout, R. D. (2001). Incivility in the workplace: Incidence and impact. Journal of Occupational Health Psychology, 6, pp. 64-80.

Costa, P. T., Jr., and McCrae, R. R. (1990). Personality: Another "hidden factor" in stress research. Psychological Inquiry, 1, pp. 22-24.

Cotton, J.L. And Tuttle, J.M. (1986). Employee Turnover: A Meta-Analysis and Review with Implications For Research. The Academy of Management Review, 11(1), pp. 55-70.

Davenport, N. D., Schwartz, R. D., and Elliott, G. P. (2002). Mobbing: Emotional abuse in the American workplace. Ashland, OH: BookMasters.

Day, D.V., Bedeian, A.G., 1995. Personality similarity and work-related outcomes among African-American nursing personnel: a test of the supplementary model of person-environment congruence. Journal of Vocational Behavior 46, pp. 55–70.

De Vries, J., Van Heck, G.L., 2002. Fatigue: relationships with basic personality and temperament dimensions. Personality and Individual Differences 33, pp. 1311– 1324.

Deary, I. J., Blenkin, H., Agius, R. M., Endler, N. S., Zealley, H., and Wood, R. (1996). Models of job-related stress and personal achievement among consultant doctors. British Journal of Psychology, 87, pp. 3–29.

Deary, I. J., Watson, R., and Hogston, R. (2003). A longitudinal cohort study of burnout and attrition in nursing students. Journal of Advanced Nursing, 43, pp. 71–81.

Deery, S., Iverson, R., and Walsh, J. 2002. Work relationships in telephone call centres: Understanding emotional exhaustion and employee withdrawal. Journal of Management Studies, 39, pp. 471-496.

DeLongis, A., and Holtzman, S. (2005). Coping in context: The role of stress, social support, and personality coping. Journal OfPersonaliW, 73, pp. 1633-1656.

Demerouti, E., Bakker, A. B., Nachreiner, F., and Schaufeli, W. B. (2001). The job demand resources model of burnout. Journal of Applied Psychology, 86, pp. 499-512.

Demerouti, E., Bakker, A.B., Leiter, M., (2014). Burnout and job performance: the moderating role of selection, optimization, and compensation strategies. J. Occup. Health Psychol. 19 (1), pp. 96–107.

Diefendorff, J. M., and Richard, E. M. (2003). Antecedents and consequences of emotional display rule perceptions. Journal of Applied Psychology, 88, pp. 284–294.

Digman JM, Takemoto-Chock NK. (1981). Factors in the natural language of personality: Re-Analysis, comparison, and interpretation of six major studies. Multivariate Behavioral Research, I6, pp. 149-170.

Digman, J. M. (1990). Personality structure: Emergence of the five-factor model. Annual Review of Psychology, 41, pp. 417-440.

Digman, J. M. (1996). The curious history of the five-factor model. In The Five-Factor Model of Personality, p.20.

Donovan, M.A., Drasgow, F. and Munson, L.J. (1998), "The perceptions of fair interpersonal treatment scale: development and validation of a measure of interpersonal treatment in the workplace", Journal of Applied Psychology, Vol. 83, pp. 683-692.

Dormann, C., and Zapf, D. (2004). Customer-related social stressors and burnout. Journal of Occupational Health Psychology, 9(1), pp. 61–82.

Dorn, L., and Matthews, G. (1992). Two further studies of personality correlates of driver stress. Personality and Individual Differences, 13, pp. 949–951.

Eastburg, M. C., Williamson, M., Gorsuch, R., and Ridley, C. (1994). Social support, personality and burnout in nurses. Journal of Applied Social Psychology, 24, pp. 1233–1250.

Eisenberger, R., Armeli, S., Rexwinkel, B., Lynch, P.D., and Rhoades, L. (2001). Reciprocation of perceived organisational support. Journal of Applied Psychology, 8 (1), pp. 42–51.

Eisenberger, R., Aselage, J., Sucharski, I. L., and Jones, J. R. (2004). Perceived organizational support. In J. Coyle-Shapiro, L. Shore, S. Taylor, and L. Tetrick (Eds.), The employment relationship: Examining psychological and contextual perspectives. New York: Oxford University Press.

Eisenberger, R., Fasolo, P., and Davis-LaMastro, V. (1990). Perceived organizational support and employee diligence, commitment, and innovation. Journal of Applied Psychology, 75, pp. 51–59.

Eisenberger, R., Huntington, R., Hutchison, S. and Sowa, D. (1986), "Perceived organizational support", Journal of Applied Psychology, Vol. 71 No. 3, pp. 7-500.

Elias, N. 1982. The history of manners. New York: Pantheon.

Emiroglu, Akova and Tanriverdi (2015). The relationship between turnover intention and demographic factors in hotel businesses: A study at five star hotels in Istanbul. Procedia - Social and Behavioral Sciences 207 (2015), pp. 385 – 397.

Engelbrecht, S. (2006). Motivation and Burnout in Human Service Work the Case of Midwifery in Denmark, Ph. D. Thesis.

Ergin, C. (1992). Doktor Ve HemĢirelerde TükenmiĢlik Ve Maslach Tükenmişlik Ölçeğ'nin Uyarlanması. 7. Ulusal Psikoloji Kongresi Bilimsel Çalışmaları, Hacettepe Üniversitesi, Ankara, ss.143-154.

Erickson, K. (1962). Notes on the Sociology of Deviance. Social Problems, 9, pp. 307-314.

Estes, B., and Wang, J. (2008). Workplace incivility: Impacts on individual and organizational performance. Human Resource Development Review, 7, pp. 218–240.

Feist, G. J. (1998). A meta-analysis of personality in scientific and artistic creativity. Personality and Social Psychology Bulletin, 2, pp. 290-309.

Felblinger, D.M. (2008), Incivility and bullying in the workplace and nurses' shame responses. Journal of Obstetric, Gynecologic, and Neonatal Nursing, 37(2), pp. 234-242.

Folger, R. and Cropanzano, R. (1998) Organizational Justice and Human Resource Management. Sage, Thousand Oaks.

Ford, M.T., Heinen, B.A., Langkamer, K.L., 2007. Work and family satisfaction and conflict: a meta-analysis of cross-domain relations. J. Appl. Psychol. 92 (1), pp. 57–80.

Foreman, W.T. (2009). Job Satisfaction and Turnover in The Chinese Retail Industry. Chinese Management Studies, 3(4), pp. 356-378.

Forret, M. L., and Dougherty, T. W. (2001). Correlates of networking behavior for managerial and professional employees. Group and Organization Management, 26, pp. 283–311.

Fox, S., Spector, P. E., and Miles, D. 2001. Counterproductive work behavior (CWB) in response to job stressors and organizational justice: Some mediator and moderator tests for autonomy and emotions. Journal of Vocational Behavior, 59, pp. 291-309.

Francis, L. J., Louden, S. H., and Rutledge, C. J. F. (2004). Burnout among Roman Catholic parochial clergy in England and Wales: Myth or reality? Review of Religious Research, 46, pp. 5–19.

Freudenberger, H. J. (1974). Staff burn-out. Journal of Social Issues, 30, 159–165. Fullerton and Punj, G. (1997). What is consumer misbehavior? Advances in Consumer Research, 24, pp. 336-339.

Gaines, J., and Jermier, J. M. (1983). Emotional exhaustion in a high stress organization. Academy of Management Journal, 26, pp. 567-586.

Gartland, N., O'Connor, D. B., and Lawton, R. (2012). The effects of conscientiousness on the appraisals of daily stressors. Stress and Health, 28, pp. 80–86.

Gene Alarcon, Kevin J. Eschleman and Nathan A. Bowling (2009): Relationships between personality variables and burnout: A meta-analysis, Work and Stress: An International Journal of Work, Health and Organisations, 23:3, pp. 244-263.

George, J. M. (1992). The role of personality in organizational life: Issues and evidence. Journal of Management, 18, pp. 185–213.

George, J. M., Reed, T. F., Ballard, K. A., Colin, J., and Fielding, J. (1993). Contact with AIDS patients as a source of work-related distress: Effects of organizational and social support. Academy of Management Journal, 36, pp. 157–171.

Ghiselli, R.F., Lopa, J.M.L., Bai, B. (2001). Job Satisfaction, Life Satisfaction, and Turnover Intent. Cornell Hotel and Restaurant Admınıstratıon Quarterly, 42 (2), pp. 28-37.

Ghorpade, J., Lackritz, J., and Singh, G. (2007). Burnout and personality: Evidence from academia. Journal of Career Assessment, 15, pp. 240−256.

Ghosh, R. and Reio, Jr. T. G. (2009). Antecedents and Outcomes of Workplace Incivility: Implications for Human Resource Development Research and Practice. Human Resource Development Quarterly. 20(3), pp. 237-264.

Glebbeek AC, Bax EH. (2004). Is high employee turnover really harmful? An empirical test using company records. Academy of Management Journal, 47, pp. 277–286.

Glendenning, P. M. (2001). Workplace bullying: Curing the cancer of the American workplace. Public Personnel Management, 30, pp. 269-287.

Goddard, R., Patton, W., and Creed, P. (2004). The importance and place of neuroticism in predicting burnout in employment service case managers. Journal of Applied Social Psychology, 34, pp. 282–296.

Goffman, E. (1963). Stigma: Notes on the management of spoiled identity. Englewood Cliffs, NJ: Prentice-Hall.

Goffman, E. (1967). Interaction ritual. New York: Pantheon.

Goldberg, L. R. (1981). Language and individual differences: The search for universals in personality lexicons. In L. Wheeler (Ed.), Review of personality and social psychology (Vol. 2, pp. 141-165). Beverly Hills, CA: Sage.

Grandey, A. A., Kern, J. H., and Frone, M. R. (2007). Verbal abuse from outsiders versus insiders: Comparing frequency, impact on emotional exhaustion, and the role of emotional labor. Journal of Occupational Health Psychology, 12, pp. 63–79.

Grandey, A.A., Dickter, D.N. and Sin, H.P. (2004), "The customer is not always right: customer aggression and emotion regulation of service employees", Journal of Organizational Behavior, Vol. 25 No. 3, pp. 397-418.
Griffin, B. (2010), "Multilevel relationships between organizational-level incivility, justice and intention to stay", Work and Stress, Vol. 24, pp. 309-323.

Griffith, R. W. and Horn, P. W. (2001). Retaining valued employees. Thousand Oaks, CA: Sage.

Guilford JP, Zimmerman WS. (1949). The Guilford-Zimmerman Temperament Survey. Beverly Hills, CA: Sheridan Supply.

Gutek, B.A., Bhappu, A.D., Liao-Troth, M.A., Cherry, B. (1999). Distinguishing between service relationships and encounters. J. Appl. Psychol. 84 (2), pp. 218–233.

Halbesleben, J. R. B. (2006). Sources of social support and burnout: A meta-analytic test of the conservation of resources model. Journal of Applied Psychology, 91, pp. 1134–1145.

Halbesleben, J. R. B., and Bowler, W. M. (2007). Emotional exhaustion and job performance: The mediating role of motivation. Journal of Applied Psychology, 92, pp. 93-106.

Halbesleben, J.R.B., and Buckley, M. R. (2004). Burnout in organizational life. Journal of Management, 30, pp. 859–879.

Halbesleben, J.R.B. (2006), "Sources of social support and burnout: a meta-analytic test of the conservation of resources model", Journal of Applied Psychology, Vol. 91 No. 5, pp. 1134-1145.

Han, S. J., Bonn, M. A., and Cho, M. (2016). The relationship between customer incivility, restaurant frontline service employee burnout and turnover intentions. International Journal of Hospitality Management, 52, pp. 97–106.

Hanrahan, M. and Leiter, M.P. (2014), "Workplace mistreatment: recent developments in theory, research, and interventions", in Chen, P.Y. and Cooper, C.L. (Eds), Wellbeing: A Complete Reference Guide, Volume III, Work and Wellbeing, Wiley Blackwell, Chichester, pp. 263-294.

Harris, L. C., and Reynolds, K. L. (2003). The consequences of dysfunctional customer behavior. Journal of Service Research, 6, pp. 144-161.

Heppner, P. P., Cook, S. W., Wright, D. M., and Johnson, W. C., Jr. (1995). Progress in resolving problems: A problem-focused style of coping. Journal of Counseling Psychology, 42, pp. 279–293.

Hills, H., and Norvell, N. (1991). An examination of hardiness and neuroticism as potential moderators of stress outcomes. Behavioral Medicine, 17, pp. 31–38.

Hinkin, T.R., Tracey, J.B. (2000). The cost of turnover: putting a price on the learning curve. Cornell Hotel Restaur. Adm. Q. 41 (3), pp. 14–21.

Hobfoll, S.E. (1989), "Conservation of resources: a new attempt at conceptualizing stress", American Psychologist, Vol. 44 No. 3, pp. 513-524.

Hobfoll, S.E. (1998), Stress, Culture, and Community: The Psychology and Philosophy of Stress, Plenum, New York, NY.

Hobfoll, S.E. and Freedy, J. (1993), "Conservation of resources: a general stress theory applied to burnout", in Schaufeli, W.B, Maslach, C. and Marek, T. (Eds), Professional Burnout: Recent Developments in Theory and Research, Taylor and Francis, Washington, DC.

Hobfoll, S.E. and Shirom, A. (2001), "Conservation of resources theory: applications to stress and management in the workplace", in Golembiewski, R.T. (Ed.), Handbook of Organizational Behavior, CRC Press, Boca Raton, FL.

Hobfoll, S. E. (2001). Social Support and Stress. International Encyclopedia of the Social & Behavioral Sciences, pp. 14461–14465.

Høgh, A., Hoel, H., and Carneiro, I. G. (2011). Bullying and employee turnover among healthcare workers: a three-wave prospective study. Journal of Nursing Management, 19, pp. 742-751.

Hornstein, H. A. (1996). Brutal bosses and their prey. New York: Riverheadmagley.

Huang, J. L., Curran, P. G., Keeney, J., Poposki, E. M., and DeShon, R. P. (2012). Detecting and deterring insufficient effort responding to surveys. Journal of Business and Psychology, 27(1), pp. 99-114.

Hur, W. M., Moon, T. W., and Han, S. J. (2015). The effect of customer incivility on service employees' customer orientation through double-mediation of surface acting and emotional exhaustion. Journal of Service Theory and Practice, 25, pp. 394–413.

Huselid, M.A. (1995). The impact of human resource management practices on turnover, productivity and corporate financial performance. Academy of Management Journal, 38, pp. 635–672.

Iverson, R.D., Olekalns, M., Erwin, P.J., 1998. Affectivity, organizational stressors, and absenteeism: a causal model of burnout and its consequences. Journal of Vocational Behavior 52, pp. 1–23.

J. Michielsen, Helen and Willemsen, Tineke and Croon, Marcel and De Vries, Jolanda and L. Van Heck, Guus. (2004). Determinants of general fatigue and emotional exhaustion: A Prospective study. Psychology and Health.

Johlke, M.C., Stamper, C.L., and Shoemaker, M.E. (2002). Antecedents to boundary spanner perceived organisational support. Journal of Managerial Psychology, 17(2), pp. 116–128.

John, O. P. (1990). The big five factor taxonomy: Dimensions of personality in the natural language and in questionnaires. In L. A. Pervin (Ed.), Handbook of personality: Theory and research (pp. 66–100). New York: Guilford.

John, O. P., and Srivastava, S. (1999a). Big Five Inventory (BFI). Handbook of Personality: Theory and Research, 2, pp. 102–138.

John, O. P., and Srivastava, S. (1999b). The Big Five trait taxonomy: History, measurement, and theoretical perspectives. Handbook of Personality: Theory and Research, 2(510), pp. 102–138.

Johnson, P. R. and Indvik, J. (2001), "Rudeness at work: Impulse over restraint", Public Personnel Management, vol. 30, pp. 457-65.

Kara A. Arnold and Megan M. Walsh (2015) Customer incivility and employee well-being: testing the moderating effects of meaning, perspective taking and transformational leadership, Work and Stress, 29:4, pp. 362-378.

Karatepe, O.M. and Aleshinloye, K.D. (2009), "Emotional dissonance and emotional exhaustion among hotel employees in Nigeria", International Journal of Hospitality Management, Vol. 28 No. 3, pp. 349-58.

Karatepe, O.M., Uludag, O., Menevis, I., Hadzimehmedagic, L. and Baddar, L. (2006). The Effects of Selected Individual Characteristics on Frontline Employee Performance and Job Satisfaction. Tourism Management, 27: pp. 547-560.

Karatepe, O.M., Yorganci, I. and Haktanir, M. (2009), "Outcomes of customer verbal aggression among hotel employees", International Journal of Contemporary Hospitality Management, Vol. 21 No. 6, pp. 713-733.

Keashly, L., Trott, V. and MacLean, L.M. (1994), "Abusive behavior in the workplace: a preliminary investigation", Violence and Victims, Vol. 9, pp. 341-357.

Kern, J. H., and Grandey, A. A. (2009). Customer incivility as a social stressor: The role of race and racial identity for service employees. Journal of Occupational Health Psychology, 14, pp. 46–57.

Khatri, N., Fern, C. T., Budhwar, P. (2001). Explaining Employee Turnover in an Asian Context. Human Resource Management Journal, 11 (1): pp. 54-74.

Kilfedder, C., Power, K., and Wells, T. (2001). Burnout in psychiatric nursing. Journal of Advanced Nursing, 34(3), pp. 383–396.

Kim, B.P., Murrmann, S.K. and Lee, G. (2009), "Moderating effects of gender and organizational level between role stress and job satisfaction among hotel employees", International Journal of Hospitality Management, Vol. 28 No. 4, pp. 612-619.

Kim, H., and Stoner, M. (2008). Burnout and turnover intention among social workers: Effects of role stress, job autonomy and social support. Administration in Social Work. 32 (3), pp. 5–25.

Kim, H.J., Shin, K.H. and Umbreit, T., (2007). Hotel job burnout: the role of personality characteristics. International Journal of Hospitality Management 26 (2), pp. 421– 434.

Kim, K. and Jogaratnam, G. (2010). Effects of Individual and Organizational Factors on Job Satisfaction and Intent to Stay in The Hotel and Restaurant Industry. Journal of Human Resources in Hospitality and Tourism, 9, pp. 318-339.

Kim, T.-Y. and Shapiro, D. (2008), "Revenge against supervisor mistreatment: negative emotion, group membership, and crosscultural difference", International Journal of Conflict Management, Vol. 19, pp. 339-358.

Kinney, J. A., and Johnson, D. L. (1993). Breaking point: The workplace epidemic and what to do about it. Chicago: National Safe Workplace Institute.

Kirk, B. A., Schutte, N. S. and Hine, D. W. (2011), "The effect of an expressive-writing intervention for employees on emotional self-efficacy, emotional intelligence, affect, and workplace incivility", Journal of Applied Social Psychology, Vol. 41, pp. 179–195.

Kossek, E.E., Pichler, S., Bodner, T., Hammer, L.B., 2011. Workplace social support and work–family conflict: a meta-analysis clarifying the influence of general and work–family-specific supervisor and organizational support. Pers. Psychol.64 (2), pp. 289–313.

Kottke, J.L., Sharafinski, C.E., 1988. Measuring perceived supervisory and organizational support. Educ. Psychol. Meas. 48 (4), pp. 1075–1079.

Koys, D. J. (2001). The effects of employee satisfaction, organizational citizenship behavior, and turnover on organizational effectiveness: A unit-level, longitudinal study. Personnel Psychology, 54, pp. 101-114.

Krishnan, J., and Mary, V. S. (2012). Perceived organisational support–an overview on its antecedents and consequences. International Journal of Multidisciplinary Research, 2, pp. 2-3.

Lau, B., Hem, E., Berg, A.M., Ekeberg, O., and Torgersen, S. (2006). Personality types, copin, and stress in the Norwegian police service. Personality and Individual Differences, 41, pp. 971-982.

Lazarus, R. S., and Folkman, S. (1984). Stress, appraisal, and coping. New York: Springer.

LeBlanc, M. and Kelloway, E. 2002. Predictors and outcomes of workplace violence and aggression. Journal of Applied Psychology, 87(3), pp. 444-453.

Lee, R. T., and Ashforth, B. E. (1996). A meta-analytic examination of the correlates of the three dimensions of job burnout. Journal of Applied Psychology, 81, pp. 123–133.

Lee, R., and Ashforth, B. (1993). A longitudinal study of burnout among supervisors and managers: Comparisons between the Leiter and Maslach (1988) and Golembiewski et al. (1986) models. Organizational Behavior and Human Decision Processes, 54, pp. 369-398.

Lee, T., Mitchell, T., Sablynski, C., Burton J., and Holtom B. (2004). The effects of job embeddedness on organizational citizenship, job performance, volitional absences, and voluntary turnover. Academy of Management Journal, 47, pp. 711–722.

Leiter, M. P. (1991). Coping patterns as predictors of burnout: The functions of control and escapist coping patterns. Journal of Organizational Behavior, 12, pp. 123-144.

Leiter, M. P. (1993). Burnout as a developmental process: Consideration of models. Pp.In W. B. Schaufeli, C. Maslach, and T.Marek (Eds.), Professional burnout: Recent developments in theory and research, pp. 237-250.

Leiter, M. P. (2003). Areas of Worklife Survey Manual. (Third Edition), Centre for Organizational Research and Development, Wolfville, Canada.

Leiter, M. P., and Maslach, C. (2009). Nurse turnover: The mediating role of burnout. Journal of Nursing Management, 17(3), pp. 331–339.

Leiter, M.P., Laschinger, H.K.S., Day, A. and Gilin-Oore, D. (2011), "The impact of civility interventions on employee social behavior, distress, and attitudes", Journal of Applied Psychology, Vol. 96, pp. 1258-1274.

LePine, J. A., LePine, M., and Jackson, C. L. (2004). Challenge and hindrance stress: Relationships with exhaustion, motivation to learn, and learning performance. Journal ofApplied Psychology, 89, pp. 83–891.

Levinson, H. (1965). Reciprocation: The relationship between man and organisation. Administrative Science Quarterly, 9, pp. 370–390.

Lewis, P. S., and Malecha, A. (2011). The impact of workplace incivility on the work environment, manager skill, and productivity. Journal of Nursing Administration, 41, pp. 41–47.

Lim, S. and Lee, A. (2011), "Work and nonwork outcomes of workplace incivility: does family support help?", Journal of Occupational Health Psychology, Vol. 16, pp. 95-111.

Lim, S., Cortina, L. M., and Magley, V. J. (2008). Personal and workgroup incivility: Impact on work and health outcomes. Journal of Applied Psychology, 93, pp. 95–107.

Lim, V. K., and Teo, T. S. (2009). Mind your e-manners: Impact of cyber incivility on employees' work attitude and behavior. Information and Management, 46, pp. 419–425.

Lin, Y., Huang, W., Yang, C., and Chiang, M. (2014). Work–leisure conflict and its associations with well-being: The roles of social support, leisure participation and job burnout. Tourism Management, 45, pp. 244-252.

Lindebaum, D., 2013. Does emotional intelligence moderate the relationship between mental health and job performance? An exploratory study. Eur.Manag. J. 31 (6), pp. 538–548.

Lingard, H. (2003). The impact of individual and job characteristics on 'burnout' among civil engineers in Australia and the implications for employee turnover. Construction Management and Economics, 21, pp. 69 –80.

Liu, Y., Prati, L.M., Perrewe, P.L., Ferris, G.R., 2008. The relationship betweenemotional resources and emotional labor: an exploratory study. J. Appl. Soc.Psychol. 38 (10), pp. 2410–2439.

Lu, A.C.C., Gursoy, D., 2013. Impact of job burnout on satisfaction and turnover intention: do generational differences matter?

Lutgen-Sandvik, P. (2003). The communication cycle of employee emotional abuse. Management Communication Quarterly, 16, pp. 471-502.

Marchand, C., and Vandenberghe, C. (2016). Perceived Organizational Support, Emotional Exhaustion, and Turnover: The Moderating Role of Negative Affectivity. International Journal of Stress Management. Advance online publication.

Margaux, W. (2017, March). The more I cried, the more they laughed: Rude customers part of the job for retail workers. CBC news. Retrieved July 28, from http://www.cbc.ca/news/canada/manitoba/rude-customers-retail-1.4029815

Maslach C. (1993) Burnout: a multidimensional perspective. In Professional Burnout: Recent Developments in Theory and Research (W.B. Schaufeli, C. Maslach and T. Marek eds), pp.19–32, Taylor and Francis, Washington, DC.

Maslach C., Schaufeli W.B. and Leiter M.P. (2001) Job burnout. Annual Review of Psychology 52, pp. 397–422.

Mathieu, J. E. and Zajac, D. M. (1990). A review and meta-analysis of the antecedents, correlates, and consequences of organizational commitment. Psychological Bulletin, 108(2), pp. 171-194.

Mayfield, C., Perdue, G., and Wooten, K. (2008). Investment management and personality type. Financial Services Review, 17, pp. 219 –236.

McCrae, R. R., and Costa, P. T. (1987). Validation of the five-factor model of personality across instruments and observers. Journal of Personality and Social Psychology, 52(1), pp. 81–90.

McCrae, R.R., Costa, P.T., 1991. Adding liebe und arbeit: the full five-factor model and well-being. Bulletin of Personality and Social Psychology 54, 430–446.

McCrae, R.R., John, O.P., 1992. An introduction to the five-factor model and its applications. Journal of Personality 60, pp. 175–215.

Michielsen, H. J., Willemsen, T. M., Croon, M. A., De Vries, J., and Van Heck, G. L. (2004). Determinants of general fatigue and emotional exhaustion: A prospective study. Psychology and Health, 19, pp. 223–235.

Mills, L.B., Huebner, E.S., 1998. A prospective study of personality characteristics, occupational stressors, and burnout among school psychology practitioners. Journal of School Psychology 36, pp. 103–120.

Miner, K. N., Settles, I. H., Pratt-Hyatt, J. S., and Brady, C. C. (2012). Experiencing incivility in organizations: The buffering effects of emotional and organizational support. Journal of Applied Social Psychology, 42 (2), pp. 340–372.

Miner, M.H. (2007). Burnout in the first year of ministry: Personality and belief style as important predictors. Mental Health, Religion and Culture, 10, pp. 17-29.

Miner-Rubino, K., and Cortina, L. M. (2004). Working in a context of hostility toward women: Implications for employees' wellbeing. Journal of Occupational Health Psychology, 9, pp. 107–122.

Mobley, W.H. (1977). Intermediate Linkages In The Relationship Between Job Satisfaction And Employee Turnover. Journal Of Applied Psychology, 62, pp. 237–240.

Naman Sharma Vinod Kumar Singh, (2016),"Effect of workplace incivility on job satisfaction and turnover intentions in India", South Asian Journal of Global Business Research, Vol. 5 Iss 2

Nazir T., Ahmed U. (2016) "Interrelationship of Incivility, Cynicism and Turnover Intention" International Review of Management and Marketing, 2016, 6(1), pp. 146-154.

Neveu, J. (2007). Jailed resources: Conservation of resources theory as applied to burnout among prison guards. Journal of Organizational Behavior, 28, pp. 21–42.

Onay, M. And Kilci, S. (2011). İş Stresi ve Tükenmişlik Duygusunun İşten Ayrılma Niyeti Üzerine Etkileri: Garsonlar Ve Aşçıbaşılar. Organizasyon Ve Yönetim Bilimleri Dergisi, 3(2), ss. 363-372.

Ones, D. S., and Viswesvaran, C. (2001). Integrity tests and other criterion-focused occupational personality scales (COPS) used in personnel selection. International Journal of Selection and Assessment, 9, pp. 31–39.

Özafşarlioğlu, S. And Örücü, E. (2013). Örgütsel Adaletin Çalışanların İşten Ayrılma Niyetine Etkisi: Güney Afrika Cumhuriyetinde Bir Uygulama. Mustafa Kemal University Journal of Social Sciences Institute, ss. 335-358.

Parker, P., and Kulik, J. (1995). Burnout, self- and supervisor-rated job performance, and absenteeism among nurses. Journal of Behavioral Medicine, 18(6), pp. 581–599.

Parkins, I. P., Fishbein, H. D., and Ritchey, P. N. (2006). The influence of personality on workplace bullying and discrimination. Journal of Applied Social Psychology, 36, pp. 2554– 2577.

Peabody D, Goldberg LR. (1989). Some determinants of factor structures from personality trait descriptors. Journal of Personality and Social Psychology, 57, pp. 552-567.

Pearson, C. (1999). Rude managers make for bad business. Workforce, 78, p. 18.

Pearson, C. and Porath, C. (2005). On the nature, consequences and remedies of workplace incivility: No time for "nice"? Think again. Academy of Management Executive, 19 (1), pp. 7-18.

Pearson, C. M. and Porath, C. L. (2010). The Cost of Bad Behavior. Organizational Dynamic. 39(1), pp. 64-71.

Pearson, C. M., and Porath, C. L. (2004). On incivility, its impact, and directions for future research. In R. M. Griffin and A. M. O'Leary-Kelly (Eds.), The dark side of organizational behavior, pp. 403–425. San Francisco: Jossey-Bass.

Pearson, C. M., Andersson, L. M., and Porath, C. L. (2000). Assessing and attacking workplace incivility. Organizational Dynamics, 29, pp. 123–137.

Pearson, C., and Porath, C. (2009). The cost of bad behavior: How incivility is damaging your business and what to do about it.

Periard, D.A and Burns G.N. (2014). The relative importance of Big Five Facets in the prediction of emotional exhaustion. Personality and Individual Differences 63 (2014), pp. 1–5.

Perlman, B. And. Hartman, E. A (1982). Burnout: Summary and Future Research. Human Relations, 35 (4), pp.283-305.

Perry, S. J., Dubin, D. F., and Witt, L. A. (2010). The interactive effect of extraversion and extraversion dissimilarity on exhaustion in customer-service employees: A test of the asymmetry hypothesis. Personality and Individual Differences, 48, pp. 634–639.

Piedmont, R.L. (1993). A longitudinal analysis of burnout in the health care setting: The role of personal dispositions. Journal of Personality Assessment, 61, pp. 457-473.

Pines, A., andAronson, E. (1988). Career burnout: Causes and cures. New York: Free Press.

Pizam, A., Thornburg, S.W. (2000). Absenteeism and Voluntary Turnover in Central Florida Hotels: A Pilot Study. Hospitality Management, 19, pp. 211-217.

Podsakoff, N. P., LePine, J. A. and LePine, M. A. (2007), "Differential Challenge Stressor–Hindrance Stressor Relationships with Job Attitudes, Turnover Intentions, and Withdrawal Behavior", Journal of Applied Psychology, Vol. 92, No. 2, pp. 438-454.

Porath, C. L., and Erez, A. (2007). Does rudeness matter? The effects of rude behavior on task performance and helpfulness. Academy of Management Journal, Vol. 50 No.5, pp.1181-1197.

Porath, C. L., and Pearson C. (2013). The price of incivility. Harvard Business Review, 91(1–2), pp. 115–121.

Porath, C. L., Overbeck, J. R., and Pearson, C. M. (2008). Picking up the gauntlet: How individuals respond to status challenges. Journal of Applied Social Psychology, 38, pp. 1945–1980.

Rafaeli, A., Erez, A., Ravid, S., Derfler-Rozin, R., Efrat-Treister, D. E. and Scheyer, R. (2012). When customers exhibit verbal aggression, employees pay cognitive costs. Journal of Applied Psychology, 97, pp. 931-950.

Rahim, A., and Cosby, D. M. (2016). A model of workplace incivility, job burnout, turnover intentions, and job performance. The Journal of Management Development, 35(10), pp. 1255-1265.

Ramirez, A. J., Graham, J., Richards, M. A., Cull, A., Gregory, W. M., Leaning, M. S., Timothy, A. R. (1995). Burnout and psychiatric disorder among cancer clinicians. British Journal of Cancer, 71, pp. 1263–1269.

Randall, M. L., Cropanzano, R., Bormann, C. A., and Birjulin, A. (1999). Organizational politics and organizational support as predictors of work attitudes, job performance, and organizational citizenship behavior. Journal of Organizational Behavior, 20, pp. 159–174.

Rehman, Wali and Yousaf, Saqib and Naeem, Hummayoun. (2015). Impact of burnout on employees' performance: An analysis of banking industry. World Review of Entrepreneurship, Management and Sustainable Development.

Rhoades, L. and Eisenberger, R. (2002). Perceived organizational support. Journal of Applied Psychology, 87(4), pp. 698-714.

Rupp, D. E., and Cropanzano, R. (2002). The mediating effects of social exchange relationships in predicting workplace outcomes from multifoci organizational

justice. Organizational Behavior and Human Decision Processes, 89, pp. 925-946.

Rupp, D. E., and Spencer, S. (2006). When customers lash out: The effects of customer interactional injustice on emotional labor and the mediating role of discrete emotions. Journal of Applied Psychology, 91, pp. 971–978.

Sakurai, K. and Jex, S.M. (2012), "Coworker incivility and incivility targets' work effort and counterproductive work behaviors: the moderating role of supervisor social support", Journal of Occupational Health Psychology, Vol. 17, pp. 150-161.

Salovey, P., Stroud, L.R., Woolery, A., Epel, E.S., 2002. Perceived emotional intelligence, stress reactivity, and symptom reports: further explorations using the trait meta-mood scale. Psychol. Health 17 (5), pp. 611–627.

Schaufeli, W., and Enzmann, D. (1998). The burnout companion to study and practice. A critical analysis. London: Taylor and Francis.

Schaufeli, W.B., and Bakker, A.B. (2004). Job demands, job resources, and their relationship with burnout and engagement: A multi-sample study. Journal of Organizational Behavior, 25, pp. 293-315.

Schilpzand, P., De Pater, I. and Erez, A. (2014), "Workplace incivility: A review of the literature and agenda for future research", Journal of Organizational Behavior.

Schneider, B., and Bowen, D. E. (1993). The service organization: Human resources management is crucial Organizational Dynamics, 21, pp. 39-52.

Scott, K. L., Restubog, S. L., and Zagenczyk, T. J. (2013), "A social exchange-based model of the antecedents of workplace exclusion", Journal of Applied Psychology, Vol. 98, pp. 37–48.

Settoon, R. P., Bennett, N., and Liden, R. C. (1996). Social exchange in organizations: Perceived organizational support, leader–member exchange, and employee reciprocity. Journal of Applied Psychology, 81, pp. 219–227.

Shaffer, M.A., Harrison, D.A., Gilley, K.M. and Luk, D.M. (2001), "Struggling for balance amid turbulence on international assignments: work-family conflict, support and commitment". Journal of Management, Vol. 27 No. 1, pp. 99-121.

Shaw, J. D., Duffy, M. K., Johnson, J. L., and Lockhart, D. E. (2005). Turnover, social capital losses, and performance. Academy of Management Journal, 48, pp. 594– 606.

Shewchuk, R. M,, Elliott, T. R,, MacNair-Semands, R. R., and Harkins, S. (1999). Trait influences on stress appraisal and coping: An evaluation of alternative frameworks. Journal of Applied Social Psychology, 29, pp. 685-704.

Shore, L.M., Shore, T.H., (1995). Perceived organizational support and organizationaljustice. In: Cropanzano, R., Kacmar, K.M. (Eds.), Organizational Politics, Justice and Support: Managing Social Climate at Work. Quorum Press, Westport, CT, pp. 149–164.

Singh, J., Goolsby, J. R. and Rhoads, G. K. (1994). Behavioral and psychological consequences of boundary spanning burnout of customer service representatives. Journal of Marketing Research, 31, pp. 558–569.

Singh, P. and Loncar, N. (2010). Pay satisfaction, job satisfaction and turnover intent. Industrial Relations, 65(3), pp. 470-490.

Skarlicki, D. P., and Folger, R. (1997). Retaliation in the workplace: The roles of distributive, procedural, and interactional justice. Journal of Applied Psychology, 82, pp. 434-443.

Skarlicki, D. P., Folger, R., and Tesluk, P. (1999). Personality as a moderator in the relationship between fairness and retaliation. Academy of Management Journal, 42, pp. 100-108.

Skarlicki, D. P., van Jaarsveld, D. D., and Walker, D. D. (2008). Getting even for customer mistreatment: The role of moral identity in the relationship between customer interpersonal injustice and employee sabotage. Journal of Applied Psychology, 93, pp. 1335-1347.

Skarlicki, van Jaarsveld, and Walker (2013). Exploring the Effects of Individual Customer Incivility Encounters on Employee Incivility: The Moderating Roles of Entity (In)civility and Negative Affectivity.

Skinner, E.A., Edge, K., Altman, J. and Sherwood, H. (2003), "Searching for the structure of coping: a review and critique of category systems for classifying ways of coping", Psychological Bulletin, Vol. 129 No. 2, pp. 216-269.

Sliter, M. T., Pui, S. Y., Sliter, K. A., and Jex, S. M. (2011). The differential effects of interpersonal conflict from customers and coworkers: Trait anger as a moderator. Journal of Occupational Health Psychology, 16, 424440.

Sliter, M. T., Sliter, K., and Jex, S. (2012). The employee as a punching bag: The effect of multiple sources of incivility on employee withdrawal behavior and sales performance. Journal of Organizational Behavior, 33, pp. 121–139.

Sliter, M., Jex, S., Wolford, K., and McInnerney, J. (2010). How rude! Emotional labor as a mediator between customer incivility and employee outcomes. Journal of Occupational Health Psychology, 15, pp. 468-481.

Smith, T. W., and Williams, P. G. (1992). Personality and health: Advantages and limitations of the five-factor model. Journal of Personality, 60, pp. 395–423.

Spence Laschinger, H. K., Leiter, M., Day, A., and Gilin, D. (2009). Workplace empowerment, incivility, and burnout: Impact on staff nurse recruitment and retention outcomes. Journal of Nursing Management, 17(3), pp. 302–311.

Staines, G.L., Fudge, D.A., Pottick, K.J., 1986. Wives" Employment and Husbands" Attitudes Toward Work and Life. Journal of Applied Psychology, 71, pp. 1118– 1128.

Storm, K., and Rothmann, S. (2003). The relationship between burnout, personality traits and coping strategies in a corporate pharmaceutical group. South African Journal of Industrial Psychology, 29, pp. 35-42.

Su Jin Han, Mark A. Bonn, Meehee Cho (2016). The relationship between customer incivility, restaurant frontline service employee burnout and turnover intention. International Journal of Hospitality Management.

Sweeney, J. T. And Summers, S. L. (2002). The Effect of the Busy Season Workload On Public Accountants Job Burnout. Behavioral Research in Accounting, 14, pp. 223-245.

Tabacchi, M., Krone, C., and Farber, B. (1990). Workplace and social support in ameliorating managerial burnout in the food and beverage industry. Hospitality Education and Research Journal, 14 (2), pp. 553–560.

Tarraf, R.C. (2012). Taking a closer look at workplace incivility: Dimensionality and source effects. The University of Western Ontario.

Taylor, S.E. (1991), "Asymmetrical effects of positive and negative events: the mobilization-minimization hypothesis", Psychological Bulletin, Vol. 110 No. 1, pp. 67-85.

Tepper, B.J. (2000), "Consequences of abusive supervision", Academy of Management Journal, Vol. 43, pp. 178-190.

Tett, R. P., and Guterman, H. A. (2000). Situation trait relevance, trait expression, and cross- situational consistency: Testing a principle of trait activation. Journal of Research in Personality, 34, pp. 397–423.

Tews, M.J., Michel, J.W., Stafford, K., 2013. Does fun pay? The impact of workplace fun on employee turnover and performance. Cornell Hosp. Q. 54 (4), pp. 370–382.

Tian, Q., Zhang, L., Zou, W., 2014. Job insecurity and counterproductive behavior of casino dealers – the mediating role of affective commitment and moderating role of supervisor support. IJHM 40, pp. 29–36.

Tokar, D.M., Fischer, A.R., Subich, L.M., 1998. Personality and vocational behavior: a selective review of the literature, 1993–1997. Journal of Vocational Behavior 53, pp. 115–153.

Torres, E. N., van Niekerk, M., and Orlowski, M. (2017). Customer and employee incivility and its causal effects in the hospitality industry. Journal of Hospitality Marketing and Management, 26, pp. 48–66.

Trudel, J., and Reio, T. G. (2011). Managing workplace incivility: The role of conflict management styles—Antecedent or antidote? Human Resource Development Quarterly, 22(4), pp. 395–423.

Vallen, G.K. (1993). Organizational climate and burnout. The Cornell Hotel and Administration Quarterly, 34(1), pp. 54–59.

Van Heck, G. L. (1997). Personality and physical health: Toward an ecological approach to health-related personality research. European Journal of Personality Research, 11, pp. 415–443.

Van Jaarsveld, D. D., Walker, D. D., and Skarlicki, D. P. (2010). The role of job demands and emotional exhaustion in the relationship between customer and employee incivility. Journal of Management, 36, pp. 1486–1504.

Vickers, R. R., Jr., Kolar, D. W., and Hervig, L. K. (1989). Personality correlates of coping with military basic training (Rep. No. 89-3). San Diego, CA: Naval Health Research Center.

Vollrath, M., Torgersen, S., 2000. Personality types and coping. Personality and Individual Differences 29, pp. 367–378.

Walker, D. D., van Jaarsveld, D. D., and Skarlicki, D. P. (2014). Exploring the effects of individual customer incivility encounters on employee incivility: The moderating roles of entity (in)civility and negative affectivity. Journal of Applied Psychology, 99(1), pp. 151-161.

Wang, M., Liao, H., Zhan, Y., and Shi, J. (2011). Daily customer mistreatment and employee sabotage against customers: Examining emotion and resource perspectives. Academy of Management Journal, 54, pp. 312-334.

Wang, Y., Yang, C. and Wang, K. (2012). Comparing public and private employees job satisfaction and turnover. Public Personnel Management 41 (3), pp. 557-573.

Watson, D., and Clark, L. A. (1992). On traits and temperament: General and specific factors of emotional experience and their relation to the five-factor model. Journal of Personality and Social Psychology, 60, pp. 441–476.

Watson, D., and Hubbard, B. (1996). Adaptational style and dispositional structure: Coping in the context of the five-factor model. Journal of Personality, 64, pp. 737–774.

Welbourne, J. L., Gangadharan, A., and Sariol, A. M. (2015). Ethnicity and cultural values as predictors of the occurrence and impact of experienced workplace incivility Journal of Occupational Health Psychology, 20, pp. 205–217.

Wen Y. (2018). Investigating the Effect of Customer Incivility on Employee Incivility via Employee Burnout in the Hospitality Industry.

Wilson, N. L., and Holmvall, C. M. (2013). The development and validation of the Incivility from Customers Scale. Journal of Occupational Health Psychology, 18, pp. 310–326.

Wright, T., and Cropanzano, R. (1998). Emotional exhaustion as a predictor of job performance and voluntary turnover. Journal of Applied Psychology, 83(3), pp. 485–493.

Wu, L., Zhang, H., Chiu, R. K., and He, X. (2013), "Hostile attribution bias and negative reciprocity beliefs exacerbate incivility's effects on interpersonal deviance", Journal of Business Ethics, Vol. 120, pp. 1–14.

Yagil, D. (2008), "When the customer is wrong: a review of research on aggression and sexual harassment in service encounters", Aggression and Violent Behavior, Vol. 13 No. 2, pp. 141-152.

Yeung, A. and Griffin, B. (2008), "Workplace incivility: does it matter in Asia?", People and Strategy, Vol. 31 No. 3, pp. 14-19.

Zauderer, D. (2002). Workplace incivility and the management of human capital. The Public Manager, 31(1), pp. 36-39.

Zellars, K. L., Perrewe, P. L., and Hochwarter, W. A. (2000). Burnout in health care: The role of the five factors of personality. Journal of Applied Social Psychology, 30(8), pp. 1570–1598.

Eser Z, Mutlu S. and Cakar M. (2007). Changing Environment and Consumer in Turkey. Journal of Euromarketing, 16:3, pp. 67-79.

APPENDICES

A. 5 FAKTÖR ENVANTERI

Aşağıda size kısmen tanımlayan (ya da pek tanımlamayan) bir takım özellikler sunulmaktadır. Lütfen aşağıda sunulan bu özelliklerin size ne oranda yansıttığını ya da yansıtmadığını belirtmek için size en iyi tanımlayan rakamı her bir özelliğin soluna yazınız. Anket tamamen anonim olacağından çalışmanın sağlıklı netice vermesi için sizi en doğru yansıtan özelliği içtenlikle belirtmenizi dilerim.

	Konuşkan		Tembel eğilimde olan
	Başkalarında hata arayan		Duygusal olarak dengeli, kolayca keyfi kaçmayan
	İşini tam yapan		Keşfeden, icat eden
	Bunalımlı, melankolik		Atılgan
	Orjinal, yeni görüşler ortaya koyan		Soğuk ve mesafeli olabilen
	Ketum/vakur		Görevi tamamlayıncaya kadar sebat edebilen
	Yardımsever olan ve çıkarcı olmayan		Dakikası dakikasına uymayan
	Biraz umursamaz		Sanata ve estetik değerlere önem veren
	Rahat, stresle kolay baş eden		Bazen utangeç/çekingen olan
	Çok değişik konuları merak eden		Hemen hemen herkese saygılı ve nazik davranan
	Enerji dolu		İşleri verimli yapan
	Başkaları ile sürekli didişen		Gergin ortamlarda sakin kalabilen
	Güvenilir bir çalışan		Rutin işleri yapmayı tercih eden
	Gergin olabilen		Sosyal girişken
	Maharetli, derin düşünen		Bazen başkalarına kaba davranabilen
	Heyecan yaratabilen		Planlar yapan ve bunları takip eden
	Affedici bir yapıya sahip olan		Kolayca sinirlenen
	Dağınık olma eğiliminde olan		Düşünmeyi seven, fikirler geliştirebilen
	Çok endişelenen		Sanata ilgilisi çok az olan
	Hayal gücü yüksek olan		Başkalarıyla iş birliği yapmayı seven
	Sessiz bir yapıda olan		Kolaylıkla dikkati dağılan
	Genellikle başkalarına güvenen		Sanat müzik ve edebiyatta çok bilgili olan

B. ALGILANAN ÖRGÜTSEL DESTEK ÖLÇEĞİ

Bu bölümde kişilerin çalıştıkları kurumdan kendilerine sağlanan desteğe ilişkin düşünceleri ortaya konmaya çalışılmaktadır. Aşağıda sunulan ifadelere ne derece katıldığınızı her ifadenin yanında verilen ölçek üzerinde uygun rakamı daire içine alarak belirtiniz. Anket tamamen anonim olacağından çalışmanın sağlıklı netice vermesi için sizi en doğru yansıtan özelliği içtenlikle belirtmenizi dileriz.

1 = Kesinlikle Katılmıyorum
2 = Katılmıyorum
3 = Bir parça katılmıyorum
4 = Tarafsızım
5 = Bir parça katılıyorum
6 = Katılıyorum
7 = Kesinlikle Katılıyorum

Kurumum iyiliğine olan katkılarıma değer verir.						
Bu Kurum benden gelen herhangi bir ilave çabayı takdir etmez.						
Bu Kurum bazı şikayetlerime aldırış etmeyebilir.						
Bu Kurum kişisel refahıma gerçekten özen gösterir.						
Yapabileceğimin en iyisini yapsam dahi kurum bunu fark etmeyebilir.						
Bu Kurum işteki genel tatminimi umursar.						
Bu Kurum beni çok az önemser.						
İşte gösterdiğim başarılardan dolayı Kurum benimle gurur duyuyor.						

C. İŞTEN AYRILMA NİYETİ ÖLÇEĞİ

İşinizle ilgili aşağıdaki ifadelerden size en uygun olanını yanıt aralığına bir (X) koyarak işaretleyiniz. Anket tamamen anonim olacaktır ve kurum içi hiç kimseye bilgi verilmeyecektir. Çalışmanın sağlıklı yürütülebilmesini teminen sizi en doğru yansıtan cevapları vermenizi rica ederiz.

	Hiç Katılmıyorum	Katılmıyorum	Kararsızım	Katılıyorum	Tamamen Katılıyorum
Sıklıkla işimi bırakmayı düşünüyorum.					
Önümüzdeki yıl aktif olarak yeni bir iş arama ihtimalim çok yüksek.					
Önümüzdeki yıl içerisinde işimden ayrılacağım.					

D. MASLACH TÜKENMİŞLİK ENVANTERİ

İşinizle ilgili aşağıda belirtilen duygu ve durumları yaşayıp yaşamadığınızı düşünerek size en uygun olan sıklık sayısını (X) koyarak işaretleyiniz. Anket tamamen anonim olacaktır ve kurum içi hiç kimseye bilgi verilmeyecektir. Çalışmanın sağlıklı yürütülebilmesini teminen size en doğru yansıtan cevapları vermenizi rica ederiz.

	Hiçbir Zaman	Çok Nadir	Bazen	Çoğu Zaman	Her Zaman
İşimden soğuduğumu hissediyorum.					
İş dönüşü kendimi ruhen tükenmiş hissediyorum.					
Sabah kalkıp bir gün daha işe gideceğimle yüzleştiğimde kendimi yorgun hissediyorum.					
Bütün gün insanlarla uğraşmak benim için gerçekten çok yıpratıcı					
Yaptığım işten tükendiğimi hissediyorum.					
İşimin beni hüsrana uğrattığını hissediyorum					
Doğrudan doğruya insanlarla çalışmak bende çok fazla stress yapıyor.					
Yolun sonuna geldiğimi hissediyorum.					

E. MÜŞTERİ NEZAKETSİZLİĞİ ÖLÇEĞİ

İşletmenize gelen müşterileri düşünün ve aşağıdaki ifadelerden size en uygun olanını seçiniz. Anket tamamen anonim olacağından çalışmanın sağlıklı netice vermesi için sizi en doğru yansıtan özelliği içtenlikle belirtmenizi dilerim.

	Asla	Nadiren	Ara sıra	Genellikle	Çok sık
Müşteriler çalışanalara aptal ve değersizmiş gibi davranır.					
Müşteriler sabırsız ve asabidir.					
Müşteriler benim verdiğim bilgilere güvenmez, üst düzey (Şef / Müdür) biriyle konuşmak ister.					
Müşteriler çalışanların yeterliliklerini sorgulayıcı şekilde yorum yapar.					
Müşteriler bana karşı sözlü saldırıda (hakaret) bulunur.					
Müşteriler anlamsız isteklerde bulunur.					
Müşteriler iş performansım hakkında yorum yapar.					

F. ETİK ONAYI

Sayı: 28620816 / 296

12 Haziran 2019

Konu: Değerlendirme Sonucu

Gönderen: ODTÜ İnsan Araştırmaları Etik Kurulu (İAEK)

İlgi: İnsan Araştırmaları Etik Kurulu Başvurusu

Sayın Feride Pınar ACAR

Danışmanlığını yaptığınız **Burcu Başer HÜNER'**in "**Müşteri Nezaketsizliğinin Banka Çalışanlarının İşten Ayrılma Eğilimleri Üzerine Etkisi**" başlıklı araştırması İnsan Araştırmaları Etik Kurulu tarafından uygun görülmüş ve **277-ODTÜ-2019** protokol numarası ile onaylanmıştır.

Saygılarımızla bilgilerinize sunarız.

Prof. Dr. Tülin GENÇÖZ

Başkan

Prof. Dr. Tolga CAN
Üye

Doç.Dr. Pınar KAYGAN
Üye

Dr. Öğr. Üyesi Ali Emre TURGUT
Üye

Dr. Öğr. Üyesi Şerife SEVİNÇ
Üye

Dr. Öğr. Üyesi Müge GÜNDÜZ
Üye

Dr. Öğr. Üyesi Süreyya Özcan KABASAKAL
Üye

G. TURKISH SUMMARY / TÜRKÇE ÖZET

Günümüzde müşteriler, kar merkezi ve bir şirketin var olmasının ardındaki esas neden olarak görülmektedir (Schneider ve Bowen, 1993). Teknolojinin gelişmesi ve küreselleşme ile birlikte artan rekabet ortamı da bu olguya katkıda bulunmakta ve işletmelerin müşterilerine daha fazla değer atfetmesini sağlamaktadır. İşverenler özellikle müşteri ile doğrudan ilişkide bulunan servis çalışanlarını "müşteri her zaman haklıdır", "müşteriye her zaman güler yüz gösterilmelidir" gibi felsefeler ile yönetmektedir. Bu felsefe, çalışanları müşteriyle kıyaslandığında eşit olmayan bir duruma sokmaktadır (Han, 2016). Hatta yapılan bazı çalışmalar, müşterilerin bu öncelikli pozisyonlarını suistimal ettiklerini ve servis çalışanlarına karşı uygun olmayan davranışlar sergildiklerini göstermektedir (Hur vd., 2015). Bu çalışma iklimi, servis personellerinin iş yerinde hissettikleri baskıyı arttırmaktadır. Sıklıkla maruz kalınan bu durum ise nihayetinde çalışanların stres seviyelerinin artmasına, iş performanslarının ve iş memnuniyetlerinin azalmasına, duygusal tükenmişliğe ve işten uzaklaşmaya sebebiyet vermektedir (Kern ve Grandey, 2009; Lim vd, 2008; Penney ve Spector, 2005; Porath ve Pearson, 2010; Schilpzand vd, 2016; Sakurai vd., 2011; Walker vd., 2010; Wilson ve Holmvall, 2013). Bu yıkıcı etkilere bakarak araştırmacıların özellikle son 10 yıldır müşteri davranışlarının çalışanlar üzerindeki etkilerini araştırmaya daha fazla eğildiği gözlemlenmiştir. Her ne kadar mevcut yazında farklı kavramlar ile müşterilerin olumsuz davranışları incelenmiş olsa da "müşteri nezaketsizliği" kavramı ilk olarak 2009 yılında Kern ve Grandey tarafından ortaya atılmıştır.

Bu tez çalışması ile temel olarak müşteri nezaketsizliğinin banka çalışanlarının işten ayrılma niyeti üzerindeki etkisi ve duygusal tükenmişliğin bu ilişki üzerinde aracı rolü oynayıp oynamadığı gözlemlenecektir. Ayrıca, algılanan örgütsel destek ile 5 büyük karakter özelliğinin müşteri nezaketsizliği ve duygusal tükenmişlik ilişkisi üzerindeki moderatör rolü de incelenecektir.

Kısaca, bu çalışmada aşağıdaki araştırma sorularına ilişkin cevaplar aranmaktadır:

1. Müşteri nezaketsiliğinin banka çalışanlarının duygusal tükenmişlik düzeyi üzerindeki etkisi nedir?

2. Müşteri nezaketsizliğinin banka çalışanlarının işten ayrılma niyeti üzerine etkisi var mıdır?

3. Duygusal tükenmişliğin, müşteri nezaketsizliği ve işten ayrılma niyeti arasında aracı etkisi var mıdır?

4. Algılanan örgütsel destek, müşteri nezaketsizliği ile duygusal tükenmişlik arasında aracı rol oynamakta mıdır?

5. Beş büyük karakter özelliği müşteri nezaketsizliği ile duygusal tükenmişlik arasında aracı rol oynamakta mıdır?

Çalışmanın Önemi

Her ne kadar son zamanlarda işyeri nezeketsizliği konusu araştırmacılar tarafından ilgili görüyor olsa da müşteri nezaketsizliği özelinde yapılan çalışmaların oldukça kısıtlı olduğu görülmüştür. Ayrıca, bu konuda yapılan çalışmaların genel olarak Amerika Birleşik Devletleri, Birleşik Krallık ve Kanada (Schilpzand ve diğerleri, 2014), Kore (Kim ve Shapiro, 2008), Avustralya (Kirk ve diğerleri, 2011) ve Yeni Zelanda gibi ülkelerde ve çağrı merkezleri, oteller ve fast food şirketleri gibi nispeten standartlaşmış hizmetler veren sektörler için yapılmış olduğu görülmüştür. Bu çalışma Türk bankacılık sektörünü incelediğinden müşteri nezaketsizliği araştırmalarının globalleşmesine yardımcı olacaktır. Ayrıca, yukarıda bahsedilen standart hizmetlerin sunulduğu sektörlerden farklı olan bankacılığın incelenmesi de sonuçların servis sektörü olarak genellenebilmesine yardımcı olacaktır. İlaveten, literatürdeki benzer diğer çalışmalardan farklı olarak, bu tez çalışmasında beş büyük karakter özelliğinin müşteri nezaketsizliği ve çalışanların duygusal tükenmişlik düzeyi üzerine etkisi de ölçülmektedir. Bu parametrenin etkisinin ölçüldüğü başka bir çalışmanın bulunmadığı değerlendirilmektedir.

İşyeri Nezaketsizliği ve Müşteri Nezaketsizliği

Zauderer'e (2002) göre nezaketsizlik "kaba davranış veya kötü davranış" olarak tanımlanmaktadır. Son zamanlarda, araştırmacılar özellikle işyeri nezaketsizliği kavramı üzerinde yoğunlaşmış durumdadır. İş yeri nezaketsizliği

kavramının en çok kullanılan tanımı Anderson ve Pearson (1999) tarafından yapılmıştır. Bu tanıma göre iş yeri nezaketsizliği hedef alınan kişiye zarar vermeyi amaçlayan veya amaçlamayan, işyeri kurallarını ve karşılıklı saygıyı bozan, düşük yoğunluklu bir anormal (normal kurallardan sapmış) davranış biçimidir.

Literatürde, "işyeri nezaketsizliği" kavramı çeşitli ifadelerle ilişkili olarak ele alınmıştır. Bunlardan bazıları; zorbalık (bullying) (Estes ve Wang, 2008), organizasyonel sapma (workplace deviance) (Skarlicki ve Folger, 1997), duygusal suistimal (emotional abuse) (Keashly, 1998), üretkenlik düşürücü davranışlar (counterproductive workplace behavior) (Fox ve Spector, 1999) olarak sıralanmaktadır. Her ne kadar bahse konu tüm kavramlar işyeri nezaketsizliği ile örtüşüyor gibi görünse de, işyeri nezaketsizliği kavramını diğerlerinden ayıran 3 temel faktör bulunmaktadır (Estes ve Wang, 2008). Birincisi, nezaketsiz davranışlar organizasyonlardan ziyade bireyleri hedeflemektedir. İkincisi, her ne kadar işyeri nezaketsizliği organizasyonların standartlarına zarar veriyor olsa da ihlal nispi olarak daha az etkilidir. Son olarak, işyeri nezaketsizliği davranışı açıkça sergilenmemektedir. Burada davranışı sergileyenin açıkça bir kötü niyeti olduğu anlaşılmamaktadır. Yani davranışın altındaki niyet belirsizdir. (Pearson ve Porath, 2004). Bununla birlikte, her ne kadar amaç doğrudan zarar vermek olmasa da bu zarar oluşmadığı anlamına gelmemektedir. Yapılan çalışmalar incelendiğinde işyeri nezaketsizliğinin organizasyonel bağlılığı azalttığı (Pearson vd., 2000), çalışanların stres (Cortina vd., 2001; Lim vd., 2008) ve duygusal tükenmişlik düzeyini arttırdığı (Rahim ve Cosby, 2016), çalışanların yaratıcılığını (Porath ve Enez, 2009) ve üretkenliğini azalttığı (Pearson vd., 2000; Porath ve Pearson, 2013), iş tatminini düşürdüğü (Lim vd., 2008; Penney ve Spector, 2005; Welbourne vd., 2015) ve işten ayrılma eğilimlerini arttırdığı (Cortina, vd., 2002; Pearson vd., 2000; Rahim ve Cosby, 2016) görülmüştür. Bütün bu olumsuz sonuçların yanı sıra, müşteri nezaketsizliği organizasyonlar için de ciddi finansal zararlar doğurmaktadır. Örneğin nezaketsiz tavırlara maruz kalan bir çalışanın işten ayrılması bir kuruma; ayrılan personel yerine yenisini işe alma, yeni personelin eğitimi, mevcut personelin moralini ve performansını yükseltmek için yapılan çalışmaların maliyeti gibi pek çok ekstra finansal kayıp yaratmaktadır. Bütün bu olumsuz sonuçlarına rağmen müşteri

nezaketsizliğinin dünya genelinde sağlık (Leiter vd., 2011; Laschinger vd., 2009; Trudel ve Reio, 2011), üretim (Wu vd., 2013), eğitim (Cortina ve Magley, 2009; Sakurai ve Jex, 2012), perakendecilik (Kern ve Grandey, 2009), finansal hizmetler (Lim ve Teo, 2009), federal mahkemeler (Miner-Rubino ve Cortina, 2004) gibi pek çok farklı sektörde yaygın olduğu da anlaşılmaktadır.

Müşteri Nezaketsizlği

Kern and Grandey 2009 yılında yaptıkları çalışma ile işyeri nezaketsizliği kaynaklarından biri olarak müşteriyi işlemişler ve daha önceden bu alanda yapılan örgütsel çalışmalara yeni bir bakış açısı kazandırmışlardır. Kern and Grandey (2009) tarafından yapılan bu çalışmadan sonra müşteri nezaketsizlği kavramı da araştırmacılar tarafından ilgi görmeye başlamıştır (Sliter vd., 2012; Sliter vd., 2010; van Jaarsveld vd., 2010; Ben-Zur ve Yagil, 2005; Han vd;2016). Hur'a göre (2015) müşteri nezaketsizliği işyeri nezaketsizliğine benzer şekilde; barındırdığı niyeti açıkça belli olmayan ve kaynağı müşteri olan olumsuz işyeri davranışı şeklinde tanımlanmaktadır. Literatürde müşteri nezaketsizliği kavramı çeşitli ifadelerle ilişkili olarak ele alınmıştır. Bunlardan bazıları; sorunlu müşteri (problem customers) (Bitner vd., 1994), düşüncesiz müşteri (jay customer) (Lovelock, 1994), uygunsuz müşteri davranışı (consumer misbahivor) (Fullerton ve Punj, 1997), kötü/bozuk müşteri davranışı (dysfunctional customer behavior) (Harris ve Reynolds, 2003) şeklindedir.

Konuyla ilgili yapılan araştırmalar sonucunda görülmüştür ki servis sektörü çalışanları yöneticileri ve iş arkadaşlarından ziyade müşterilerin olumsuz/kötü davranışları ile karşı karşıya kalmaktadır (Grandey vd., 2007). Ayrıca, kurumlardaki müşteri her zaman haklıdır anlayışından yola çıkarak çalışanlara uygulanan kurallar ve prosedürler gereği çalışanların müşterilere karşı ne olursa olsun kibar davranmak zorunda olması, öte yandan yine bu anlayış gereği müşterilerin çalışanlara karşı kibar olma zorunluluğu hissetmemesi çalışanlar üzerinde ekstra yük yaratmaktadır (Ben-Zur ve Yagil, 2005; Gutek, 1995). Ayrıca, çalışanlar müşteri nezaketsizliğini günlük stres (daily hassle) (Sliter vd., 2010) olarak algılamaktadır ve günlük stresin etkisinin

tek bir seferde yaşanan yıkıcı bir stresten büyük olduğu söylenebilmektedir (Lazarus ve Folkman, 1984).

Duygusal Tükenmişlik

Tükenmişlik (burnout) kavramı 1970'li yıllarda psikoterapist Herbert Freudenberger tarafından ortaya atılmıştır. Freudenbergere göre tükenmişlik; yorgunluk, aşırı zorlanma, isteksizlik ve bedensel şikayetlerle birlikte görülen bir tükenmişlik hali olarak tanımlanmaktadır. Tükenmişlik sendromu pek çok farklı araştırmacı tafarından tanımlanmış olup en çok kabul göreni ise tükenmişlik ölçeğinin yaratıcısı olan Christina Maslach tarafından yapılmış olanıdır. Maslach'a göre tükenmişlik "işi gereği yoğun duygusal taleplere maruz kalan ve sürekli diğer insanlarla yüz yüze çalışmak durumunda olan kişilerde görülen fiziksel bitkinlik, uzun süreli yorgunluk çaresizlik ve umutsuzluk duygularının, yapılan işe, hayata ve diğer insanlara karşı olumsuz tutumlarla yansıması ile oluşan bir sendrom"dur (Maslach ve Jackson, 1981). Maslach ve Jackson tükenmişliği üç boyutta incelemiştir bunlar sırasıyla; duygusal tükenme, kişisel başarının azalması ve duyarsızlaşmadır (Maslach ve Jackson, 1981). Duygusal tükenme (emotional exhaustion); çalışanları duygusal kaynaklarında azalma veya tükenme sonucunda oluşur. Duygusal tükenme tükenmişlik sendromunun ilk ve en önemli aşamasıdır. Bir çalışan tükendiğini söylerken aslında duygusal olarak tükenmiş olduğundan bahsetmektedir. Bir sonraki aşama olan duyarsızlaşma (depersonalizasyon); çalışanların hizmet verdikleri kişilere karşı duyarsızlaşması, umursamaz alaycı bir tutum sergilemeleri ve uzaklaşmaları olarak tanımlanmaktadır (Yıldırım ve İçerli, 2010). Tükenmişlik sendromunun son aşaması kişisel başarının azalmasıdır (lack of personal accomplishment). Bireyler bu aşamada kendilerini yetersiz, düşük performanslı ve verimsiz olarak tanımlamaktadır. Tükenmişlik sendromu en çok insanlarla ilişki kurmayı gerektiren sektörlerde görülmektedir (Schaufeli, 2003). İnsanlarla iletişimin fazlaca olduğu sektörlerde çalışanlar daha fazla enerjiye ve motivasyona ihtiyaç duymaktadır (Bakker vd., 2002).

5 Büyük Karakter Özelliği (5 Faktör Modeli)

Beş Faktör Modeli her bir kişiliğin beş farklı benzersiz boyuttan oluştuğunu iddia etmektedir. Bunlar dışa dönüklük (sosyal, hırslı, iddialı, konuşkan ve aktif), nevrotiklik (endişeli, depresif, kızgın, utanmış, duygusal, endişeli ve güvensiz), uyumluluk (nazik, esnek, güvenen, iyi huylu, işbirliğine açık, bağışlayıcı, yumuşak yürekli ve hoşgörülü), özdenetim (çalışkan, başarı odaklı, sebat eden, dikkatli ve sorumlu olan) ve deneyime açıklık (yaratıcı, kültürlü, meraklı, özgün, geniş görüşlü ve zeki) olarak sıralanmaktadır (Barrick ve Mount, 1991; Digman, 1990; McCrae ve Costa, 1991; McCrae ve John, 1992).

Algılanan Örgütsel Destek

Algılanan örgütsel destek kavramı ilk olarak Eisenberger (1990) tarafından ortaya atılmıştır. Eisenberger algılanan örgütsel desteği organizasyonların çalışanların refahını ve kuruma olan katkılarını ne derece önemseyip değer verdiklerine yönelik çalışan algısı ve inancı olarak tanımlamıştır. Çalışanların algıladıkları destek hissi, işlerini başarılı bir şekilde yapmasının ve daha fazla çaba göstermesinin karşılığıdır (Rhoades ve Eisenberger, 2002). Johlke ve diğerlerine göre (2002) "POS, örgütsel bağlılığın sosyal değişim yorumuna dayanmakta olup çalışanlar alabilecekleri maddi ve sosyal kazanımlar karşılığında çabalarını ve kuruluşa bağlılıklarını arttırırlar" (sf. 117). Eisenberger ve arkadaşları çalışanların örgütsel destek algılarını pozitif yönde etkileyen 4 unsur olduğunu savunmaktadırlar. Bunlar: (1) adalet, (2) yönetici desteği, (3) ödüller ve (4) iş koşulları. Sonuç olarak, bu unsurların her biri karşılıklılık ilkesi gereğince bir çalışanın işini etkili ve başarılı bir şekilde yerine getirmesi için gerekli olan unsurlar olarak tasvirlenebilir.

Kaynakların Korunması Teorisi (COR Theory)

Kaynakların Korunması Teorisi 1989 yılında Hobfoll tarafından geliştirilen bir teoridir ve araştımacılar tarafından kaynak eksikliğinin iş stresi ve tükenmişliğe nasıl yol açabileceğini anlamak için kullanılmaktadır (Hobfoll ve Freedy, 1993; Hobfoll ve Shirom, 2001). Kaynakların Korunması Teorisi, kısaca bireylerin değer verdiği kaynakları elde etmek, korumak ve artırmak için çabaladıklarını

savunmaktadır. Teoriye göre 4 temel kaynak bulunmaktadır. Bunlar; değerli nesneler (konaklama, giyim ve maddi kazançlar), stres kontrol yöntemleri (iş istikrarı, statü, evlilik, istihdam ve sosyal yardım), stres azaltıcı kişisel özellikler (iyimserlik, özgüven, iş becerileri ve sosyal beceriler) ve kaynak üreten enerji (zaman, maddi refah, öğrenme ve yeterlilik) şeklinde sıralanabilir. Teoriye göre üç durumdan birinin gerçekleşmesi halinde çalışanların stres yaşadıkları savunulmaktadır: (1) Mevcut kaynakların tehdit edilmesi, (2) kaynakların kaybedilmesi (3) yeni kaynakların elde edilememesi.

Hobfoll (2001) tarafından yapılan literatür taramasına göre, kaynakların korunması teorisi işle ilgili tükenmişliğin kökenini anlamak için birincil kaynaktır (Grandey ve Cropanzano, 1999; Janssen, Schaufeli ve Houkes, 1999; Shirom, 1989; Westman ve Eden, 1997; Wright ve Cropanzano, 1998). Hobfoll aynı çalışmasında yukarıda bahsi geçen koşul veya koşulların gerçekleşmesi sonucunda bireylerin tükenmişlik yaşayacağına değinmektedir. Yine bu teoriye göre çalışanların iş ortamlarında stres ile karşılaştıklarında ve stres ile baş edecek yeterli kaynağı (organizasyonel destek gibi) elde edemediklerinde duygusal tükenmişlik oluştuğu söylenmektedir.

Etkileşimsel Stres Modeli

Folkman ve Lazarus'un genel kabul gören etkileşimsel stres modeline göre, bireyin karşılaştığı, zorlayıcı bir durumda bireyin varolan kaynakları ile söz konusu durumun gereklilikleri arasında dengesizlik olduğunda stres ortaya çıkmaktadır (Folkman, 1984; Folkman ve Lazarus, 1985, 1986a ; Lazarus, 1976, 1993). Modele göre stresin varlığı kişilerin olayları değerlendiriş biçimlerine göre değişmektedir. Davranışın tehdit edici olduğu ve eylem için bir başkasının suçlanabileceği duygusu gibi stres değerlendirmeleri, olumsuz duygulara (örn. öfke) ve buna bağlı olarak duygusal ve fizyolojik tükenmişliğe (Lazarus & Folkman, 1984) yol açar.

Müşteri Nezaketsizliği, Duygusal Tükenmişlik ve İşten Ayrılma Niyeti Arasındaki İlişki

Çalışanların işten ayrılması; karlılık (Glebbeek ve Bax, 2004), üretkenlik (Huselid, 1995), müşteri bağlılığı (Koys, 2001), potansiyel gelir kazanımındaki düşüş (Baron vd.,2001) gibi, kurumları olumsuz etkileyecek pek çok olgu ile ilişkilendirilmektedir. Çalışanların işten ayrılması kurumlara ayrılma, ayrılan çalışan yerine yeni çalışanı işe alma ve yeni çalışanların eğitimi gibi maliyetleri bulunmaktadır (Cascio, 2000). Dolayısıyla literatürde işten ayrılma ve sonuçları ile igili pek çok çalışma bulunmaktadır. Bunun la birlikte sorunu kökten çözebilmek için işten ayrılmanın sonuçlarından ziyade nedenlerinin araştırılması gerekmektedir. Bu çalışmada, banka çalışanlarının işten ayrılma niyetleri incelenmektedir. Müşteri nezaketsizliği bu niyetin arkasında yatan bir neden olarak kabul edilmiş olup yapılan çalışmalar ile de bu varsayım desteklenmektedir (Cortina vd., 2008; Chang ve Shim; 2012). Bu doğrultuda, bu tez çalışmasında aşağıdaki hipotez araştırılmaktadır:

H1: Müşteri nezaketsizliği ile çalışanların işten ayrılma niyetleri arasında pozitif bir ilişki vardır.

Tükenmişlik sendromu başlangıçta bireysel deneyimlerin bir sonucu olarak görülse de daha sonra yapılan araştırmalar tükenmişliğin organizasyon kaynaklı veya iş ortamı ile daha fazla ilgili olduğunu göstermiştir (Maslach ve Leiter, 1997). Müşterilerle çalışmanın stresli olduğu da yaygın olarak kabul edilmektedir ve bu nedenle müşteri nezaketsizliğinin sonuçları hem kurumlar hem de araştırmacılar için önem taşır. Her ne kadar özellikle servis çalışanları için müşterilerin kaba davranışları işlerinin bir parçası gibi görünse de yapılan araştırmalar müşteri nezaketsizliği ile servis çalışanlarının tükenmişlik düzeyi arasında pozitif bir ilişki olduğunu göstermektedir (Kern ve Grandey, 2009; Sliter vd., 2010; Adams ve Webster, 2013; Han vd., 2016; Hur vd., 2015). Kaynakların korunması teorisine göre çalışanların karşılaştığı gündelik stres olayları kıymetli kaynaklarının tükenmesine neden olmaktadır. Kaynakları tükenen ve yerine yenisini ekleyemeyen çalışanlarda ise tükenmişlik sendromunun ilk safhası olan duygusal tükenmişlik durumu oluşur. Bu

sebeple, alanda yapılan benzer çalışmalardan yola çıkılarak bu çalışmada aşağıdaki hipotez araştırılmaktadır:

H2: Müşteri nezaketsizliği ile banka çalışanlarının duygusal tükenmişlik düzeyleri arasında poztif bir ilişki vardır.

Müşteri nezaketsizliği, çalışanların duygusal kaynaklarını tüketen bir iş stresi olarak kabul edilmektedir. Alanda yapılan çalışmalar da müşteri nezaketsizliğinin duygusal tükenmişlik sebeplerinden bir tanesi olduğunu kabul etmektedir (Perry vd., 2010; Dormann ve Zapf, 2004). Yüksek duygusal tükenmişlik seviyesi ise düşük iş tatmini (Prosser vd., 1996), düşük duygusal refah (Ramirez vd., 1995) ve artan işten ayrılma oranı (Deery vd., 2002) gibi faktörlerle ilişkilendirilmektedir. Yakın zamanda araştırmacılar Han (2016) ve Hur vd., (2015) tarafından yapılan çalışmalar duygusal tükenmişliğin, müşteri nezaketsizliği ile çalışanların işten ayrılma niyetleri arasında aracı rol oynadığını göstermektedir. Bu çalışmada da bir stres kaynağı olarak müşteri nezaketsizliğinin duygusal tükenmişliğe nedne olduğu, duygusal tükenmişliğin ise işten ayrılma niyeti ile sonuçlanacağı savunulmaktadır. Bu kapsamda aşağıdaki hipotez önerilmektedir:

H3: Duygusal tükenmişlik, müşteri nezaketsizliği ve işten ayrılma niyeti arasında aracı rol oynamaktadır.

Örgütsel destek, çalışanların tutum ve davranışlarının iyileştirilmesinde önemli bir unsurdur ve birçok araştırmada işlenmiştir (Cohen ve Wills, 1985; Day ve Bedeian, 1991; Salovey vd., 2002; Lindebaum, 2013; Demerouti vd, 2014). Algılanan örgütsel destek, çalışanların işe karşı daha iyi duygular beslemesi, çalışanların işe katılımının artması, devamsızlık oranının azalması, kuruma daha fazla bağlılık sağlanması ve daha düşük işten ayrılma isteği gibi olumlu sonuçlar doğrumaktadır (Eisenberger, vd., 1986). Karşılıklılık ilkesi doğrultusunda çalışanlar için sağlanan bu olumlu sonuçlar benzer şekilde organizasyonlar için de olumlu sonuçlara vesile olmaktadır (Eisenberger, vd., 2001). Örgütsel destek aynı zamanda çalışanların işverenle olan duygusal bağını arttırırken, işyerindeki çok sayıda stres kaynağını da azaltmaktadır (Tian vd., 2014). Kaynakların korunması teorisine göre de organizasyonel destek çalışanların stresle başa çıkmak için kullandıkları kaynakları korumasına ve/veya kaynakları yeniden elde etmesine yardımcı

olmaktadır. Bu minvalde, bu tez çalışmasında algılanan organizasyonel desteğin müşteri nezaketsizliği ile çalışanların duygusal tükenmişlik düzeyi arasında bir moderatör rolü oynayıp oynamadığı incelenmektedir.

H4: Algılanan organizasyonel desteğin daha yüksek olduğu durumda müşteri nezaketsizliği ile duygusal tükenmişilik arasındaki ilişki daha zayıftır.

Etkileşimsel stres modeline (Lazarus ve Folkman, 1984) göre birincil ve ikincil değerlendirme yoluyla, stres etkeni deneyimi kişilik özelliklerinden etkilenebilir. Birincil değerlendirme, bir kişinin bir olayın tehdit edici olup olmadığına dair durum algısını temsil eder. İkincil değerlendirme ise bir kişinin tehdit olarak algılanan durumlarla başa çıkma yolunu temsil eder. Bir durum tehdit olarak görülürse, ikincil değerlendirme bununla nasıl başa çıkacağını belirler. Başa çıkma mekanizması, fazla mesai yapmak, diğer meslektaşlara kızmak veya sadece olayı göz ardı etmek olabilir. Costa ve McCrae (1990), kişiliğin, bir kişinin kullanabileceği başa çıkma stratejilerinin temel belirleyicilerinden biri olduğunu iddia etmektedir. Bu yüzden, daha önce bahsedilen kişilik özellikleri, bir durumu stresli olarak kabul edip etmemeyi ve bununla nasıl başa çıkılacağını belirlemede önemli rol oynamaktadır. Bu doğrultuda, bu tez çalışmasında literatürde kabul görmüş sınıflandırma olan beş büyük karakter özelliğinin ayrı ayrı olarak müşteri nezaketsizliği ile çalışanların duygusal tükenmişlik düzeyi arasında bir moderatör rolü oynayıp oynamadığı incelenmektedir.

Dışa dönüklük, pozitif, heyecanlı, enerjik ve aktif olma eğilimi ile tanımlanır (Barrick ve Mount, 1991). Dışa dönük bireyler genel olarak iyimser olma eğilimindedirler (Costa ve McCrae, 1992) ve sorunların olumlu tarafına bakarlar. İnsanları neşelendiren ruh halleri (Watson ve Clark, 1992), olayların olumlu taraflarına odaklanmalarına yardımcı olur. Ayrıca dışa dönük insanların rasyonel, çözüm odaklı ve sosyal destek arayan bireyler oldukları varsayılmaktadır (Dorn ve Matthews, 1992; Watson ve Hubbard, 1996). İyimser olma eğilimleri nedeniyle dışa dönük bireylerin, daha düşük düzeyde duygusal tükenme yaşamaları beklenmektedir. Eastburg vd., (1994), Francis vd., (2004), Croon, De Vries ve Van Heck (2004) ve Piedmont (1993), dışa dönüklük ile duygusal tükenme arasında negatif ilişki olduğunu bulmuşlardır. Bu nedenle, bu çalışmada aşağıdaki hipotez önerilmektedir:

H5a: Dışa dönüklük karakter özelliğinin daha yüksek olduğu bireylerde müşteri nezaketsizliği ile duygusal tükenmişilik arasındaki ilişki daha zayıftır.

Uyumluluk kibar, yumuşak başlılık, bağışlayıcı ve anlayışlı olma ile ilişkilendirilmektedir (Barrick ve Mount, 1991). Araştırmalar, stres ile uyumluluğun negatif ilişkili olduğunu göstermektedir (Shewchuk ve diğerleri, 1999). Piedmont (1993) tarafından yapılan çalışmalarda uyumluluk özelliği yüksek olan kişilerin duygusal olarak tükenme yaşama ve müşterilere olumsuz davranma ihtimalinin daha düşük olduğu bulunmuştur. Bu nedenle, uyumluluk karakter özelliği daha baskın olan bireylerin belirsiz bir hareketi nezaketsiz veya kaba olarak algılama ihtimalinin daha düşük olacağı tahmin edilmektedir. Dolayısıyla, aşağıdaki hipotez önerilmektedir:

H5b: Uyumluluk karakter özelliğinin daha yüksek olduğu bireylerde müşteri nezaketsizliği ile duygusal tükenmişilik arasındaki ilişki daha zayıftır.

Nevrotiklik olumsuz yaşama ve buna göre davranma eğilimi ile ilişkilidir. Negatif yapıları nedeniyle, nevrotik insanlar diğerlerine göre stresi daha derinden yaşarlar (George, 1992). Bu nedenle, duygusal olarak daha çok yorgun hissetme eğilimindedirler. Bu iddiayı desteklemek için, nevrotiklik ve tükenmişlik arasındaki ilişkiyi gösteren bazı araştırmalar incelenmiştir. Araştırmacılar, duygusal tükenme seviyesinin nevrotiklik açısından yüksek insanlar için daha yüksek olduğunu bulmuşlardır (Buhler ve Land, 2003, Deary vd.,, 1996; LePine vd., 2004; Lingard, 2003; Zellars vd., 2000). Dolayısıyla, aşağıdaki hipotez önerilmektedir:

H5c: Nevrotik karakter özelliğinin daha yüksek olduğu bireylerde müşteri nezaketsizliği ile duygusal tükenmişilik arasındaki ilişki daha zayıftır.

Özdenetim, özen, etkin ve üretken iş, sorumluluk duygusu, detaylara dikkat, titizlik, rutinleri ve bilinen yöntemleri benimsemek, sonuç odaklılık, mümkün olan en iyi iş kalitesi için hassasiyet ve sebatla çalışmak gibi kişilik özelliklerini tanımlayan bir terimdir (Barrick ve Mount, 1991). Özdenetim yönü yüksek insanlar, ayrıntı odaklı doğası nedeniyle, küçük yıkımlardan ve olumsuz davranışlardan etkilenme eğilimindedirler. Gartland, O'Connor ve Lawton (2012) tarafından yapılan araştırma da bu sonucu destekler niteliktedir. Bu nedenle, her ne kadar özdenetim karakter özelliği kapsamında yapılan çok araştırma olmasa da bu çalışmada aşağıdaki hipotez önerilmektedir:

H5d: Özdenetim karakter özelliğinin daha yüksek olduğu bireylerde müşteri nezaketsizliği ile duygusal tükenmişilik arasındaki ilişki daha güçlüdür.

Deneyime açıklık; özgünlük (Barrick ve Mount, 1991), açık fikirlilik (Barrick ve Mount, 1991) ve liberalite ile ilgili kişilik özelliğidir (McCrae, 1996). Sliter'e (2015) göre açık görüşlü insanlar, sorunların iç faktörlerden değil dış faktörlerden kaynaklandığını düşünmektedir. Dolayısıyla, bu insanlar sivil olmayan davranışlarla karşılaştıklarında kaynağı hemen yargılamamaktadır. Ek olarak, doğaları karşılaştıkları sorunlara daha esnek çözümler sunmaya yardımcı olmaktadır (DeLongis ve Holtzman, 2005). Bu nedenle, deneyime açıklığı yüksek olan kişilerin, daha az duygusal olarak tükenmiş hissedecekleri söylenebilir. Bu sebeple çalışmada aşağıdaki hipotez önerilmektedir:

H5d: Deneyime açıklık karakter özelliğinin daha yüksek olduğu bireylerde müşteri nezaketsizliği ile duygusal tükenmişilik arasındaki ilişki daha zayıftır.

Çalışmanın Yöntemi

Bu çalışmada kullanılan veriler Ankara, İstanbul ve Konya'daki yaklaşık 60 banka şubesinden çevrimiçi (online) anket yöntemi ile toplanmıştır. Çalışmanın bütünlüğünü sağlamak için, hem kamu hem de özel banka çalışanlarından araştırmaya katılmaları istenmiştir. Anket linki hem e-posta veya mesaj yolu ile doğrudan şube personeline dağıtılmış hem de bazı şubelerde, şube müdürlerinden çalışanlarına gönderilmesi talep edilmişir Hedef katılımcı belirlenirken çalışanların doğrudan bir müşteri ilişkisine sahip olup olmadığına dikkat edilmiştir. Bu nedenle, sadece bankalardaki müşterilerle doğrudan temasta bulunan şube çalışanları hedef gruplar olarak alınmıştır. Anket, şube çalışanları arasında yaş ve pozisyon ayrımı yapılmaksızın dağıtılmış ve 2 haftalık süre içinde toplam 300 kişi ankete katılım sağlamıştır. Anketin ilk sayfasında verilen cevapların tamamen gizli olacağı ve çalışanların demografik bilgilerinin anonim olarak işleneceği hakkında ön bilgi verilmiştir. Anket içeriğinde aşağıda detaylarına yer verilen 5 farklı ölçek kullanılmıştır.

Kişilik özellklerini ölçmek için 5 Faktör Envanteri (John ve Srivastava, 1999b) kullanılmıştır. Anket 44 sorudan oluşmaktadır ve 2002 yılında Sümer ve Sümer tarafından Türkçe'ye adapte edilmiştir.

Algılanan örgütsel destek ölçeği 1984 yılında Eisenberger tarafından geliştirilmiştir. Türkçe versiyonu Duman'dan (2010) alınmıştır. Ölçek, çalışanın kuruluşta algılanan desteğiyle ilgili 8 maddeyi içeren 7 aralıklı Likert tipi bir skaladır (1: Kesinlikle katılmıyorum, 7: Kesinlikle katılıyorum). Orijinal ölçek 36 maddeden oluşmakla birlikte bu çalışmada 8 maddeden oluşan "kısaltılmış versiyon" kullanılmıştır (Eisenberger, R., Huntington, R., Hutchison, S. ve Sowa, D., 1986).

İşten ayrılma niyeti ölçeği 1979 yılında Cammann ve arkadaşları tarafından uygulanmıştır ve 3 sorundan oluşan 5 aralıklı Likert tipi bir skaladır (1: Kesinlikle katılmıyorum, 5: Kesinlikle katılıyorum). Ölçeğin Türkçe versiyonu Örücü ve Özafşaroğlu'ndan (2013) alınmıştır.

Duygusal tükenmişlik düzeyinin ölçülmesi için Maslach'ın Tükenmişlik Envanteri (1981) kullanılmıştır. Ölçek 8 sorudan oluşan ve 5 aralıklı Likert tipi bir skaladır (1: Hiçbir zaman, 5: Her zaman). Ölçeğin Türkçe versiyonu Ergin'den (1992) alınmıştır.

Müşteri nezaketsizliği ölçeği 2011 yılında Sliter tarafından kullanılmıştır. ve ölçeğin Türkçe versiyonu Arıcı'dan (2016) alınmıştır. Ölçek 7 sorudan oluşmaktadır ve 5 aralıklı Likert tipi bir skaladır (1: Asla, 5: Çok sık).

Anket sonucunda elde edilen bilgilere göre katılımcıların, %55'i kadın, %45'i erkektir. Yaş aralığı 24 ile 62 arasında, iş tecrübeleri ise 1 yıl ile 15 yıl arasında değişmektedir. Bu sonuç, anketin farklı grupları kapsadığını göstermektedir. Anketin hem kamu hem de özel bankalara gönderilmesine rağmen, kamu bankası çalışanlarının yanıt verme oranları oldukça düşük kalmıştır (%8,7).

Çalışma Bulguları ve Tartışma

300 katılımcı ile yapılan araştırma sonucunda toplanan veriler hiyerarşik lineer modelleme yöntemi kullanılarak analiz edilmiştir. Analizler sonucunda elde edilen özet sonuçlara aşağıdaki tabloda yer verilmektedir:

Hipotez	Açıklama	Sonuç
1	Müşteri nezaketsizliği ile çalışanların işten ayrılma niyetleri arasında pozitif bir ilişki vardır.	Desteklenmiştir
2	Müşteri nezaketsizliği ile banka çalışanlarının duygusal tükenmişlik düzeyleri arasında poztif bir ilişki vardır.	Desteklenmiştir
3	Duygusal tükenmişlik, müşteri nezaketsizliği ve işten ayrılma niyeti arasında aracı rol oynamaktadır.	Desteklenmiştir
4	Algılanan organizasyonel desteğin daha yüksek olduğu durumda müşteri nezaketsizliği ile duygusal tükenmişilik arasındaki ilişki daha zayıftır.	Desteklenmemiştir
5.a	Dışa dönüklük karakter özelliğinin daha yüksek olduğu bireylerde müşteri nezaketsizliği ile duygusal tükenmişilik arasındaki ilişki daha zayıftır	Desteklenmemiştir
5.b	Uyumluluk karakter özelliğinin daha yüksek olduğu bireylerde müşteri nezaketsizliği ile duygusal tükenmişilik arasındaki ilişki daha zayıftır.	Desteklenmemiştir
5.c	Nevrotik karakter özelliğinin daha yüksek olduğu bireylerde müşteri nezaketsizliği ile duygusal tükenmişlik arasındaki ilişki daha zayıftır.	Desteklenmemiştir
5.d	Özdenetim karakter özelliğinin daha yüksek olduğu bireylerde müşteri nezaketsizliği ile duygusal tükenmişilik arasındaki ilişki daha güçlüdür.	Desteklenmemiştir
5.e	Deneyime açıklık karakter özelliğinin daha yüksek olduğu bireylerde müşteri nezaketsizliği ile duygusal tükenmişilik arasındaki ilişki daha zayıftır.	Desteklenmemiştir

Alanda yapılan diğer çalışma sonuçlarına uygun olarak (Yagil, 2008; Karatepe vd., 2009; Kim vd., 2009), bu tez çalışmasında müşteri nezaketsizliğinin banka çalışanlarının işten ayrılma niyetleri üzerinde doğrudan pozitif etkisi bulunduğu görülmüştür. Bu doğrultuda, araştırmanın ilk hipotezi desteklenmektedir.

Bu çalışma sonucunda Kaynakların Koruması Teorisine ve yapılan benzer diğer çalışmalara (Adams ve Webster, 2013; Sliter vd, 2012) uygun olarak müşteri nezaketsizliğinin banka çalışanlarının duygusal tükenmişlik seviyesini arttırdığı gözlemlenmiştir. Bir başka deyişle, çalışanlar müşterilerin nazik olmayan davranışlarını bir gündelik stres olarak algılamakta ve karşılaşılan bu olaylar çalışanların kaynaklarını tehdit etmekte veya tüketmektedir. Nihayetinde, müşteri nezaketsizliğinden kaynaklanan stres faktörü çalışanın duygusal olarak tükenmiş hissetmesine sebep olmaktadır. Bu doğrultuda, araştırmanın ikinci hipotezi desteklenmektedir.

Benzer şekilde çalışma bulguları duygusal tükenmişliğin müşteri nezaketsizliği ile banka çalışanlarının işten ayrılma niyetleri üzerinde aracı rolü oynadığını savunan üçüncü hipotezi de desteklemektedir. Yine Kaynakların Koruması Teorisi'nden yola çıkarak söylenebilir ki çalışanlar müşteri nezaketsizliği ile karşılaştıklarında kaynakları tükenmektedir. Kaynaklarını korumak isteyen çalışanlar da stres faktörü ile başa çıkmak için çeşitli stratejiler uygulamaktadır. Bu tez ile de desteklendiği üzere başa çıkma stratejilerinden bir tanesi stresli ortamdan uzaklaşmayı planlamak şeklindedir.

Kaynakların Korunması Teorisine göre organizasyonel destek bir çeşit sosyal destek türüdür ve çalışanların kaybettikleri kaynaklarını yerine koymak için önemli bir aracıdır. Bu sebeple literatürdeki bazı stres odaklı çalışmalarda, organizasyonel desteğin yüksek olduğu iş ortamlarında stresin etkisinin büyüklüğünün azaldığı gözlemlenmiştir. Öte yandan, bu tez çalışmasında ilgili yazından farklı olarak organizasyonel desteğin istatistiksel olarak anlamlı bir moderatör rolünün bulunmadığı ortaya çıkarılmıştır. Bu bulgunun bir kaç nedene dayandığı düşünülmektedir. Öncelikle anket her ne kadar hem kamu hem özel bankalara gönderilmiş olsa da formu dolduranların %91,7'si tek bir özel banka çalışanlarından oluşmaktadır. Bu nedenle yalnızca bu banka özelinde örgütsel desteğin anlamlı bir

moderatör etkisi olmadığı söylenebilir. Ayrıca, yukarıda da değinildiği üzere anket müşteriler ile doğrudan ilişkisi bulanan banka çalışanlarına gönderilmiştir. Bu kitle de şube personellerini temsil etmektedir. Şubeler her ne kadar bankaların genel hedeflerine ulaşmaya çalışan birimler olsa da kendi çalışma koşulları, hedefleri ve gündelik rutinleri kendi içlerinde dahi oldukça farklılaşmaktadır. Bu sebeple, Kossek ve arkadaşlarının (2011) da önerdiği gibi şubeler gibi bağımsız ekipler için yönetici desteğinin organzasyonel destekten daha etkili olabileceği değerlendirilmektedir.

Son olarak bu tez çalışmasında beş büyük karakter özelliğinin moderatör rolünün incelendiği tüm sonuçlar değerlendirildiğinde, kişiliğin müşteri nezaketsizliği ile duygusal tükenmişlik arasındaki ilişkinin yönünü veya gücünü değiştirmediği görülmüştür. Öte yandan bu sonuç değerlendirilirken çalışmada verilerin katılmcının kendisi tarafından beyan edilen bir form üzerinden toplandığı göz önünde bulundurulmalıdır. Ayrıca, Periard ve Burns (2014)'e göre karakter özelliklerini ölçen tüm soruların aynı ölçekte kullanılması ölçülen değişkenler arasındaki ilişkiyi zayıflatmaktadır. Bu sebeple karakter özelliklerini bir bütün olarak değerlendirmek yerine her bir özelliğin yalnızca ilgili alt alanlarını barındıran bir ölçek ile inceleme yapmak daha doğru ve kesin sonuçlar verecektir.

H. TEZ İZİN FORMU / THESIS PERMISSION FORM