

The Impact of Customer Incivility on Service Performance in Pakistan's Banking Sector

Farhana Noor, Shazia Nauman, Zain Tahir

Riphah School of Business and Management, Riphah International University, Lahore, Pakistan

ABSTRACT

Purpose: The banking sector in Pakistan, a critical component of the country's economy, faces numerous challenges in maintaining high-quality service performance. Among these challenges, customer incivility – a phenomenon relatively underexplored in Pakistani banking – stands out due to its significant impact on employees and service outcomes. The Conservation of Resources (COR) Theory is employed to examine the influence of customer incivility on Pakistan's banking industry.

Design/Methodology/Approach: The study will be cross-sectional in nature, allowing for the analysis of data at a specific point in time to infer potential relationships and effects. Purposive sampling will be employed to gather data, targeting employees who directly experience customer interactions within the banking sector.

Findings/Results: The study's findings will indicate that fatigue plays a role in connecting customer incivility with their service performance. Additionally, it implies that the ability of staff members to bounce back from challenges can offset the negative impact that fatigue has on the service's performance.

Practical Implications: Managers should educate themselves on the ways in which rude customers impact service delivery in order to better prepare themselves for the potential effects that such acts may have on the health and happiness of their staff members as well as the results associated with their jobs. The evaluation of the moderating influence of employee resilience and the mediating function that fatigue plays in the study will yield recommendations for the creation of intervention strategies and employee support networks that are applicable in real-world settings.

Originality/Value: The study will showcase the impact of incivility and resilience on the dynamics of banking service using COR Theory. Bank managers must skillfully handle both customer incivility and employee resilience in line with the suggested strategy. This paper presents a framework for conducting empirical research to validate and further develop the theoretical model.

Keywords: *Customer incivility, Service Outcomes, Employee Creativity, Conservation of Resources (COR)*