



KADIR HAS UNIVERSITY
SCHOOL OF GRADUATE STUDIES
DEPARTMENT OF ADMINISTRATIVE SCIENCES

**THE IMPACT OF JAY CUSTOMER BEHAVIORS ON
BANK SERVICE PROVIDERS' ORGANIZATIONAL
COMMITMENT: THE MEDIATING ROLE OF JOB
STRESS AND MODERATING EFFECT OF EMOTIONAL
INTELLIGENCE**

SONDUS SALEM

MASTER OF BUSINESS ADMINISTRATION THESIS

ISTANBUL, JUNE, 2022

<p>2022</p> <p>Sondus Salem</p>	<p>Master of Business Administration Thesis</p> <p>2022</p>
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Ph.D. (or M.S. or M.A.) Thesis

Student's Full Name

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SONDUS SALEM

A thesis submitted to
the School of Graduate Studies of Kadir Has University
in partial fulfilment of the requirements for the degree of
Master of Business Administration

ISTANBUL, JUNE, 2022

APPROVAL

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SONDUS SALEM

Date: 21 /6 /2022

To My Dearest Family...

ACKNOWLEDGMENTS

First and foremost, I offer my special warmest thanks to my thesis supervisor Assist. Prof. Dr. Ezgi Merdin Uygur for her patience, enthusiasm, and insightful feedback throughout my research that has brought my work to a higher level. I am also extending my heartfelt appreciation to the rest of my thesis committee for their hard questions, brilliant comments, and insightful suggestions.

To my caring, loving, and supportive parents I am forever indebted for their prayers and sacrifices. I also thank my sister and brothers for their support and for listening to me whenever I needed them. My profound love to my bestie Dalia Jarrar for her constant encouragement, dynamism, and motivation. You are always there for me, showers of thanks to you.

Last but not the least, I give my deepest thanks to my cousins, friends, classmates, and colleagues for their kindness, inspiration, and help when the times got rough. My sincerest gratitude goes to all the people who have backed me up to complete my thesis successfully. Your help is very much appreciated!

Above all, to the greatest Almighty for His showers of blessings in my life and for providing me with the guidance and spiritual help I needed without which this accomplishment would not have been possible, love you.

SONDUS SALEM

THE IMPACT OF JAY CUSTOMER BEHAVIOURS ON BANK SERVICE
PROVIDERS' ORGANIZATIONAL COMMITMENT: THE MEDIATING ROLE OF
JOB STRESS AND MODERATING EFFECT OF EMOTIONAL INTELLIGENCE

ABSTRACT

The purpose of this study is to examine the impact of jay customer behaviors, namely verbal abuse, physical abuse, and sexual harassment, on front-line service employees' organizational commitment and its aspects: affective commitment, continuance commitment, and normative commitment in the era of COVID-19. In addition, this research investigates the mediating role of job stress and examines the moderating effect of emotional intelligence and its four dimensions: Self-emotion appraisal, others' emotion appraisal, use of emotion, and regulation of emotion. The quota sampling technique was used to invite 120 respondents working in Palestinian banks to answer a survey. After removing incomplete questionnaires, 108 responses were retained in the study. Confirmatory factor analysis and structural equation modeling were used to test the proposed research model. The results demonstrated that jay-customer behavior has a significant inverse impact on employees' organizational commitment. The relationship between jay customer behaviors and employees' organizational commitment was partially mediated by job stress. Surprisingly, neither emotional intelligence nor any of its sub-variables moderated the influence. The research with its distinctive model is supposed to enrich the literature with insightful findings derived from the direct and indirect examined hypotheses that have contributed to an enhanced understanding of the relationship between the variables. Managers in the banking industry could use the findings to understand jay-customers further. On the other hand, the results could be used as a guideline to make more efficient improvements to minimize their impact on employees' organizational commitment. Other valuable theoretical and practical implications, limitations, and future research directions are discussed.

Keywords: jay customer behaviors, organizational commitment, job stress, emotional intelligence, and COVID-19.

MÜŞTERİLERİN KÖTÜ DAVRANIŞLARININ BANKA HİZMET
SAĞLAYICILARININ ORGANİZASYON BAĞLILIĞI ÜZERİNDEKİ ETKİSİ: İŞ
STRESİNİN ARABULUCULUK ROLÜ VE DUYGUSAL ZEKANIN
DÜZENLEYİCİ ETKİSİ

ÖZET

Bu çalışmanın amacı, Müşterilerin kötü davranışlarının yani sözel istismarlar, fiziksel taciz ve cinsel tacizin ön saftaki hizmet çalışanlarının örgütsel bağlılığı ve yönleri: Duygusal bağlılık, sürekli bağlılık ve normatif bağlılık gibi etkilerini COVID-19 dönemi incelemektir. Ayrıca, bu araştırma iş stresinin arabuluculuk rolünü araştırır ve duygusal zekanın düzenleyici etkisini ve onun dört boyutunu inceler: Öz duygu değerlendirmesi , başkalarının duygu değerlendirme, duygu kullanımı ve duygunun düzenlenmesi. Kota örnekleme tekniği, Filistin bankalarında çalışan 120 katılımcıyı bir anketi yanıtlamaya davet etmek için kullanıldı. Eksik anketler kaldırıldıktan sonra çalışmada 108 yanıt tutuldu. Önerilen araştırma modelini test etmek için doğrulayıcı faktör analizi ve yapısal denklem modellemesi kullanılmıştır. Sonuçlar, müşterilerin kötü davranışlarının örgütsel bağlılık üzerinde ciddi ters etkiye sahip olduğunu göstermiştir. Müşterilerin kötü davranışları ile örgütsel bağlılık arasındaki ilişkiye iş stresi kısmen arabuluculuk eder. Şaşırtıcı bir şekilde ne duygusal zeka ne de alt değişkenlerinden herhangi biri bağımsız değişkenin bağımlı değişkene olan üzerindeki etkisini yumuşatmadı. Özgün modeli ile yapılan araştırmanın, değişkenler arasındaki ilişkinin daha iyi anlaşılmasına katkıda bulunan doğrudan ve dolaylı olarak incelenen hipotezlerden elde edilen bulgularla literatürü zenginleştirmesi beklenmektedir. Bankacılık sektöründeki yöneticiler, müşterilerin uygun olmayan davranışlarının sonuçlarını daha iyi anlamak için bulguları kullanabilir. Öte yandan , sonuçlar çalışanların örgütsel bağlılığı üzerinde daha etkin gelişmeler yaratmak için bir kılavuz olarak kullanılabilir. Araştırmanın teorik ve pratik etkileri, sınırları ve gelecekteki araştırma konuları da tartışılmaktadır.

Anahtar Sözcükler: müşteri davranışı, örgütsel bağlılık, iş stresi, duygusal zeka, COVID-19.

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LIST OF SYMBOLS

**	Significant Correlation ($P \leq 0.05$).
>	Larger than
<	Smaller than
β	The Standardized Beta

LIST OF ACRONYMS AND ABBREVIATIONS

AC	Affective Commitment
AET	Affective Events Theory
AMOS	Analysis of Moment Structures
AVE	Average Variance Extracted
CC	Continuance Commitment
CFA	Confirmatory Factor Analysis
COVID 19	Coronavirus Disease
CR	Composite Reliability
JCB	Jay Customer Behaviors
JS	Job Stress
NC	Normative Commitment
OC	Organizational Commitment
OEA	Others' Emotional Appraisal
PA	Physical Abuse
PHEIC	Public Health Emergency of International Concern
ROE	Regulation Of Emotion
SA	Sexual Abuse
SARS COV-2	Severe Acute Respiratory Syndrome Coronavirus 2
SEA	Self-Emotional Appraisal
SEM	Structural Equation Modelling
SPSS	Statistical Packages of Social Sciences
TCM	Allen and Meyer's (1990) Three-Component Model
UOE	Use Of Emotion
VA	Verbal Abuse
WHO	World Health Organization
WLEIS	Wong and Law Emotional Intelligence Scale

1. INTRODUCTION

In the service industry, there is frequent and influential interaction between employees and customers (Ahn et al. 2014). Particularly, the employees dealing with the customers on the front lines have to deliver their services with a smile (Hennig-Thurau et al. 2006) and they must satisfy the demands of their customers with the utmost care even when experiencing impolite encounters (Ben-Zur and Yagil 2005) since the customer is always right (Yagil 2008).

Having such a customer-centric mindset in delivering the services has caused employees to experience stressful situations when facing angry customers (Sidle 2004). The prevalent phenomenon has empowered the customers with great sovereignty which qualified them to misbehave and even be violent (Kim et al. 2014). Conversely, workers are supposed to tolerate (Bishop, Korczynski, and Cohen 2005) and delight them; however, this has caused employees stress, burnout, or dissatisfaction (Bi et al. 2021).

In the course of changing norms caused by the COVID 19 pandemic, the novelty of the current study lies in its paid attention to frontline service employees who have suffered from problematic customer behaviors in bank service encounters. Overall, the present investigation studies how frontline customer service employees of banks have got affected by and responded to different deviant customer behaviors specifically, verbal abuse, physical abuse, and sexual harassment in Palestine. This research also documents the mediating impact of job stress and moderating role of employees' emotional intelligence.

The remainder of the thesis is ordered as follows: the second section titled the literature review contextualizes the concepts and the relationships among them and presents the research hypotheses and the proposed model. Next, the author describes the methodology and displays the results. The last section discusses the findings and their theoretical and practical implications, and in the end, the study concludes with limitations and offers recommendations for future research.

2. LITERATURE REVIEW

This section provides an overview of the key concepts and previous research studies that are related to the research topic. The researcher in this section demonstrates these studies in the research area. For clarity purposes, the researcher divided the literature review into subsections according to the topic to offer the reader a comprehensive background of the previous work.

2.1 Jay Customer Behaviors

Research on the negative sides of the workplace has a long tradition. Recognition of the negative impacts of workplace incivility encounters has led to various studies that have empirically investigated these actions and their effects (Ma et al. 2018; Ko, Kim, and Choi 2021; Kanitha and Naik 2021). An early study carried out by Andersson and Pearson (1999) stated that uncivil encounters in the workplace are defined as uncivil actions conducted by some individuals against one person, group, or ethnic party. Such exchange of behaviors could happen between employees and their supervisors, co-workers, as well as customers. Although the term “encounter” necessitates an interaction, the concept is comprehensively characterized by the period of interaction by adding factors such as space and time to the human part (Shostack 1985). Seminal contributions have been made by Lim, Cortina, and Magley (2008). Their study added to the uncivil behaviors, any action that violates the norms of the organization damaging or hurting its well-being like an employee avoiding job responsibilities and the poor infrastructure of an organization that inhibits it from functioning effectively like poor seating area for customers (Danish 2020).

For instance, the following studies (Cortina et al. 2001; Reich and Hershcovis 2015) were conducted in the workplace. The aforementioned studies on incivility have concentrated on the interactions that occur between employees. However, incivility originating from customers toward employees has also been continuously examined because the customer can be an important source of misbehaviors (Sommovigo et al. 2019). This has also been explored in prior studies by Sliter et al. (2010). The incivility of customers is referred to

as an unacceptable behavior that is low-intensity conducted by an individual who is basically a client. The purpose of this behavior is clearly to hurt a worker exclusively. These behaviors go against all norms of mutual respect among people. In service exchanges, such behaviors can break societal behavioral norms and organizations' expectations of respect among themselves (Walker et al. 2014). They have been inspected under a wide variety of names such as deviant customer behaviors (Geurts et al. 1976; Reynolds and Harris 2006) aberrant customer behaviors (Fullerton and Punj 1993), evil customer behaviors (Yang and Lau 2019), customer verbal aggression (Sommovigo 2019), inappropriate behaviors (Strutton et al. 1994), customer misbehaviors (Tsaur, Cheng, and Hong 2019), dysfunctional customer behaviors (Hwang et al. 2021), consumer retaliation (Huefner et al. 2002), and unethical consumer behavior (Agnihotri and Bhattacharya 2019).

Other scholars have also marked out such deviant behaviors of clients that may happen as "jay customer behaviors" (JCB) (Bi et al. 2021). Lovelock (1994) was the first one to propose the term "jay-customer" which refers to the inappropriate and disruptive acts caused intentionally by oral, physical, or sexual abuse (Bi et al. 2021). Besides examining the concept from the perspective of customers, Lovelock (1994) categorized them into many different typologies. These typologies are commonly known as vandals, thieves, belligerents, family feuders, deadbeats, and rule-breakers. Berry and Seiders (2008) as well provided five types of unethical customers which are oral abusers, blamers, rule breakers, opportunists, and returnaholics. On the other hand, other scholars have classified disruptive customer behaviors from the employees' point of view (Harris and Reynolds 2004). They categorized them into eight sets. These sets are compensation letter writers, service workers, unhappy and vindictive customers, and physical, oral, property, and sexual abusers.

2.2 Definition and Main Types of Workplace Violence

According to the findings of Harris and Reynolds' research (2004), the most common type of customer misbehavior against frontline workers was verbal abuse about 92%. Property abuse and physical abuse were reported as 51% and 49 % respectively representing the second and third frequently repeated abusive actions. In another study

conducted by Merkin (2009), sexual harassment was the most common form in the workplace. Consequently, these are the chosen typologies among others. The main types of workplace violence are verbal abuse, physical abuse, and sexual harassment.

2.2.1 Verbal abuse

The researcher brings some information about the background of the problem. Customer verbal aggression refers to the impolite verbal abuse employees are exposed to from customers with the intention to deliberately hurt them for either financial or non-financial gain (Harris and Reynolds 2004). In the light of what has been reported, it is conceivable that verbal abuse may be in the form of any verbal expressions, words, tones, or manners that violate common social norms of mutual respect. They could be seen in the form of offensive yelling, swearing, insulting, shouting, sarcasm, condescending remarks, or threats (Grandey, Dickter, and Sin 2004; Karatepe, Yorganci, and Haktanir 2009). Researchers have found that customers misbehave orally not only because of perceived dissatisfaction but also to enhance perceptions of self-worth (Ligas and Coulter 2001). Harris and Reynolds (2004) referred to such customers who seek attention at the expense of abusing a staff member as ego-hunters. Verbal dysfunctional customer behavior results in JS and emotional fatigue, and it damages the self-esteem of employees as it increases their senses of humiliation and degradation, leading to increased errors, poor morale, lowered job satisfaction, and reduced productivity (Kim et al. 2018; Rowe and Sherlock 2005; Harris and Reynolds 2004).

2.2.2 Physical abuse

There exists a considerable body of literature on physical abuse. Physical abuse simply pertains to customers' violent, physical, ill-treatment that hurts an employee. Other scholars suggested that physical abuse includes any physical destruction of property or equipment (Bi et al. 2021). The literature review also shows that physical mistreatment might be as small as a slight push and could range to all-out attacks and abuses causing injury that affects employees in various degrees (Spector, Yang, and Zhou 2015). Harris and Reynolds (2004) noted that males are the most common performers of physical abuse. In short, the literature pertaining to physical abuse strongly suggests that it happens that

some customers react aggressively and in a physically hostile manner when they are threatened; thus, from the customers' perspectives, some physical assaults are not irrational but rather justified.

2.2.3 Sexual harassment

Over time, extensive literature has developed on sexual harassment. Sexual harassment is characterized by deliberate explicit or implicit behavior or language with sexual overtones such as unwelcome touching, remarks, or comments. This type is unethical, humiliating, and illegal conduct (Merkin 2009; Fitzgerald et al. 1997). Many researchers note that not only women are subject to this form of deviant behavior, but also men may experience such events or be subjected to such kind of harassment (Harris and Reynolds 2004). However, Withiam (1998) revealed that the major perpetrators of such deviant behaviors are males.

Sexual harassment has been discussed by a great number of authors in literature. A stream of literature has grown parallel to this body of thought trying to explore the impacts of such dysfunctional customer behaviors. Weiss and Cropanzano (1996) the founders of Affective Events Theory (AET) stated that organizational psychologists have tried to explain how internally employees could be influenced by external events happening in the workplace and ultimately affect their attitudinal and behavioral responses. With this theory's model as shown in Figure (2.1), both indirect and direct continuous exposure to customer aggression may affect individual well-being such as cognitions, emotions, and mental states included under the rubric of affective reactions. That would in return impact their organizational attachment, job satisfaction and performance and possibly other workers and customers (Lovelock and Wirtz 2007; Fisher 2002).

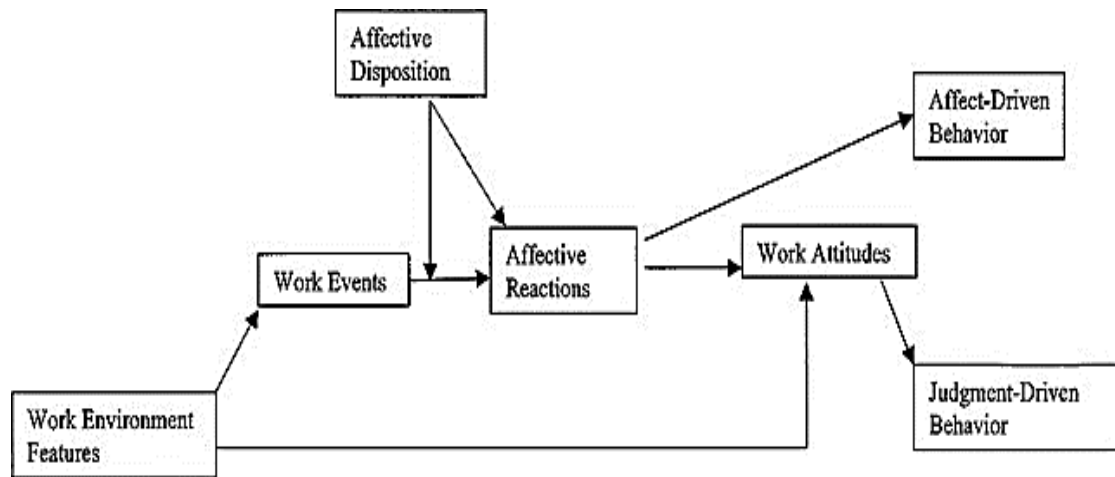


Figure 2.1: Affective Events Theory Model (Source: Weiss and Cropanzano 1996, p.12)

Studies of verbal abuse are well documented; it is also well acknowledged that verbal abuse as a form of workplace violence leaves workers emotionally exhausted leading to a decreased degree in their job satisfaction and may prompt employee turnover (Karatepe and Ehsani 2012; Karatepe 2011; Szczygiel and Mikolajczak 2018). Workers who are mistreated physically may suffer from various degrees of injury, and sexual harassment threatens seriously the job performance of employees as well as their well-being (Harris and Reynolds 2004; Liu, Kwan, and Chiu 2014). Along with the literature that explored the consequences of JCB, results have also been highlighted on its possible effect on the financial statuses of organizations (Krasnovsky and Lane 1998). Indeed, deviant customer behaviors cost organizations multibillion-dollar losses per year worldwide (Loureiro, Haws, and Bearden 2018).

2.3 Organizational Commitment

Some authors have driven the further development of organizational commitment (OC). OC has also become an issue of great importance as it regulates the relationship between the firm and its employees (Meyer and Allen 1991). Alavi et al. (2013) defined OC as the employee's attitudes toward their organizations regardless of whether negative or positive feelings. It refers to the employee's desire to be loyal and remain a member of a foundation. This ongoing willingness motivates workers to be committed to the values

and goals of the firm leading to its success. Therefore, the success of an organization depends on committed employees (Guenzi and Pelloni 2004).

A more comprehensive description can be found in Morrow's work (1993). OC was considered a multidimensional construct. Meyer and Allen (1991) tried to elaborate more on its dimensions; they stated that it consists of three primary components: affective commitment, continuance commitment, and normative commitment. However, some authors argued in the table of discussion that these might not be types of OC but instead, they are components because workers in a foundation could have different degrees of all of them.

The first constituent of Allen and Meyer's model, as can be seen in Figure 2.2, is the emotional attachment which is affective commitment. The second commitment is the identification whereas the last one is involvement (Meyer et al. 2002) The second element is continuance commitment. It is basically about an employee's evaluation of the consequences when leaving a particular organization. An employee measures the costs of quitting a job versus the costs of keeping it. If the costs of leaving exceed, they remain committed to their jobs. Finally, normative commitment describes a worker's obligation to stay at the workplace because of moral necessity or responsibility (Meyer and Allen 1991).

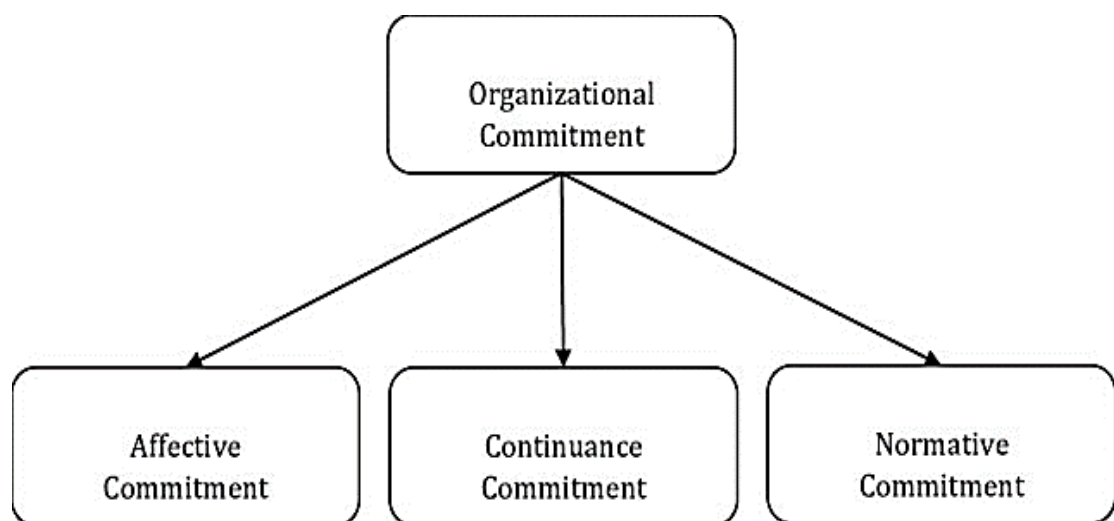


Figure 2.2: Three- Component Model of Organizational Commitment (Source: Meyer and Allen 1991).

The OC of employees was investigated by Rego and Chunha (2008) through the five-workplace spirituality. They examined the relationship of the workers with each other, harmonious relationship with the standards of the organization, sense of volunteering in the society, and work satisfaction, as well as the available opportunities for the inner life with the three aforementioned components i.e., affective, normative, and continuance commitment. The authors found out that when employees experience the five-workplace spirituality, they tend to show more affective commitment to their foundations, display a sensation of moral responsibility to the workers, and feel that their role is less instrumentally committed. Authors further argue that improving spirituality in the work environment boosts the commitment and performance of an individual to a particular organization.

Studies have regarded OC as a global measurement instrument for assessing organizational effectiveness (Steers 1975). The construct is believed to anticipate a few outcomes for the organization such as satisfaction, performance, absenteeism, intentions, turnover, and stress (Meyer and Allen 1997). As stated in a previous study, organizations can get support from their workers when OC exists. It can lead to a greater increase in productivity and organizational performance (Osa and Amos 2014). Workers with a low level of commitment tend to show negative work behaviors (Nordin 2012). However, a committed employee is loyal to the organization. They take the firm's goals and problems personally. In particular, employees who score high in affective commitment tend to display a lower level of work withdrawal and absenteeism in the organization (Hausknecht, Hiller, and Vence 2008). Therefore, efficient commitment could be presented as one type of work attachment to be able to work with the co-workers who believe in the organization's values and standards (Somers 1995).

2.4 Hypotheses Development

2.4.1 Jay customer behaviors and organizational commitment

Many have focused on workers' deviant behaviors overlooking extra-organizational sources of mistreatment like those caused by customers. JCB affects workers' attitudes and behaviors (Grandey, Dickter, and Sin 2004; Grandey and Fisk 2004). Van Jaarsveld,

Walker, and Skarlicki (2010) found out that service employees may engage in a spiral of incivility. They confirmed that frontline workers who suffer from higher levels of customer deviant mistreatments are more likely to display greater incivility levels toward them. Employees perceive such treatment as an increase in the job demand and will eventually influence the company negatively. Subsequently, besides the boost in the financial costs, employees may exhibit more frequent negative attitudes like emotional exhaustion, emotional labor, depression, anxiety, turnover intent, absenteeism, and sabotage of customer service.

A recent study conducted on hotel frontline employees (Raza, St-Onge, and Ali 2021) revealed that consumer aggression negatively impacts frontline employees' psychological state by generating job anxiety that leads to burnout. Employees' job anxiety thus is found to be a mediator in the association between consumer aggression and employees' turnover intentions. Another research (Prasetyo, Purwandari, and Syah 2021) highlighted the findings that the incivility of customers is positively and significantly correlated with burnout. These incivilities in return could leave negative remarkable impacts on the employees' satisfaction and performance. Madupalli and Poddar (2014) added that problematic customer behaviors strongly interconnect with emotional dissonance. They drain employees working in the service industry emotionally raising their negative emotional reactions and consequently causing workers' retaliation.

Hypothesis 1: Jay customer behaviors have a negative significant effect on frontline bank employees' organizational commitment.

H1.1: The customer's verbal abuse has a negative effect on frontline bank employees' affective commitment.

H1.2: The customer's verbal abuse has a negative effect on frontline bank employees' continuance commitment.

H1.3: The customer's verbal abuse has a negative effect on frontline bank employees' normative commitment.

H1.4: The customer's physical abuse has a negative effect on frontline bank employees' affective commitment.

H1.5: The customer's physical abuse has a negative effect on frontline bank employees' continuance commitment.

H1.6: The customer's physical abuse has a negative effect on frontline bank employees' normative commitment.

H1.7: The customer's sexual abuse has a negative effect on frontline bank employees' affective commitment.

H1.8: The customer's sexual abuse has a negative effect on frontline bank employees' continuance commitment.

H1.9: The customer's sexual abuse has a negative effect on frontline bank employees' normative commitment.

2.4.2 The mediating role of job stress

There is an emerging body of knowledge devoted to defining job stress (JS) in work environments. Jehangir et al. (2011) documented that Hans Selye was the first one to encounter stress. They defined it as a kind of action from an individual to any demand of it (Jehangir et al. 2011). Authors further stated that stress happens when events exceed one's coping ability, so stress is thought of as a negative reaction towards them. This was again explained with another try to identify the concept by Mansoor et al. (2011, 50) who referred to work stress

“as a condition which happens when one realizes the pressure on them, or the requirements of a situation, are wider than their recognition that they can handle. If these requirements are huge and continue for a longer period of time without any interval, mental, physical, or behavioral problems may occur.”

Consequently, it can be noticed that stress can be perceived as a stimulus and a response at the same time (Adams and Buck 2010). It is caused by different adaptive or maladaptive, internal and external factors that increase the pressure imposed on employees causing physiological and psychological responses (Golparvar et al 2012; Agolla 2009). These factors could be significant contributors to work stress as lacking resources and facilities, ambiguity regarding one's role, responsibilities, tasks, time and place constraints, role overload, performance pressure, and so forth. (Alarcon et al. 2009). In this regard, stress is considered a complex phenomenon that may occur as a response to internal, external, or an interaction of both environmental, physical, and social circumstances (Alarcon et al. 2009; Armon et al. 2010; Alarcon 2011).

JS has a multi-dimensional nature. It has been categorized distinctively in different studies. Yang et al. (2017) sorted JS into two types. The first one is challenge stress whereas the latter is hindrance stress. Mainly challenge stress has positive impacts on workers while hindrance stress influences them negatively. They are capable of overcoming the first, like time deadlines with advantages on their career growth. Nevertheless, employees can hardly or are even unable to overcome hindrance stress like the stress caused by organizational politics. In another study, investigators assorted the stressors into six groups. These six groups are commonly known as job characteristics and conditions, conditions related to the structure of the organization, weather, data availability, position, co-workers' relationship, job development, and other external commitments and responsibilities (Parker and Decotis 1983).

Many theoreticians and researchers have tried to explain the relationship between workers and stress. One of these theoretical approaches is the stress- non- equilibrium- compensation approach. Based on this theory, when an individual is exposed to any kind of stressors, they may face a state of disruption in their cognitive, emotional, and behavioral balance. This disturbance is called a non-equilibrium state and the lack of it has a motivational nature. After losing control, that individual is motivated to retrieve their lost balance. They are forced to compensate by taking various positive or negative behaviors (Golparvar et al. 2008; Golparvar et al. 2012). In short, a British critic summarizes that stress itself is the cause and the result (Everly and Lating 2019).

As can be noticed in Figure 2.3, this diagram is called Human Function Curve (Nixon 1982) which indicates that stress is strongly connected with performance. With increased good stress, performance rises gradually to the point when arousal stress leads to fatigue. At the hump, the worker is no longer coping or having control over the stressors. They seem to have negative effects on distress. Consequently, performance falls, and if more arousal occurs, employees will suffer from exhaustion, ill health (stress-related diseases), and eventually breakdown. It is noteworthy to mention that each person has his or her limits in dealing with stress. Besides, what might stress an individual does not necessarily make others stressed. Therefore, different people react to the same factor that causes stress dissimilarly (Nixon 1982).

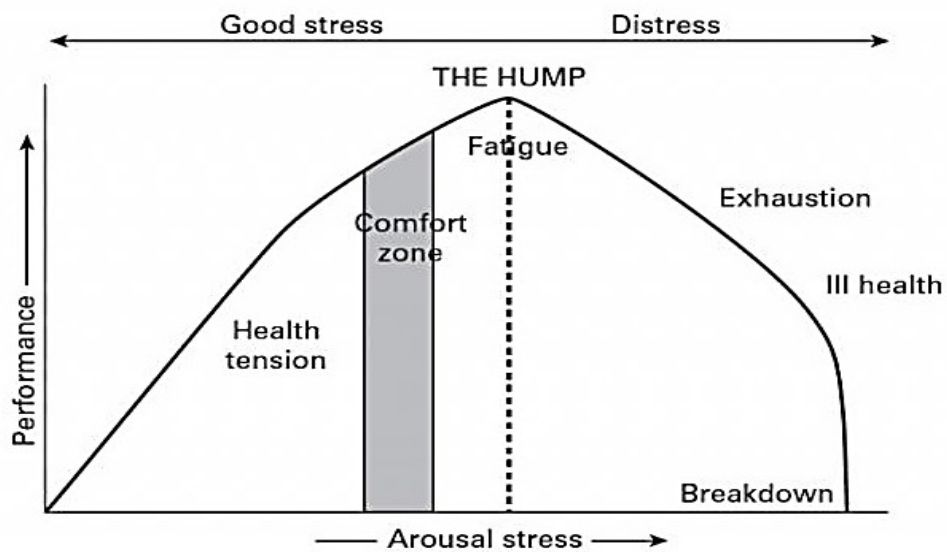


Figure 2.3: Human Function Curve (Source: Nixon 1982)

Again, JS happens due to the imbalance between the job demands and the abilities of the worker (Jamal 2016). In agreement with this approach, the absence of equilibrium triggers the survival threat and when individuals feel that stress is unbearable, imbalance occurs in their physical, mental, and behavioral natures (Golparvar et al. 2008, 2012). In fact, stress affects not only employees but also the management at once (Al-khasawneh and Futa 2013). Kyriacou (2001) stated that work stress results in negative feelings like frustration, anxiety, worry, and depression. It also arouses feelings of discouragement and uneasiness and intentions of suicide and aggressive behavior (Mache 2012).

Previous studies have also associated occupational stress with different job outcomes. JS has first affected negatively employees' attitudes and behaviors which resulted in decreased levels of performance and productivity (Haque and Aston 2016). Chung, Jung, and Sohn (2017) confirmed that JS influences workers' job satisfaction negatively. When JS was correlated with OC, it has also shown a statistically significant negative impact (Lambert 2004; Lambert et al. 2005). In addition, the repetitive encountering of anxious situations results in emotional exhaustion (Boyas and Wind 2010). It has been discovered that occupational stress positively affects employees' burnout desires and absenteeism as well (Choi et al. 2019; Khamisa et al. 2015; Tongchaiprasit and Ariyabuddhiphongs 2016).

Hypothesis 2: Jay customer behaviors (verbal abuse, physical abuse, and sexual harassment) have a positive significant effect on employees' job stress.

Hypothesis 3: Job stress has a negative significant effect on employees' organizational commitment (Affective commitment, continuance commitment, and normative commitment).

Hypothesis 4: Job stress mediates the relationship between jay customer behaviors and employees' organizational commitment.

2.4.3 The moderating role of emotional intelligence

Emotional intelligence (EI) has attracted considerable attention from scholars. It was first referred to as a kind of social intelligence that enhances one's ability to notice their own feelings. After differentiating them, the scholar guides their thinking and actions (Mayer and Salovey 1990). However, later researchers have confirmed that EI can also be a personality character or trait, not only an ability (Schutte and Malouff 1999). Therefore, Mayer and Salovey (1997, 197) refined their initial definition of EI to

“the ability to perceive emotions, to access and generate emotions so as to assist thoughts, to understand emotions and emotional knowledge, and to reflectively regulate emotions so as to promote emotional and intellectual growth.”

Kluemper, DeGroot, and Choi (2011) referred to the lack of theoretical clarity concerning the definition and measurement of EI. They quoted Elfenbein (2008) who encouraged researchers to steer away from gestalt predictions regarding the impacts of total EI. Instead, he recommended making specific predictions about its influence on individual processes like expression, recognition, and regulation. EI is advised not to be analyzed as a unified whole but as parts; i.e., this generic construct should be divided into smaller segments.

Mayer and Salovey (1997) confirmed that EI is not just one unit but insisted it consists of four main parts. These parts are one's abilities to perceive, facilitate, understand, and manage emotions. Goleman was the one who discovered the work of Salovey and Mayer. As a result, Goleman created a model in his book (1995) that is inspired by Salovey and Mayer's findings. He also divided EI into four essential constructs subdivided into

twenty-seven competencies. In an attempt to integrate Boyatzis’s (1982) and Goleman’s (1995; 1998) models, the number of competencies was reduced to eighteen, as table 2.1 shows, classified under four major categories. These categories are self-awareness, self-management, social awareness, known also as empathy, and relationship management.

Table 2.1: Goleman- Boyatzis Emotional Intelligence Model

	Self	Others
	<u>Self- Awareness</u>	<u>Social- Awareness</u>
Awareness	Emotional Self- awareness Accurate Self- awareness Self- confidence	Empathy Services Orientation Organizational Awareness
	<u>Self- Management</u>	<u>Relationship Management</u>
Management	Self-control Transparency Optimism Adaptability Achievement Drive Initiative	Developing Others Influence Communication Conflict Management Leadership Change Catalyst Team Work and Collaboration

Source: Livesey, P. V. (2017).

Wong and Law (2002) developed a practically short emotional intelligence measure named Wong and Law Emotional Intelligence Scale (WLEIS). The WLEIS is a 16-item model that was based on Mayer and Salovey’s (1997) definition of emotional intelligence as an ability and its four- distinct dimension classification (1990):

- Appraisal and expression of emotion in the self (self-emotional appraisal [SEA]) – one’s ability to identify his/her emotions, express them, and recognize their influence
- Appraisal and recognition of emotion in others (others’ emotional appraisal [OEA]) – one’s ability to understand, sense and react to the emotions of others.
- Regulation of emotion in the self (regulation of emotion [ROE])– an individual’s ability to control emotions and habituate to changing circumstances.

- Use of emotion to facilitate performance (use of emotion [UOE]) – one’s ability to utilize their emotions by directing them towards constructive activities and personal performance (Wong and Law 2002).

Kluemper, DeGroot, and Choi (2011) interrogated the relationship between emotion management ability, which is the “apex” of emotional intelligence (Mayer et al. 2001), and these three organizational outcomes: task performance, citizenship, and deviance. The research was precisely based on the recommendation of Joseph and Newman (2010) to further look into emotional management ability (EMA) in predicting organizational outcomes in work environments that require high emotional labor. The paper asserted that in such job contexts EMA can be a predictor of task performance, organizational citizenship behavior, and workplace deviance behavior.

Authors further argued that changing the job contexts affect this positive correlation; “It is likely that emotion management ability will continue to predict job performance in some jobs but not in others” (Kluemper, DeGroot, and Choi 2011, p. 898). Authors chose jobs that demand high levels of emotional labor, and the impacts of EMA were assessed on the employee’s job performance as an individual. Therefore, researchers recommended future studies to examine the influence of EMA on the performance of teams and in different job contexts. This was because in theory some of EMA’s impacts expand and affect others in the same organization. For instance, workers who score high in EMA develop the job performance of others with whom they interact.

Lindebaum and Cartwright (2010) also referred to the deficiency of valid methodological procedures. In their research, Lindebaum and Cartwright studied the co-relationship between EI and transformational leadership. The authors inspected the methodological procedures used previously to look out for such correlations. After applying different assessment procedures, they concluded that implementing a strong methodology affects the validity of previous research results. This was based on the surprising finding that disclosed the negative significance of the relationship between EI and transformational leadership. Therefore, the authors recommended not simply claiming the existence of a relationship, but they urged the necessity to develop a precise scientific methodological design to ensure the validity and credibility of the results. In other words, their research

highlights the necessity to re-conceptualize how trait emotional intelligence can impinge upon, and relate to. Hence, recent attempts have assessed the role of emotions in different work contexts, on individuals and teams, through various methodological procedures (Fineman 1997; Domagalski 1999; Jordan and Troth 2002; Freudenthaler and Neubauer 2005; Chesnut and Cullen 2014; Abdallah, Ayman, and Sweis 2015; Delpechitre, Beeler-Connelly, and Chaker 2018).

Previous work found that there is an integrated relationship between EI and OC. It was reported by Rangrize and Mehrabi (2010) that there was a clear relationship between workers' EI, OC, and performance. It is noted from their finding that there was no difference between the impacts of managers' and workers' emotional intelligence on this correlation. Earlier studies completed by Wong and Law (2002) found that the EI of leaders and their workers had a significant impact on their performance at jobs and on other job outcomes like OC.

Guleryuz et al. (2008) carried out research among nurses in which they concluded that there was a relationship between the variables EI and OC. Another research conducted by Adeyemo (2007) on the public sector revealed that EI and OC were also associated. Additionally, a study by Abdallah, Ayman, and Sweis (2015) on employees of the Jordanian insurance industry found that there was a meaningful connection between EI and OC. Furthermore, the results forecasted that EI can predict employees' work outcomes.

In educational contexts, numerous studies have investigated the correlation of EI with OC. A study on Greek primary teachers was conducted by Iordanoglou (2007) to reveal the relationships among EI, leadership effectiveness, OC, and satisfaction in education. He concluded that EI had positive impacts on leadership effectiveness, job satisfaction, and OC of teachers. The results of the study further suggested some factors that affect effectiveness to be considered in the selection and training of future primary teachers.

Another study conducted by Shafiq and Rana (2016) was designed in a Pakistani educational setting. Findings of the research approved that EI and OC are significantly correlated in all their dimensions. This paper had prominent managerial implications. For

instance, it recommended managers rely on EI as a criterion in the selection and recruitment of college teachers. Muriuki and Gachunga (2013) brought similar outcomes. Their study revealed that there were positive correlations between the variables, and the study suggested that EI is to be considered when making decisions and establishing policies. Other researchers have established the relationship of EI with OC (Stewart 2008; Nordin 2012; Banat and Rimawi 2014; Navas and Vijayakumar 2018; Rehman 2020; Mahanta and Goswami 2020; Ahad et al. 2021).

In a bank context, many researchers have also examined the term EI itself and its relation to OC. In descriptive research conducted by Begum (2018), EI has been deemed a relatively new subject of study that has gained a lot of attention with increasing globalization, and social and organizational climates which necessitates having employees with high scores in emotional intelligence. The reason beyond this was mainly because it highly regulates the way a person feels, behaves, and performs, and it does not only affect their performance but also those around them. Begum mainly focused on the relationship between emotional intelligence dimensions and employees' demographic variables such as age, gender, marital status, experience, position, and educational qualifications. Based on standard deviation scores, female demographic profiles showed more effectiveness in all the dimensions of EI. Hence, the author advised companies to provide emotional literacy training for their male workers. Begum also concluded that EI assists banks to be successful and develops a competitive advantage for their organizations.

Kumari and Priya (2015) in their article investigated the relationship between employees' EI of the Indian bank Dehradun and their OC. Kumari and Priya found that managers' EI was positively correlated with OC. Moreover, they observed a tight connection between employees' commitment and the four dimensions of EI. The purpose of Alsughayir's (2021) research was to study the impact of EI on OC and the mediating role of job satisfaction. The findings of the research found a high positive meaningful connection between EI and OC. The research further stated that highly EI workers display appropriate psychological empowerment regarding their work, escalating the feeling of achievement, freedom, and selection.

Based on Bandura's Social Cognitive Theory, the findings of Tsai, Tsai, and Wang (2011) revealed that the EI of a supervisor affects significantly their leadership style. Those who are intelligent emotionally are more capable of employing better leadership skills to develop the self-efficacy of employees. In return, the worker's self-efficacy was highly associated with OC. Hence, EI empirically asserted its mediating role among the research constructs. However, this research will examine the moderating effect of EI and its four dimensions on the correlation of JCB with OC in Palestine as a developing country since there is a scarcity of the studies that examine it (Alawneh 2013) in such countries and its impact on the organizational outcomes of employees like job satisfaction, occupational commitment, and customer service behavior (Abdallah, Ayman, and Sweis 2015).

Hypothesis 5: Emotional intelligence moderates the relationship between jay customer behaviors and employees' organizational commitment.

H5.1: Employees' self-emotion appraisal (SEA) moderates the relationship between jay customer behaviors and organizational commitment.

H5.2: Employees' others' emotion appraisal (OEA) moderates the relationship between jay customer behaviors and organizational commitment.

H5.3: Employees' use of emotion (UOE) moderates the relationship between jay customer behaviors and organizational commitment.

H5.4: Employees' regulation of emotion (ROE) moderates the relationship between jay customer behaviors and organizational commitment.

2.5 The Proposed Model

Based on the research presented in the literature review, a conceptual model was developed. The model hypothesizes the relationship between JCB and employees' OC, the mediating impact of JS and the moderating effect of EI.

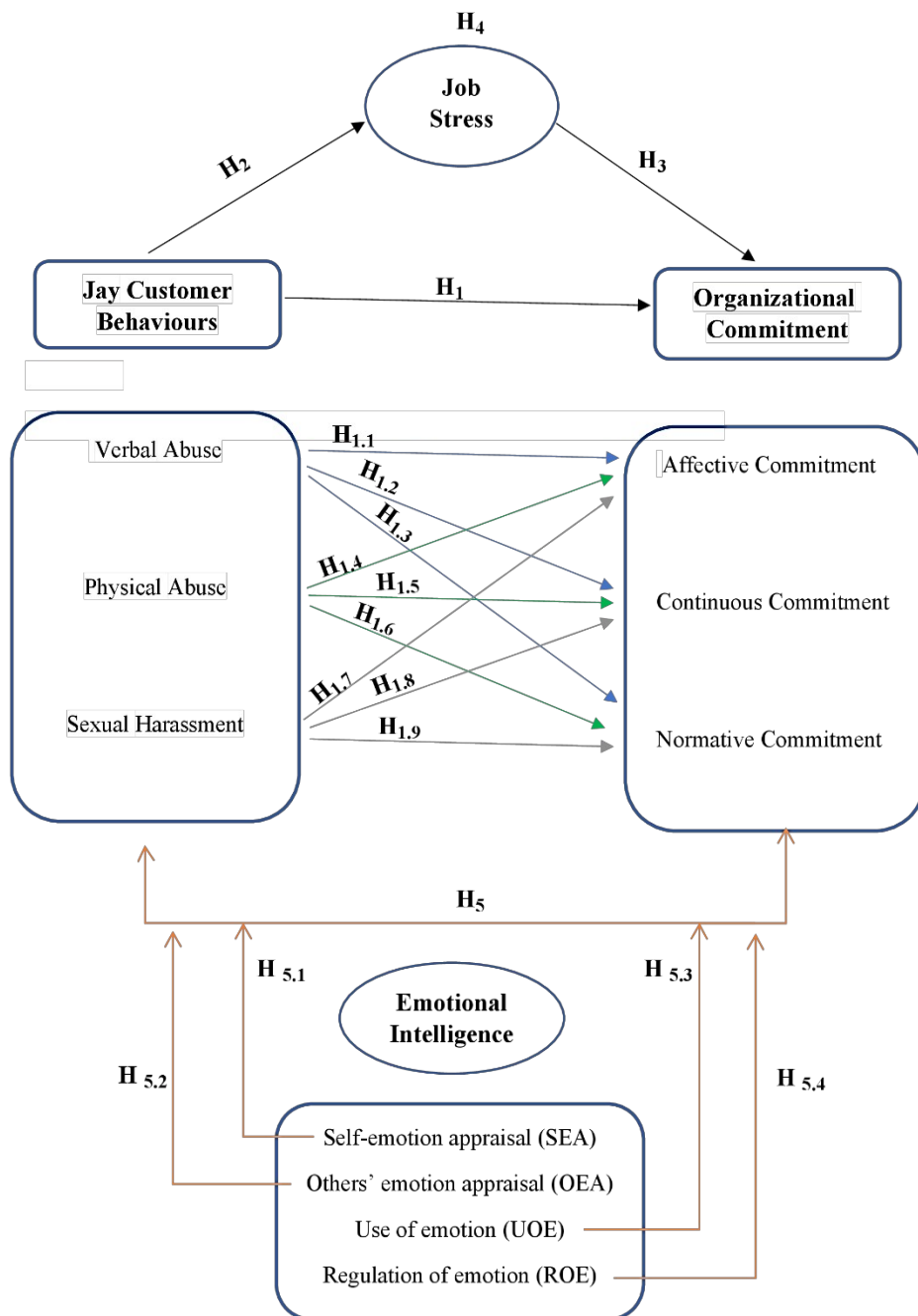


Figure 2.4: The Proposed Model

2.6 Banking Industry

Unquestionably, frontline workers such as tellers play a significant role in the service industry. They serve as intermediating bridges between organizations and customers (LeBlanc and Kelloway 2002). Nonetheless, the earlier literature has paid little attention to the banking sector regarding the impact of problematic customer behaviors on frontline bank employees. Previous studies have focused on industries other than banks (Bamfo, Dogbe, and Mingle 2018). For instance, Bi, Choi, Yin, and Kim (2021) examined their influence on restaurant businesses. Telecommunication centers were looked at by Madupalli and Poddar (2014) and resort hotels by (Aslan and Kozak 2012).

Also, studies have shown the competitiveness and complexity of the market environments in the banking industry. As the banking products and services are becoming so homogeneous, the shift nowadays is taking place gradually towards a more customer-oriented one where the customer is the main focus (Osman, Mohamad, and Mohamad 2015). This is all to achieve total relationship marketing (Gummesson 1999, 73) which

“depends on relationships, networks, and interactions.... directed to long-term win-win relationships with individual customers and other stakeholders, and value is jointly created between the parties involved.”

Long-term relationships with customers are financially beneficial as the return from customer relations grows with time (Reichheld 1996).

In view of this, companies have also to retain employees to pursue a stable relationship between the parties (Reichheld 1996). However, this much attention has given sovereignty and power to customers to misbehave and mistreat (Ivarsson and Larsson 2010). Consequently, employees' satisfaction has decreased (Wilder, Collier, and Barnes 2014), and turnover intentions have increased causing financial losses to banks (Chung, Jung, and Sohn 2017). Therefore, it is important to examine the influence of jay customer behaviors on tellers' organizational commitment to avoid such losses. Reichheld (1996) emphasized that if in a foundation one of the employees leaves, “the individual capital vanishes.” (p.81)

2.7 COVID-19 Pandemic

December 2019 marked the outbreak of a novel type of pneumonia coronavirus disease (COVID-19). This Severe Acute Respiratory Syndrome Coronavirus 2 (SARS COV-2) first occurred in Wuhan, Hubei Province, China (Wang et al. 2020), and much epidemiological research deduced that it was associated with the seafood market there (Wu et al. 2020). In a time span of 20 years, it is agreed that this is the third serious pandemic outbreak (Yang et al. 2020) and the label black swan event has been given to it (Nicola et al. 2020). COVID-19 and SARS, which outbreaked in 2003, are alike in terms of mobile illness health that transmits and spreads quickly among people or from one human to another (Wen et al. 2020).

The World Health Organization (WHO) first announced on January 30th, 2020 that COVID-19 was deemed a Public Health Emergency of International Concern (PHEIC). However, it changed its declaration on March 11th of the same year stating that the disease was a pandemic spreading all over the world. The number of infected cases has been increasing worldwide ever since. Indeed, the global number of confirmed cases as reported by the WHO is 251,788,329 as of November 12th. 2021, including 5,077,907 deaths. As illustrated in Figure 2.5, the United States has the highest number of infections with a total number of 94,820,509. After that, Europe, South-East Asia, Eastern Mediterranean, Western Pacific, and Africa come respectively. It was also affirmed that the virus has developed many variants over time causing the continuation of the pandemic. The WHO has declared the Alpha, Beta, Gamma, and Delta variants. On the 24th of November, 2021, the novel variant Omicron has been discovered in South Africa which has been designated as a variant of concern because of its fast transmission and vaccine resistance.

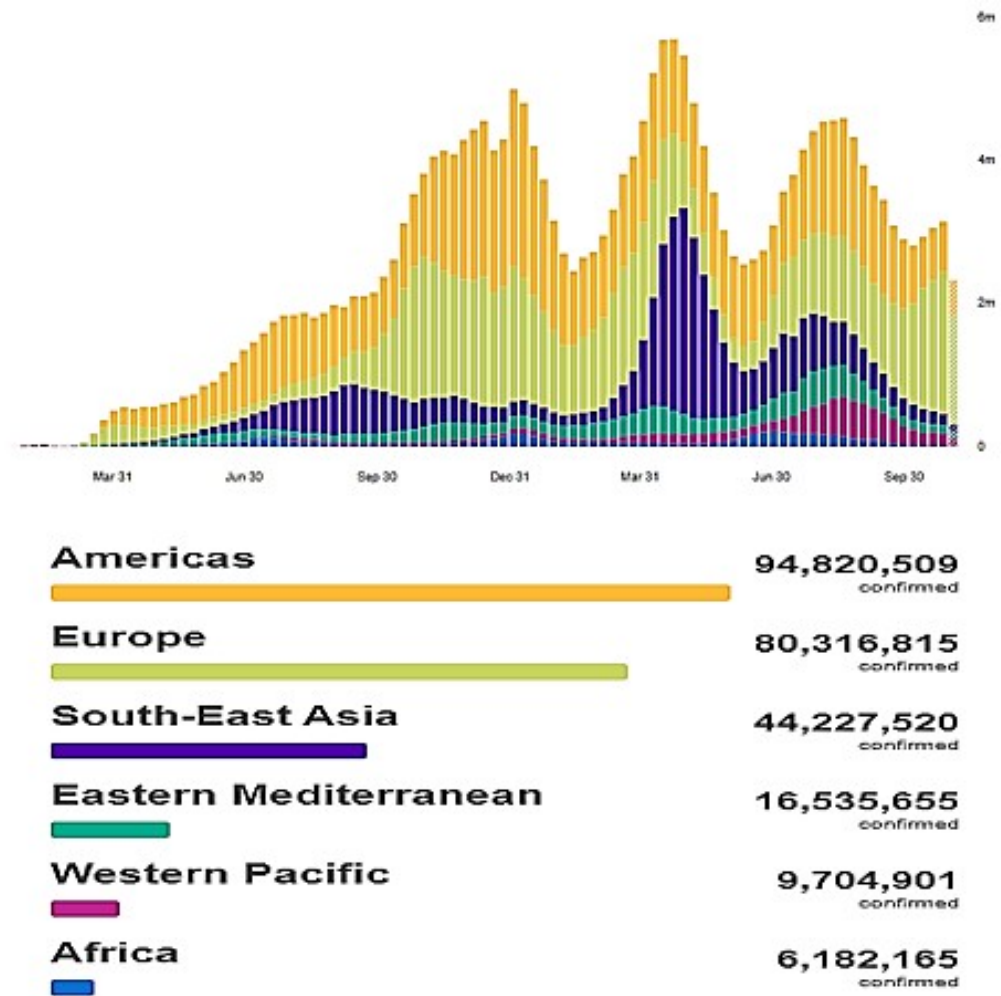


Figure 2.5: WHO (2021) COVID-19 Regional Dashboard

As a result of its rapid spread, governments have been warned to take many emergency control measures and to track cases to prevent the COVID-19 pandemic from spreading (Kim et al. 2020) until an effective treatment was invented and accessible. Awad-Núñez et al. (2021) summarized some of the safety actions that were imposed:

1. Countries and cities were completely locked down closing borders, and mobility restrictions were enforced to discourage interpersonal interaction. E.g., household quarantines, school closure, some financial suspensions, etc. Also,
2. people had to stay socially and physically distanced and were forced to wear masks in public spaces and frequently sterilize their hands.

As a result of imposing these severe contingency regulations, Pahrudin, Chen, and Liu (2021) affirmed that covid-19 has affected multiple life aspects among which the “economic sectors, health sector, environment sector, social and culture sector, education sector, and tourism sector” (p.1). Besides, citizens had to adapt to the changes that occurred in the procedure of interaction, communication, and mobility habits (Awad-Núñez et al. 2021). Goodell (2020) added that the pandemic has caused destructive economic consequences worldwide. For instance, it has led to disruption in the supply chain and a dramatic decrease in the capital market (Nicola et al. 2020).

During the pandemic, in reality, firms went through radical transformations to cope with the dynamics of business and market development (Mas’udi and Kinanti 2020). For instance, banks switched to digitalizing most of their processes like remote working, e-commerce, and electronic payments (Carletti et al. 2020). In businesses, whatever the cause of the change is, workers are always pushed to adapt, increasing the pressure on them to perform better in the new circumstances. Employees have to stay updated to keep abreast of the social and technological changes (Quick 1999; Cascio 1995).

Ever since its outbreak, many scientists have tried to create and develop effective vaccines like BNT162b2/COMIRNATY Tozinameran (INN) produced by BioNTech Manufacturing GmbH and AZD1222 Vaxzevria manufactured by AstraZeneca, AB. As of the 10th of November, 2021, a total of 7,160,396,495 vaccine doses have been administered according to the reports of the WHO. Other researchers have attempted to examine its impact on different fields. The results of previous studies conducted during the pandemic have shown that Covid-19 influences the commitment of organizations negatively; e.g., it was found low in female and male teachers (Chanana 2021). In another study held among front-line nurses, the level of their EI was above average, and anxiety was observed as the most outstanding negative emotion (Sun et al. 2021). Moreover, emotional exhaustion, which is an important sequel of JS (Golparvar 2015) has been approved to have a negative effect on organizational destructive deviant behaviors (Liu, Zhang, and Zhao 2021).

2.8 Trends Emerged from the Literature Review

Based on the brief studies above, the thesis's interest is to focus on the sphere of workplace violence instigated by customers towards frontline bank service providers. The researcher believes that there is a research gap in some types of workplace incivility understanding in developing countries like Palestine; therefore, the researcher concentrates on the most frequently- occurred types of abuses which are:

- verbal abuse
- physical abuse, and
- sexual harassment.

Many of the discovered attitudes and behaviors in the previous work have found a negative influence on OC (Like, Abraham 1999; Alipour, Kamaee, and Monfared 2015; Lee 2018; Dayeh and Farmanesh 2021). However, a number of questions regarding JCB and OC remain to be addressed. Some key questions and notions are still not discussed in the literature regarding the above-mentioned abuses. More specific research hypotheses are introduced aiming at directly bridging JCB to employees' OC and its dimensions. Others are formulated to examine the role of mediators like JS and moderators as EI on the relationship. Hence, it is expected that the results of this thesis serve to enrich the extant banking and incivility literature with insightful direct and indirect investigation under the new current circumstances, the era of the Covid-19 pandemic.

3. METHODOLOGY

This section provides a detailed outline of the research design adopted, the research context and the measuring instruments used. It also describes the sampling procedure and the characteristics of the participants.

3.1 Research Design

The present study adopts a quantitative approach in the sense that it considers behavior and cognition are being able to get predicted and explained (Salmon 2007). This research displays objective numerical data and results derived by conducting statistical analyses which is the prominent characteristic of quantitative studies (Hittleman and Simon 1997). A quantitative methodology has been defined as a paradigm that “is concerned with attempts to quantify social phenomena and collect and analyze numerical data, and focus on the links among a smaller number of attributes across many cases” (Antwi and Hamza 2015, p. 106). Therefore, it has a correlational research design to find out the relationship between the independent variables: the behaviors of jay customers, particularly their verbal abuse, physical abuse, and sexual harassment, and the dependent variable: the OC of frontline employees in Palestinian banks. It also has a descriptive nature as it tries to describe the relationships found and statistics derived and express the mediating impact of JS and moderating effect of EI on this correlation.

3.2 Context of the Research

Palestine has always been a service-oriented country with about (73.2%) contributing to the country’s gross domestic product (GDP) (Daragmeh and Barczi 2021). Compared to other developing countries, the growth of the service sector between 1995 and 2009 was higher by approximately 6.5%. Indeed, in this interval, the service sector had a 14.3% growth rate and 13.3% and 7.3% increase in production and labor, respectively (Morrar and Gallouj 2016). This proves that the Palestinian economy is a service economy (Morrar and Gallouj 2016; Daragmeh and Barczi 2021) with the banking sector playing a key part in its economic system (Daragmeh and Barczi 2021).

Palestine has also been one of the countries affected by the COVID-19 pandemic. In the annual health report of 2020, 149,055 were reported with 107,791 in West Bank including East Jerusalem, and 41,264 in Gaza Strip. As Figure 3.1 indicates, Bethlehem had the highest mortality rate of about 53.1 percent, followed by Ramallah and Al Bireh governate and Tulkarm with a mortality rate of 50.6% and 48.1%, respectively. While 47.3% of the reported cases were males, females scored 52.7%. However, 58.2% of the dead were males and only 41.8% were females. As of November 18th, 2021, the total number of registered infected people was 457,950 with 4770 death cases. According to the Palestinian Health Ministry, the figures show that almost one million and a half, precisely 1,606,553 got vaccinated.

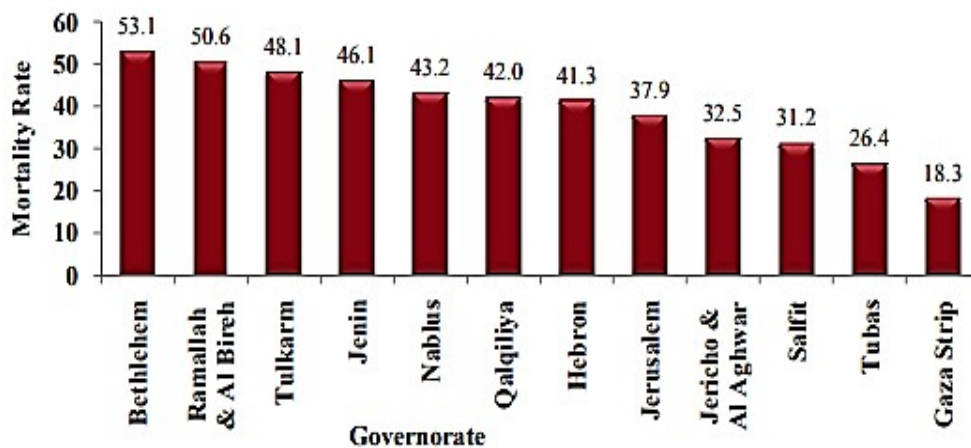


Figure 3.1: Palestinian Distribution of Mortality Rates from COVID-19 per 100,000 population by governate in 2020 (Annual Health Report, Palestine 2020-MOH)

In a recent study carried out by Kira et al. (2021) to examine the impact of COVID-19 stressors on mental health among Arab countries, the authors noted that Palestinians and Iraqis have higher levels of traumatization in comparison with others, and with the stressors of COVID-19, it is more possible that infected people will suffer from post-Covid 19 syndromes beyond the current binary diagnostics that include comorbid depression, anxiety, PTSD [post-traumatic stress disorder], and executive function deficits. In another research, Rodela et al. (2021) examined the economic impacts of COVID-19 in developing countries. They noted that such countries suffer from negative ‘underestimated’ economic consequences like unemployment, poverty, high cost of care,

etc. affecting their health systems. Authors advised others to make situational assessments so as to get profound insights into the potential economic influence of COVID-19 in developing countries. In this respect, Palestine could be considered an ideal developing country for conducting the study.

3.3 Sampling Procedure

12 private and public Palestinian banks located in Nablus which is considered as the commercial and economical capital of Palestine (Abu-Jidi 2006) were invited to participate in the study. Nine of them agreed to join and consent from their managers was obtained. The study was conducted using the quota sampling method, which is classified as one of the non-probability sampling techniques. As table 3.1 shows, 5 random tellers from each bank's branch were gathered and a sample of 120 employees whose native language of communication was Arabic was obtained. However, after the removal of 12 incomplete questionnaires, 108 participants were retained in the study, and all members of the retained population became the research sample.

Table 3.1: The Quotas of the Participating Banks

# Bank	# Branches	Quota
Bank 1	2	10
Bank 2	2	10
Bank 3	3	15
Bank 4	1	5
Bank 5	1	5
Bank 6	3	15
Bank 7	3	15
Bank 8	2	10
Bank 9	7	35
Total		120

3.4 Demographic Profiles

As the frequency table (3.2) below indicates, 44 of the workers were females while 64 participants were males.

Table 3.2: Gender of the Participants

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid F	44	40.7	40.7	40.7
M	64	59.3	59.3	100.0
Total	108	100.0	100.0	

Table 3.3 shows the age ranges of the respondents. The most frequent age group of the employees was from 26 to 35 forming 47.2%. The least age range was above 45 years old where only eight workers fill into.

Table 3.3: Age Ranges of the Participants

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 18-25	29	26.9	26.9	26.9
26-35	51	47.2	47.2	74.1
36-45	20	18.5	18.5	92.6
45<	8	7.4	7.4	100.0
Total	108	100.0	100.0	

The majority of the tellers in the population sample were married. As table 3.4 reveals, only 39.8% were single.

Table 3.4: Marital Statuses of the Respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid M	65	60.2	60.2	60.2
S	43	39.8	39.8	100.0
Total	108	100.0	100.0	

As seen in Table 3.5, 70.4% of the participants had a bachelor’s degree. 8.3% had at least a high school degree or lower, and another 8.3% had two-year colleges’ degrees. Moreover, thirteen percent had a post-graduate degree.

Table 3.5: Educational Level of Bank Tellers

	Frequency	Percent	Valid Percent	Cumulative Percent
College’s Degree	9	8.3	8.3	8.3
Post-Graduate Degree	14	13.0	13.0	21.3
Valid High School or lower	9	8.3	8.3	29.6
Bachelor’s Degree	76	70.4	70.4	100.0
Total	108	100.0	100.0	

Thirty-seven bank tellers had 1 to 5 work experience and 26.9% had also an organizational tenure of 11 or more years. 31.5% had between 6 to10 years while only 8 employees were newly employed with less than a year of organizational tenure, as Table 3.6 reveals.

Table 3.6: Employees' Organizational Tenures

	Frequency	Percent	Valid Percent	Cumulative Percent
1-5	37	34.3	34.3	34.3
1>	8	7.4	7.4	41.7
Valid 11≤	29	26.9	26.9	68.5
6-10	34	31.5	31.5	100.0
Total	108	100.0	100.0	

3.5 Data Collection

As mentioned earlier, a self-administered survey method was employed to conduct the study. The author made a questionnaire consisting of five parts designed by adopting highly- reliable measures from previous studies. Originally, the survey consisted of three pages. The first part was designed to collect demographical information about the

respondents, so it addressed questions about age, gender, marital status, educational level, and organizational tenure. The second part included 9 questions to measure the deviant behaviors of customers. The third part included three items to assess employees' job stress. The fourth section adopted Allen and Meyer's 18 questions about OC while the final one applied the 16 items of the Wong and Law Emotional Intelligence Scale (WLEIS).

A certified translator was asked to translate the questionnaire into Arabic, the participants' native language. Then, two versions were made: A hard copy and an online one on the website Wufoo empowered by SurveyMonkey. After identifying the sample, workers were contacted to fulfill the questionnaire in person or by social media platforms, mainly Facebook groups. The researcher obtained their contact addresses from the head managers of banks. However, personal information was kept confidential, and consent was first sought from each participant. Data was collected from Wednesday, December 27th, 2021 to Monday, February 13th, 2022.

3.6 Measuring Instruments

The following assessing tools were valid instruments adopted from the literature to measure participants' demographic variables, JCB, OC, JS, and EI of banks' employees.

3.6.1 Demographic information

Some researchers have tried to find out whether workers' demographic variables relate to their OC. For instance, Yağar and Dökme (2019) examined the relationship between the OC of physicians working in public institutions and their demographic variables, namely gender, educational status, professional experience, age, marital status, and institutional structure. They concluded that the level of affective commitment reveals significant differences in line with professional experience, institution structure, and age. Another study conducted by Sezgin (2008) questioned this relationship among primary school teachers in terms of tenure, age, gender, and subject specialization. Two parameters were deemed prominent significant predictors: gender and years of experience. In addition, Giao et al. (2020) inspected another similar connection in a bank context; they pointed

out that people's characteristics may influence differently in different workplaces, but in the banking industry; however, empirical studies are scanty. Hence, the first part of the survey consists of demographic questions to know certain characteristics about the respondents and their current situations. The inquiries addressed were about gender, marital status, age group, educational level, and organizational tenure, which means the length of organizational membership (Steffens et al. 2014).

3.6.2 Jay customer behaviors

To measure the constructs of the survey's second part: verbal abuse, physical abuse, and sexual harassment, the study utilized the scales developed by Bi et al. (2021) from earlier literature to evaluate the impact of customers' deviant behaviors on the frontline employees of restaurants. The researchers benefited from the scales of Boyd (2002), Harris and Reynolds (2004), and Yi and Gong (2008). Each variable was assessed through the use of three items: (1-3) for verbal abuse, (4-6) for physical abuse, and (7-9) for sexual harassment. All were assessed on a five-point Likert scale designed as 1 for Never and 5 for Always.

3.6.3 Organizational commitment

For the assessment of OC, Allen and Meyer's (1990) three-component Model (TCM) was adopted. Since the scale was reported to have coefficient alphas of 0.87 and 0.84, the model was approved to be highly reliable. According to the model, OC consists of three main parts: affective, continuance, and normative commitment. Respectively, Allen and Meyer have developed eighteen questions to measure the three components, each having a total of six questions. All questions were assessed on a seven-point Likert scale structuring as 1 for (Strongly Disagree) to 7 for (Strongly Agree). However, (R) has indicated a reverse-keyed item. Scores on these items have been reflected before computing scale scores (i.e., 1 = 7, 2 = 6, 3 = 5, 4 = 4, 5 = 3, 6 = 2, 7 = 1).

3.6.4 Job stress

JS was measured by three items adapted from Bi et al. (2021) who developed it from Kim, Ro, Hutchinson, and Kwun (2014). The later authors made theirs from Parker, Parker, and DeCotiis (1983) and Motowidlo, Packard, and Manning (1986). The items of employees' job stress measure were judged on a 7-point Likert scale ranging from 1 strongly disagree to 7 strongly agree.

3.6.5 Emotional intelligence

The assessing scale of EI applied was a practically short measure called the Wong and Law Emotional Intelligence Scale (2002). WLEIS is based on Salovey and Mayer's (1990) model of EI that consists of four dimensions: Self-emotion appraisal (SEA), others' emotion appraisal (OEA), use of emotion (UOE), and regulation of emotion (ROE). The scale consists of 16 indicators, each having a total of four questions, respectively. They were structured on a Likert scale with seven options anchored as 1 for Strongly Disagree and 7 for Strongly Agree. The Wong and Law Emotional Intelligence Scale has been widely used in previous research and has been approved to be reliable.

4. DATA ANALYSIS

In the current section, the study mainly focuses on conduct and provides the required essential analytical procedures in order to test the hypothesized model and statements and give a decision about whether to accept or reject the null hypotheses proposed and stated. This chapter is divided into sub-sections associated with different tests and analyses to achieve the study objectives. Using both the software Statistical Packages of Social Sciences (SPSS 21) and Analysis of Moment Structures (AMOS 26), analyses were carried out enabling the study to present essential outputs and interpret the results for a clear discussion and conclusion at the end of the research.

4.1 Descriptive Analysis

The study has conducted descriptive statistics and analyses for all the variables which enabled providing a clear picture of how the respective variables of the model were reliable and valid through some common procedures such as mean, standard deviation (SD), and internal consistency. The mean is a measurement of the central tendency and is often referred to as average, i.e., the sum of all values divided by their total number. The standard deviation simply reflects the spread out of the gained data. In general, the figures of the mean and standard deviations are not scaled as acceptable or unacceptable; they just represent the distribution of responses for the items (McCluskey and Lalkhen 2007). Meanwhile, Hair (2011) suggested that the generally accepted reliability value is 0.7 and above. A Cronbach's alpha value above 0.6 is said to have good reliability (Lewis et al. 2005). (See table 4.1)

Table 4.1: Descriptive Statistics and Reliability Results

Variable	Mean	SD	Reliability
Verbal abuse	2.15	0.52	0.75
Physical abuse	1.88	0.52	0.71
Sexual abuse	1.32	0.52	0.70
Jay customer behaviors	1.78	0.54	0.73

Job stress	4.64	1.64	0.82
Affective commitment	4.74	1.06	0.72
Continuance commitment	4.32	0.97	0.74
Normative commitment	4.59	1.07	0.67
Organizational commitment	4.55	0.76	0.74
SEA	5.05	1.14	0.71
OEA	5.18	1.02	0.73
UOE	5.32	1.22	0.81
ROE	4.79	1.38	0.86
Emotional Intelligence	5.08	0.89	0.87

The correlation coefficient is a statistical measure of the relationship between two respective variables. It is measured by using a scale that varies from + 1 through 0 to – 1. The results of the analysis, given in table 4.2, showed positive correlations between all the sub-variables with their respective main variables, and this denotes the form of associations between the key variables involved in the current study with their sub-variables. The result induced from the obtained positive linear associations is that when one variable increases, an increase with the same amount happens in the other (Asuero, Sayago, and Gonzalez 2006). This also indicates a greater ability of these factors to represent the core identified construct.

The results in table 4.2 also reveal negative linear correlations when JCB is associated with OC and EI. This means that there are reverse correlations between these key variables. Hence, any increase in JCB cause a decrease in both OC and EI. However, the correlation between OC and EI is positive and significant.

Table 4.2: Variables Correlation

Main Variables	Sub-Variables	Correlation
Jay customer behaviors	Verbal abuse	0.728**
	Physical abuse	0.816**
	Sexual abuse	0.565**
Organizational commitment	Affective commitment	0.743**
	Continuance commitment	0.655**
	Normative commitment	0.812**
Emotional intelligence	SEA	0.819**
	OEA	0.737**
	UOE	0.784**
	ROE	0.663**
Jay customer behaviors	Organizational commitment	-0.366**
Jay customer behaviors	Emotional intelligence	-0.257**
Organizational commitment	Emotional intelligence	0.306**

4.2 Confirmatory Factor Analysis (CFA)

Two types of methods of data analysis were used in the current study, namely the measurement model or Confirmatory Factor Analysis (CFA) and the structural model or Structural Equation Modeling (SEM). It was important prior to the analysis processes to check the normality of the data as SEM has it as a pre-requirement to ensure the results are valid and not biased. Therefore, the study has run this test, and the results given in Table 4.3 present these findings which mostly provided values that meet the assumption of this kind of analysis and concluded the dataset was proper for further analysis. Schmidt and Finan (2018) stated that values range between +1 and -1 for Kurtosis and values range between +3 and -3 for Skewness represent normally distributed data.

Table 4.3: Assessment of Normality

Items	Min	Max	Skewness	Kurtosis
NC6	1.000	7.000	-0.606	-0.634
NC5	1.000	7.000	-0.525	-0.752
CC6	1.000	7.000	-0.483	-0.886
CC5	1.000	7.000	0.080	-1.041

Items	Min	Max	Skewness	Kurtosis
AC6	1.000	7.000	-0.540	-0.792
AC5	1.000	7.000	-0.330	-1.158
NC4	1.000	7.000	-0.699	-0.401
NC3	1.000	7.000	-0.070	-1.083
NC2	1.000	7.000	-0.228	-0.911
NC1	1.000	7.000	-0.686	-0.683
CC4	1.000	7.000	-0.009	-1.036
CC3	1.000	7.000	-0.171	-1.247
CC2	1.000	7.000	-0.604	-0.559
CC1	1.000	7.000	-0.787	-0.138
AC4	1.000	7.000	-0.452	-1.032
AC3	1.000	7.000	-0.526	-0.826
AC2	1.000	7.000	-0.507	-0.801
AC1	1.000	7.000	-0.494	-1.035
SA1	1.000	5.000	2.350	1.876
SA2	1.000	5.000	3.121	1.723
SA3	1.000	4.000	2.319	1.757
PA1	1.000	5.000	1.336	0.662
PA2	1.000	5.000	1.089	0.764
PA3	1.000	5.000	1.272	0.858
JS3	1.000	7.000	-0.225	-1.371
JS2	1.000	7.000	-0.728	-0.319
JS1	1.000	7.000	-0.645	-0.741
VA1	1.000	5.000	0.892	0.349
VA2	1.000	6.000	0.877	0.836
VA3	1.000	5.000	0.386	-0.670

In order to validate the research variables, the study has conducted CFA. According to Awang (2015), to check the validity of the model, the data is important to be checked through two main types of validity tests called convergent and discriminant validity. The models included to evaluate these types of validity the Fitness indices, Average Variance Extracted (AVE), and Composite Reliability (CR). These tests are widely- used measures to achieve this purpose (Bandalos and Finney 2018). The most common fitness indices

are called Parsimonious Fit, Incremental Fit, and Absolute Fit. Each type of index has a minimum threshold and standard values as presented in Table 4.4.

Table 4.4: Categories of Model Fit

Category name	Name of index	Level of acceptance
Absolute Fit Index	RMSEA	RMSEA < 0.08
	GFI	GFI > 0.90
Incremental Fit Index	AGFI	AGFI > 0.90
	CFI	CFI > 0.90
	TLI	TLI > 0.90
	NFI	NFI > 0.90
Parsimonious Fit Index	Chisq/df	Chi-Square/ df < 3.0

Source: Awang (2012)

The current study's model has second-order constructs of the exogenous (independent) variable with three sub-variables, one first-order mediator construct, a second-order endogenous (dependent) variable with also three sub-variables, and one multidimensional moderator with four sub-factors. The theoretical proposed research model of this study and the interest paths of the study hypotheses being examined are illustrated in Figure 4.1, which includes all constructs and their respective measuring items.

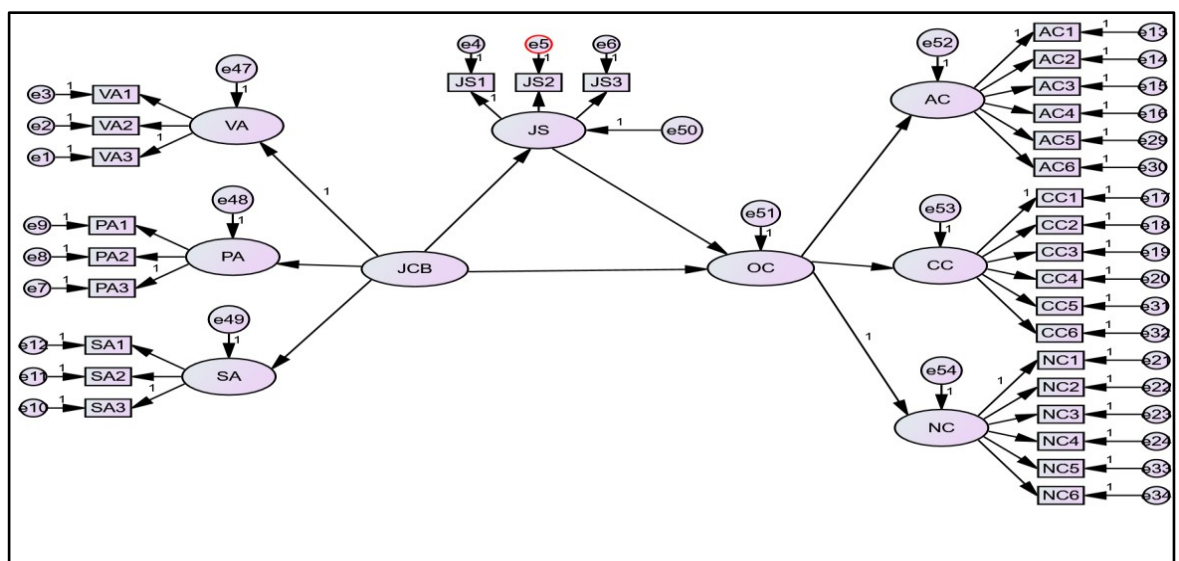


Figure 4.1: The Conceptual Model illustrated by AMOS Graph

As can be provided in Figure 4.1, there are several research hypotheses regarding the effects among the study constructs intended to be analyzed at the end of this study. The hypothesis statements and methods of analysis are shown in Table 4.5.

Table 4.5: Study Hypotheses

	Hypothesis statement	Statistical Analysis
H1	Jay customer behaviors negatively influence the organizational commitment of frontline bank employees.	Path Analysis in SEM
H1.1	The customer's verbal abuse negatively influences the affective commitment of frontline bank employees.	Path Analysis in SEM
H1.2	The customer's verbal abuse negatively influences the continuance commitment of frontline bank employees.	Path Analysis in SEM
H1.3	The customer's verbal abuse negatively influences the normative commitment of frontline bank employees.	Path Analysis in SEM
H1.4	The customer's physical abuse negatively influences the affective commitment of frontline bank employees.	Path Analysis in SEM
H1.5	The customer's physical abuse negatively influences the continuance commitment of frontline bank employees.	Path Analysis in SEM
H1.6	The customer's physical abuse negatively influences the normative commitment of frontline bank employees.	Path Analysis in SEM
H1.7	The customer's sexual abuse negatively influences the affective commitment of frontline bank employees.	Path Analysis in SEM
H1.8	The customer's sexual abuse negatively influences the continuance commitment of frontline bank employees.	Path Analysis in SEM
H1.9	The customer's sexual abuse negatively influences the normative commitment of frontline bank employees.	Path Analysis in SEM
H2	Jay customer behaviors (Verbal abuse, physical abuse, and sexual harassment) positively influence the job stress.	Path Analysis in SEM
H3	Job stress negatively influences organizational commitment (Affective commitment, continuance commitment, and normative commitment).	Path Analysis in SEM
H4	Job stress mediates the relationship between jay customer behaviors and organizational commitment.	Path Analysis in SEM and Bootstrapping
H5	Emotional intelligence moderates the relationship between jay customer behaviors and organizational commitment.	Interaction effect

H5.1	Employees' self-emotion appraisal (SEA) moderates the relationship between jay customer behaviors and organizational commitment.	Interaction effect
H5.2	Employees' others' emotion appraisal (OEA) moderates the relationship between jay customer behaviors and organizational commitment.	Interaction effect
H5.3	Employees' use of emotion (UOE) moderates the relationship between jay customer behaviors and organizational commitment.	Interaction effect
H5.4	Employees' regulation of emotion (ROE) moderates the relationship between jay customer behaviors and organizational commitment.	Interaction effect

4.2.1 CFA of the variable JCB

JCB is a second-order construct with three sub-variables (verbal abuse, physical abuse, and sexual abuse). Each has three items as illustrated in Figure 4.2 which presents the fitness indices for the overall construct as well as the factor loadings for all items are given in order to assess the validity and reliability of this construct by calculating AVE, CR, and the square root of AVE. The results given in Figure 4.2 indicate that the measurement model with the fitness indices of the construct JCB has mostly met the threshold and the acceptable values with good factor loading for all items (>0.50). Therefore, the next step was to calculate the convergent validity by calculating the values of AVE and CR via an excel sheet. According to Awang (2015), the assumption should exceed the threshold value of 0.5 and 0.6 respectively to meet this validity. Table 4.6 reveals the findings that meet all required acceptable results. The results show that the model is satisfied with the sets of goodness fit criteria (p -value = 0.000, χ^2/df = 2.847, RMSEA = 0.073, CFI = 0.92, TLI = 0.91, GFI = 0.90).

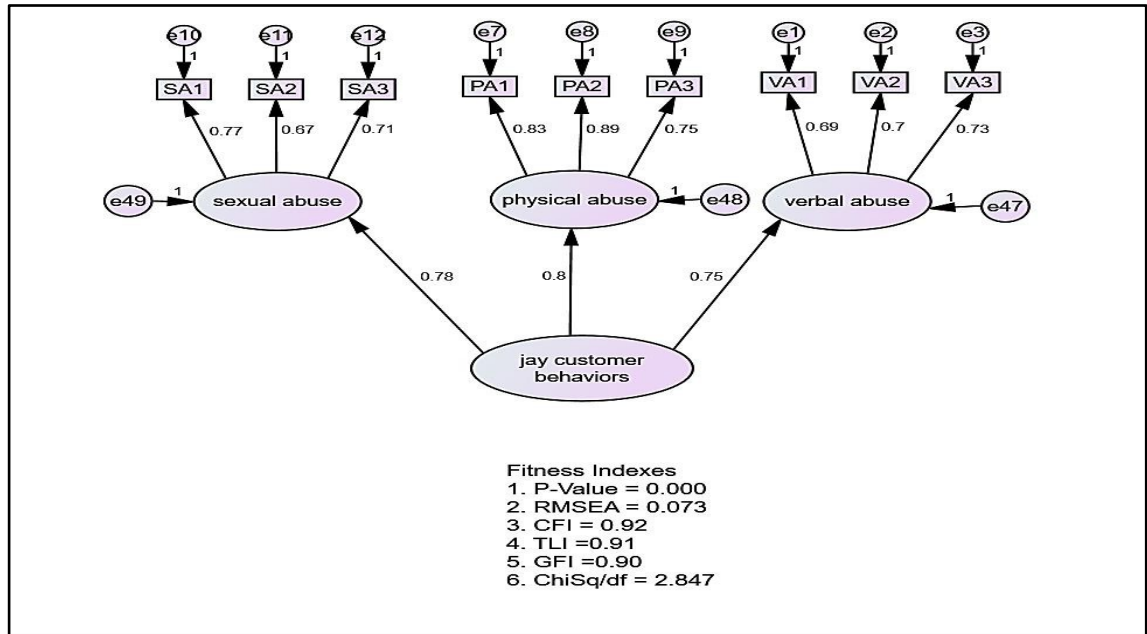


Figure 4.2: The Measurement Model of JCB

Table 4.6: Convergent Validity of JCB

Main variable	Sub- variables	Item	Factor Loading	CR (> 0.6)	AVE (> 0.5)	The square root of AVE
Jay customer behaviors	Sexual abuse	SA1	0.77	0.761	0.515	0.717
		SA2	0.67			
		SA3	0.71			
	Physical abuse	PA1	0.83	0.864	0.681	0.825
		PA2	0.89			
		PA3	0.75			
	Verbal abuse	VA1	0.69	0.750	0.500	0.707
		VA2	0.70			
		VA3	0.73			

4.2.2 CFA of the variable OC

OC is a second-order construct with six items for each sub-variable as shown in Figure 4.3 which presents the fitness indices for the whole construct and the factor loading of each item. The figures of the fitness indices provided in Figure 4.3 of the OC measurement model assure that they are acceptable. As can also be observed in table 4.7, the values of AVE and CR were derived in order to discover the model's convergent

validity. This type of validity was achieved since the outcomes have met the acceptable thresholds. Hence, the results show that the model is satisfied with the sets of goodness fit criteria (p-value = 0.000, $\chi^2/df = 2.213$, RMSEA = 0.077, CFI = 0.94, TLI = 0.93, GFI = 0.93).

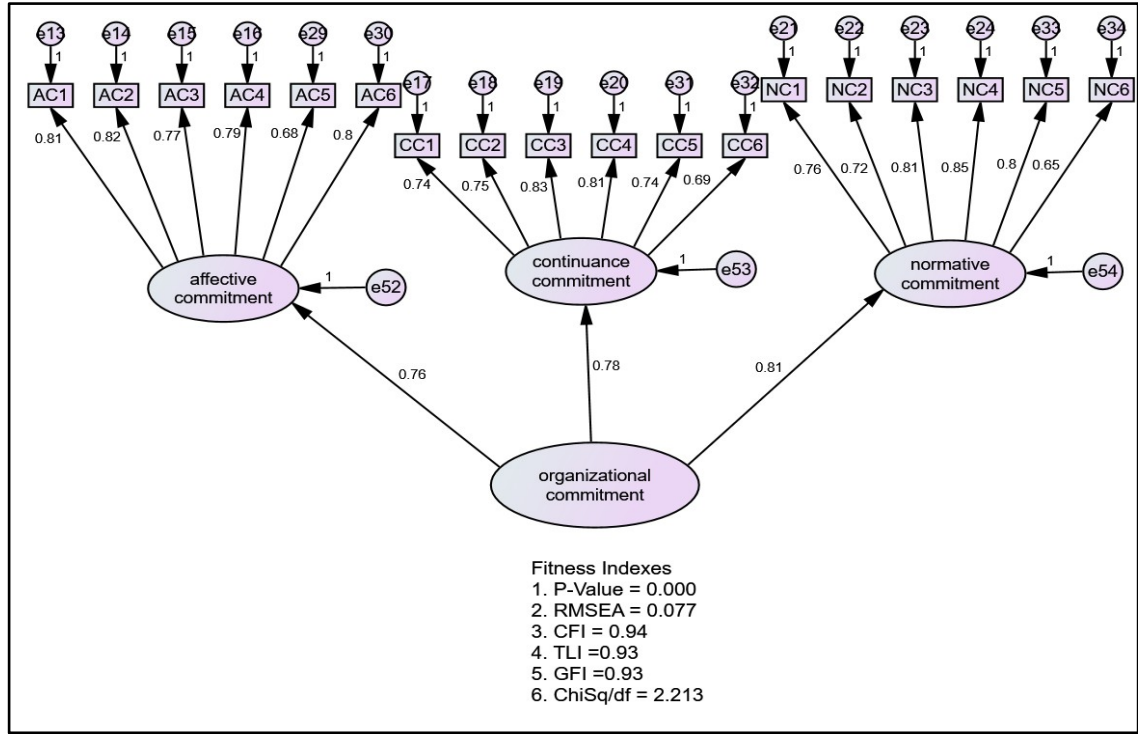


Figure 4.3: The Measurement of OC

Table 4.7: Convergent Validity of OC

Main variable	Sub-variables	Item	Factor Loading	CR (> 0.6)	AVE (> 0.5)	The square root of AVE
	Affective commitment	AC1	0.81	0.903	0.608	0.779
		AC2	0.82			
		AC3	0.77			
		AC4	0.79			
		AC5	0.68			

Organizational commitment		AC6	0.80			
	Continuance commitment	CC1	0.74	0.892	0.580	0.761
		CC2	0.75			
		CC3	0.83			
		CC4	0.81			
		CC5	0.74			
		CC6	0.69			
	Normative commitment	NC1	0.76	0.895	0.590	0.768
		NC2	0.72			
		NC3	0.81			
		NC4	0.85			
		NC5	0.80			
		NC6	0.65			

4.2.3 CFA of the variable JS

JS is a first-order construct with three items as shown in Figure 4.4 which reveals the fitness indices for the whole construct and the factor loading for every item to examine the validity and reliability of this particular construct through calculating both AVE, CR, and the square root of AVE. The results provided in Figure 4.4, which represents the fitness indices of the JS measurement model, have mostly reached acceptable values with good factor loading for all items. Using an Excel sheet, thus, the convergent validity was found with the values of AVE and CR meeting the required thresholds of 0.5 and 0.6 respectively as demonstrated in Table 4.8. The results show that the model is satisfied with the sets of goodness fit criteria (p-value = 0.000, $\chi^2/df = 2.531$, RMSEA = 0.071, CFI = 0.93, TLI = 0.91, GFI = 0.92). Therefore, the findings meet all required results which enable the study to proceed with the next analytical steps.

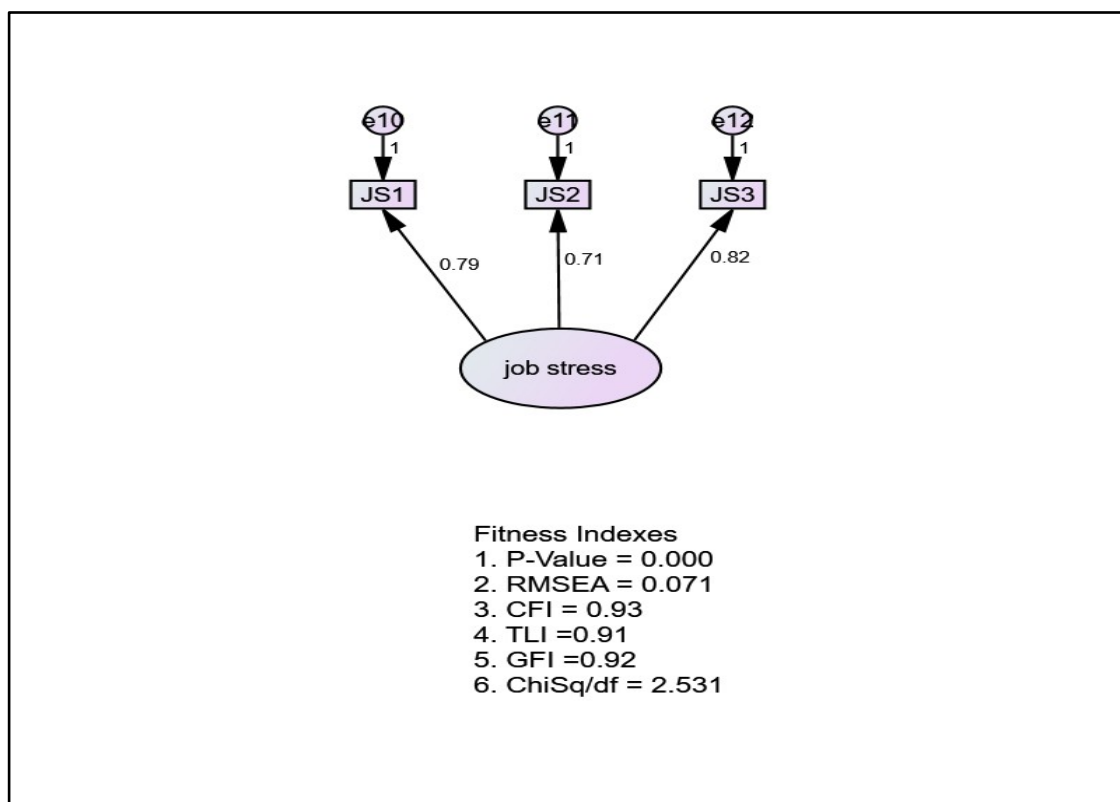


Figure 4.4: The Measurement Model of JS

Table 4.8: Convergent Validity of JS

Construct	Item	Factor Loading	CR (> 0.6)	AVE (> 0.5)	The square root of AVE
Job stress	JS1	0.79	0.823	0.600	0.774
	JS2	0.71			
	JS3	0.82			

4.2.4 CFA of the variable EI

EI is a second-order construct having four sub-variables with four items for each as illustrated in Figure 4.5. The numbers given in Figure 4.5 display good fitness indices of the EI measurement model. The results disclose that the model is satisfied with the sets of goodness fit criteria (p-value = 0.002, $\chi^2/df = 2.219$, RMSEA = 0.074, CFI = 0.94, TLI = 0.93, GFI = 0.93).

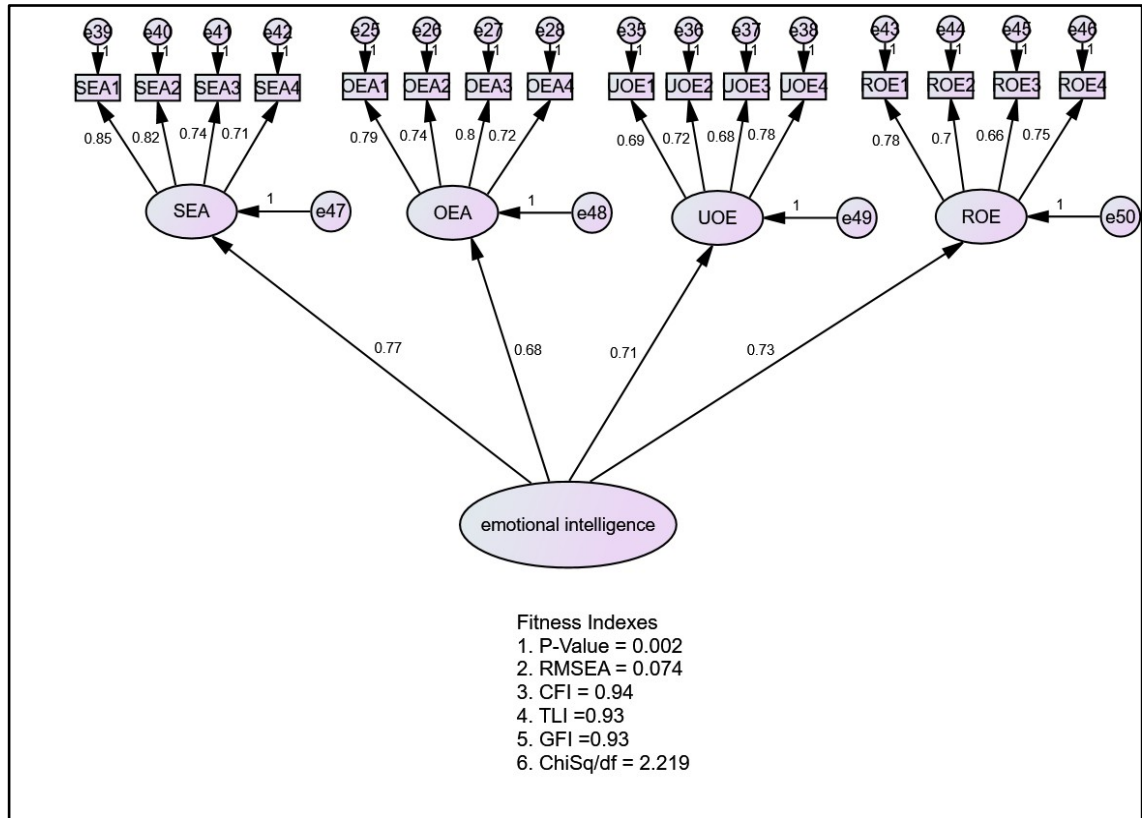


Figure 4.5: The Measurement Model of EI

Table 4.8 exhibits the calculation process of the construct convergent validity. The study computed the Average Variance Extracted (AVE) and Composite Reliability (CR). Both values have exceeded the thresholds of 0.5 and 0.6 confirming that the model has passed this type of validity test.

Table 4.9: Convergent Validity of EI

Main variable	Sub-variables	Item	Factor Loading	CR (> 0.6)	AVE (> 0.5)	square root of AVE
	SEA	SEA1	0.85	0.862	0.612	0.782
		SEA2	0.82			
		SEA3	0.74			
		SEA4	0.71			
	OEA	OEA1	0.79	0.848	0.583	0.763
		OEA2	0.74			

Emotional Intelligence		OEA3	0.80			
		OEA4	0.72			
	UOE	UOE1	0.69	0.81	0.516	0.718
		UOE2	0.72			
		UOE3	0.68			
		UOE4	0.78			
	ROE	ROE	0.78	0.814	0.524	0.723
		ROE	0.70			
		ROE	0.66			
		ROE	0.75			

4.3 Discriminant Validity of the Study Variables

Another type of validity test that is essential to be checked so as to evaluate the correlations between all variables is called discriminant validity. Analysts conduct this type of validity test for the purpose of making sure that the respective model has no redundant constructs. The redundant constructs occur in the case when a pair of variables involved in a model is highly correlated. Table 4.10 summarizes the results where the diagonal values in bold represent the square root of the AVE of the identified variables. Meanwhile, the other values indicate the correlation coefficients between them. The findings met this validity criterion because each bold value which represents the square root of the particular variable's AVE is higher than the correlation results of this construct with other constructs.

Table 4.10: Discriminant Validity of all Variables

	VA	PA	SA	JCB	JS	AC	CC	NC	OC	SE A	OE A	UO E	RO E	EI
VA	0.717													
PA	0.320	0.825												
SA	0.113	0.343	0.707											
JCB	0.176	0.886	0.532	0.777										
JS	0.347	0.364	0.183	0.242	0.774									
AC	0.321	0.362	0.257	0.253	0.174	0.779								
CC	0.002	0.216	0.219	0.543	0.023	0.170	0.761							
NC	0.147	0.148	0.027	0.323	0.129	0.447	0.328	0.768						
OC	0.042	0.235	0.134	0.244	0.100	0.143	0.237	0.085	0.88					
SE A	0.012	0.224	0.271	0.024	0.115	0.054	0.268	0.099	0.245	0.782				
OE A	0.013	0.071	0.224	0.042	0.090	0.135	0.443	0.207	0.536	0.627	0.763			
UO E	0.043	0.378	0.283	0.211	0.050	0.328	0.092	0.453	0.211	0.240	0.462	0.786		
RO E	0.122	0.110	0.015	0.152	0.170	0.237	0.142	0.582	0.104	0.305	0.252	0.240	0.723	
EI	0.343	0.443	0.036	0.130	0.153	0.241	0.183	0.302	0.045	0.241	0.054	0.046	0.142	0.723

5. RESEARCH RESULTS

5.1 The Structural Model and SEM

After conducting all the steps of CFA which have been completely performed with all respective validity tests and checking the values that have achieved the acceptable cut-off points of all different types of validity analyses, the next step was to gather all the study variables into one structural model to perform the second procedure of this analysis through SEM. The variables have been drawn from left to right starting with the exogenous construct (independent), followed by the mediator construct in the middle and the endogenous construct (dependent) on the right side. Based on the direction of the hypotheses, the researcher connected the independent variable with the respective dependent variable through the mediator by using the arrows as shown in Figure C.1.

The arrows in Figure C.1 indicate the causal effects of the independent variable on the respective dependent variable being analyzed. As the study structural model consists of only one independent variable, there was no need for a double-headed arrow to be drawn. This kind of arrow is usually used to estimate the correlational effects between two or more independent variables so as to avoid multicollinearity problems in models. The figure further illustrates the outputs of the given SEM mainly the standardized regression weights. Moreover, the proportions of the variances being predicted through R^2 (coefficient of determination) of the model provided in Figure C.1 were explained. 43% of the variance in the OC was linked to JCB and 31% of the variance in the JS was linked to JCB.

5.2 Testing the Direct Hypotheses

The derived results of the regression coefficient (beta) for the independent variable on the dependent variable as illustrated in figure 5.1 gained from the structural model figure C.1 and presented in table 5.1 indicate that

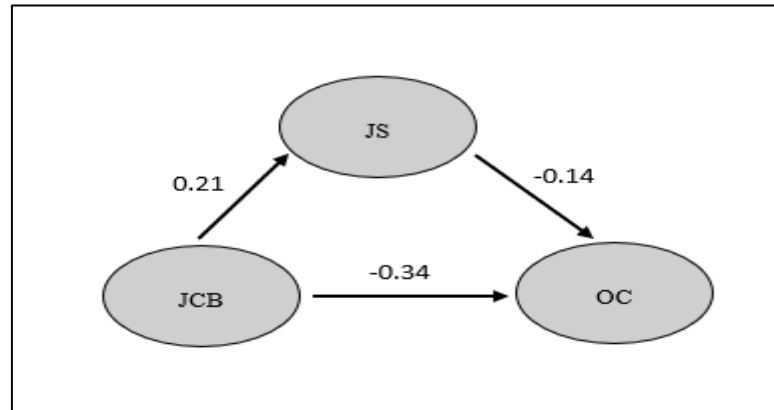


Figure 5.1: Standardized Regression Weights

- when jay customer behaviors go up one unit, the organizational commitment goes down -0.34,
- when jay customer behaviors go up one unit, the job stress goes up 0.21, and
- when job stress goes up one unit, the organizational commitment goes down -0.14.

Additionally, based on the probability value (p-value) that necessitates the figure to be lower than 0.05 to accept and support a hypothesis, table 5.1 displays significant outputs of every direct main hypothesis. Hence, null hypotheses are rejected and all the direct hypothesized statements previously stated in Table 4.5 are confirmed and accepted.

Table 5.1: Regression Path and Significance

	Independent	Path	Dependent	(β)	t-value	P-value	Result
H1	Jay customer behavior	---->	Organizational commitment	-0.34	3.243	0.000	Supported
H2	Jay customer behavior	---->	Job stress	0.21	2.745	0.000	Supported
H3	Job stress	---->	Organizational commitment	-0.14	3.574	0.000	Supported

Table 5.2 reveals the results of the analysis done to test the sub-hypotheses. Figure 5.2 also represents the results gained from the model C.2. Verbal abuse, physical abuse, and sexual abuse are linked to employees' affective, continuance, and normative commitment. The relationships are negatively and statistically significant ($p < 0.05$) which support all sub-hypotheses. On the other hand, the results didn't support two sub-hypotheses: H1.2: verbal abuse negatively influences employees' continuance commitment ($\beta = -0.13$, $p > 0.05$), and H1.4: physical abuse negatively influences affective commitment ($\beta = -0.15$, $p > 0.05$).

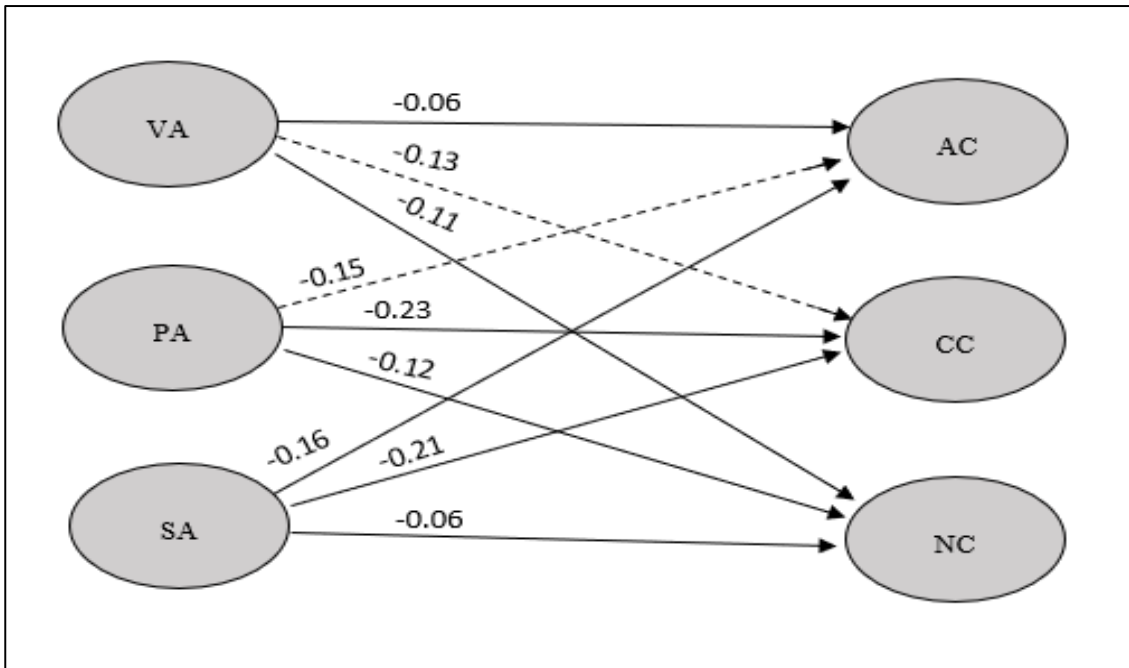


Figure 5.2: Results of Sub-Hypotheses

Table 5.2: Regression Path and Significance

	Independent	Path	Dependent	(β)	t-value	P-value	Result
H1.1	Verbal abuse	---->	Affective commitment	-0.06	2.536	0.04	Supported
H1.2	Verbal abuse	---->	Continuance commitment	-0.13	2.845	0.06	Not Supported
H1.3	Verbal abuse	---->	Normative commitment	-0.11	3.035	0.000	Supported
H1.4	Physical abuse	---->	Affective commitment	-0.15	3.634	0.07	Not supported
H1.5	Physical abuse	---->	Continuance commitment	-0.23	4.602	0.001	Supported
H1.6	Physical abuse	---->	Normative commitment	-0.12	2.574	0.000	Supported
H1.7	Sexual abuse	---->	Affective commitment	-0.16	3.114	0.03	Supported
H1.8	Sexual abuse	---->	Continuance commitment	-0.21	2.880	0.000	Supported
H1.9	Sexual abuse	---->	Normative commitment	-0.06	3.132	0.002	Supported

5.3 Testing the Mediation Hypothesis

The current study was also interested in testing the mediating effect of the mediator variable JS on the relationship between JCB and OC as stated in hypothesis four (H4).

This type of analysis was conducted through a common approach used in similar studies interested in examining the meditation impacts named bootstrapping. The results are given in Figure 5.3, obtained from figure C.3, and Table 5.3.

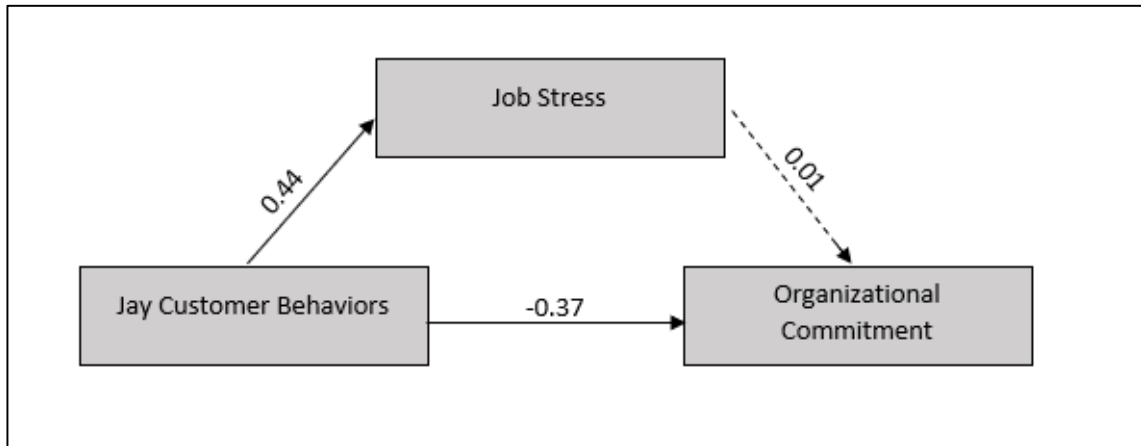


Figure 5.3: Mediation Effect in the Model

Based on the outputs obtained from Figure 5.3, the study summarizes the findings as follows:

1. Indirect effect 1 = 0.44 (significant)
2. Indirect effect 2 = 0.01 (not significant)
3. Total indirect effect $1 \times 2 = (0.44) * (0.01) = 0.004$
4. Direct effect 3 = -0.37 (significant)

Therefore, the mediation occurs, and the type of mediation is partial mediation since the direct effect 3 is significant after entering the mediator into the model.

After testing the mediation hypothesis and confirming the type of mediation effect, the study confirmed the findings by conducting another test through an approach called bootstrapping designed to resample analysis (Awang 2015). The study performed the model of Maximum Likelihood Estimator (MLE) over this process and employed 1000 bootstrap samples and a 95% bootstrap bias-corrected confidence interval. The findings of testing JS as a mediator in the relationship between JCB and OC are given in Table 5.3. Based on the results, the study concluded that the figures of bootstrapping are consistent with the results of the meditation analysis.

Table 5.3: Mediation Effect of JS

		Indirect Effect	Direct Effect
Bootstrapping	Lower bounds	-0.098	-0.545
	Upper bounds	0.106	-0.166
	Two-tailed significance	0.934	0.002
Results		Not significant	Significant
Type of Mediation	Mediation is found, and the type of mediation is partial since the direct effect is significant and has remained significant even after entering the mediator into the model.		

5.4 Testing the Moderation Hypotheses

The study postulated that EI moderates the relationship between JCB and OC. The estimated value (-0.001) and p-value (0.992) indicate that EI has a negative insignificant effect on the relationship between JCB and OC, thus H5 is not supported. Figure 5.4 presents the moderation plot of EI on the relationship between the variables. The results revealed that EI strengthens the negative relationship between the dependent and the independent constructs.

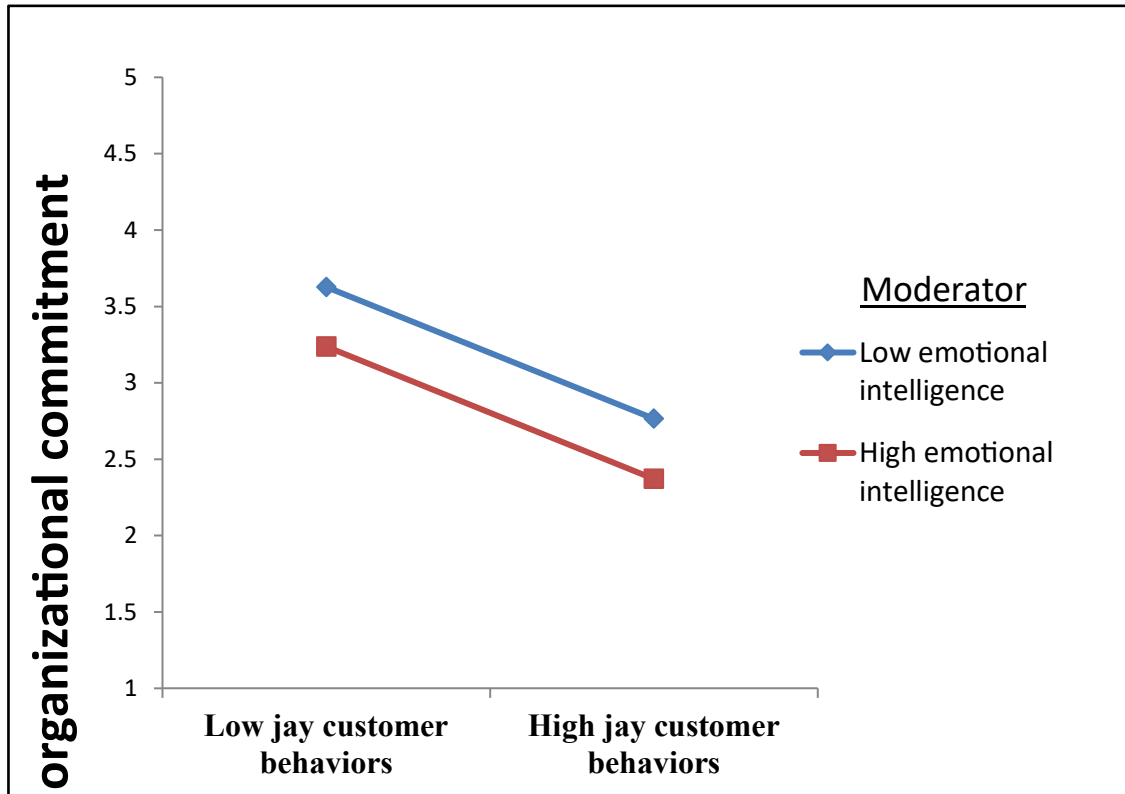


Figure 5.4: Moderation Plot of Emotional Intelligence

To test the moderation effects of the dimensions of emotional intelligence (SEA, OEA, UOE, and ROE) on the relationship between JCB and OC, the standardized values of these dimensions were saved as variables then multiplied with the independent variable JCB to find the interaction effects (intercepts). With the help of SPSS, regression analyses were run so as to obtain the required results of estimates and significance levels. Table 5.4 presents these findings which exhibited no moderation effect of the dimensions of EI on the relationship between JCB and OC of the frontline employees working in the respective target context of the Palestinian banks.

Table 5.4: Moderation Effect of EI

	Moderator	Path	Relationships	(β)	t-value	P-value	Result
H5	EI	---->	JCB --> OC	-0.001	-0.010	0.992	Not Supported
H5.1	SEA	---->	JCB --> OC	-0.065	-0.615	0.583	Not Supported
H5.2	OEA	---->	JCB --> OC	0.136	1.592	0.111	Not Supported
H5.3	UOE	---->	JCB --> OC	0.046	0.412	0.680	Not Supported
H5.4	ROE	---->	JCB --> OC	-0.069	-0.912	0.362	Not Supported

6. DISCUSSION

This chapter constitutes a relatively new area that has emerged from the results in the previous chapter. This section summarizes the findings and contributions made regarding JCB and OC. These results have been influential in the field because of the type of methodology that this thesis adopted. This field is maturing, with a wealth of well-understood critical issues resulting from the analysis. Furthermore, the chapter provides pieces of evidence associated with the previous studies to produce implications in both theoretical and practical areas. From the results in the previous chapter and discussion in this chapter, key findings have emerged for future work. For clarity purposes, this chapter has been organized into sub-sections to give a complete conclusion of the study as well as limitations in addition to future research suggestions and recommendations as follows.

6.1 Discussion

The present thesis aimed to examine the relationship between JCB's dimensions i.e., verbal, physical, and sexual harassment, and OC through the mediating effect of JS on the frontline employees who are working in Palestinian banks. The results of the thesis showed good alignments of the study's suggested model which confirmed the proposed hypotheses. Also, the tested study model explained around 43% of the variance in OC. This main result of this thesis indicates that there is a significant effect of customers' behaviors on the commitment of the employees toward the workplaces that they work in and their organizations.

The present thesis confirmed the negative influence of JCB on employees' OC. Therefore, the first hypothesis H1 was accepted. This result is in line with previous studies. The related literature indicated the negative effect of JCB on employees' attitudes. Previous findings indicated its negative influence on the behavioral aspects of employees such as job engagement and job satisfaction. Others revealed the negative role it plays on their emotional attitudes (Kim et. al 2014; Lee 2020; Cho 2018). Thus, the results of this thesis confirmed that this negative impact of JCB against the employees at the workplace may lead to an unfavorable workplace climate among the workers. Having said that, this may create lower levels of employees' positive attitudes like commitment. However, the

severity of the JCB conducted can also contribute to creating a negative customer experience in the foundations. Therefore, the proper countermeasures and alternatives should be considered to prevent JCB, improve workplace environments, and increase positive work aspects like OC.

A further novel finding regarding the first hypothesis of this study was about the different dimensions of JCB and different dimensions of OC. Planned comparisons of the results revealed that the verbal abuse and physical abuse associated respectively with the continuance and affective commitment were not supported. On the other hand, the other JCB and OC dimensions supported the stated research hypotheses of a negative influence between them. The discussion concerning the OC of banking employees should specify what dimensions of this concept are important to be addressed and what desired outcomes are expected.

Our results demonstrated that the research that has been conducted in the field of workplace incivility usually considers numerous factors of stress caused by customers (Kim 2012). It is worth discussing these interesting facts revealed by these results to increase the critical discussion related to the knowledge of customer misbehaviors and their effect on employees' JS. Based on the foregoing, the results of the thesis added to the service industry literature by shedding light on the positive influence of JCB over the banking services staff which supported the suggested second hypothesis H2 of this thesis. The second hypothesis stated that JCB positively influences JS. This analysis found consistent evidence with the literature that acknowledged JCB as a source of stress in the workplace (Cho 2018). Furthermore, the researcher discussed different types of misbehaviors which take different forms like verbal aggression, sexual harassment, and physical abuse. Thus, the study is aligned with former ones that present incivility as an influential factor which is largely associated with many workplace aspects such as JS (Goussinsky 2012; Gettman and Gelfand 2007; Bishop, Korczynski, and Cohen 2005).

Our findings on JCB and OC at least hint that there is a negative influence of JS on the OC of frontline employees which supported another suggested research hypothesis H3. According to the SEM analysis and regression coefficient outputs, the findings confirmed that there is a negative relationship between the two key concepts of JS and OC. Thereby, these findings are not going further with the existing relevant literature which confirmed this issue and provided suggestions to reduce the effects of JS, particularly on the employees who are in the services industries such as banking to increase the OC (Bhatti et al. 2016). The discussion started in the literature to suggest some measures that can reduce the levels of JS among the employees in the banks. These measures include, for example, carrying out counseling programs to identify and lessen the existing levels of stress. The measures can successfully control this issue by building a positive, cooperative, and rewarding relationship among staff and customers.

Another important finding in the understanding of the role of JS in the relationship between JCB and OC is that there is a partial effect of JS. This is to say, this finding indicated an increase in today's workplace environments in the era of COVID-19 which stands as one of the critical sources of JS to employee's commitment that might shift the employees' work attitudinal. The study can infer from this result that JS partially mediated the relationship between JCB and OC. In other words, the customer misbehaviors such as incivility can increase JS among employees which results in lower employee commitment. The thesis's results supported other study hypothesis H4. The results would provide further pieces of evidence regarding JCB's act as a key source of customers-contact employees' JS as stated in the relevant literature (Dormann and Zapf 2004).

A unique result of this study is examining the moderating effect of EI through various dimensions namely self-emotion appraisal, use of emotion, others' emotion appraisal, and regulation of emotion in the relationship between JCB and OC. The findings revealed that in the era of COVID-19 EI and its dimensions have a non-significant negative and other positive moderating effects rejecting the associated study hypothesis H5. The hypothesis states that EI moderates the relationship between JCB and OC. This result also matched with the literature discussing the role of EI which did not find a significant effect of it on the OC (Aghdasi, Kiamanesh, and Ebrahim 2011; Güleriyüz et al. 2008).

This study cannot claim that the gained results are contrary to or not consistent with the general research trends and previous studies' findings. The preceding studies indicated also a reverse relationship between EI and OC (Rangriz and Mehrabi 2010). Nowadays, the concept of EI is largely recognized as one of the effective managerial solutions used among the modern management practices to enhance positive job and staff attitudinal aspects such as job satisfaction and OC as well as mitigate the JS in the workplace environment. However, the findings indicated that EI can be learned; therefore, the management committees of the organizations are advised to design some employees' training programs and develop special programs to improve self and others' emotional evaluation. If the aforementioned is implemented successfully, it enables greater understanding and management of both employees' and customers' behaviors (Sridevi 2021).

6.2 Theoretical Implications

The current thesis is considered one of the modern studies that are conducted to provide empirical results associated with the field of customers' behaviors linked to organizational outcomes such as commitment in the services industry in developing countries like the Arab world. Therefore, it provides a head launch of theoretical implications for future research avenues and adds to the existing relevant literature on OC determinants by proposing and testing a new model with moderation effect of selected factors of EI that recently have gained more concern among the scholarly works. The analysis of customers' behaviors as a factor that influences the employee's attitudes towards their organizations involves some different purposes. These purposes are mainly understanding this issue for employees and customer relationship management.

The thesis illustrates some results that help to decrease some incongruence and variances in the literature linked to the importance of commitment for organizations and the role of JCB on the employees (Lee 2020). Moreover, the study adds to the literature regarding EI and OC by conducting a quantitative research approach among different research methods (Atmaja, Hardhienata, and Sunaryo 2015). In addition, the study adds to the existing body of literature with the unique integrative concepts and factors in the research model which applies them in the service sector by investigating directly and indirectly

the interrelationships. Considering EI as a moderator in the current study, the conceptual model as well enriches the relevant literature in the context of banking in a developing country. The study model has updated the possible influential determinants of employees' attitudinal outcomes in the existing complex business contexts.

6.3 Practical Implications

From a practical point of view, this study would provide valuable research implications, and it offers a better understanding for organizations and practitioners in many areas. These areas are mainly HR management practices as well as managers of the significant role of customers' misbehaviors that influence the employees' attitudes and behaviors. These attitudes and behaviors reflect on their performance and intention to leave the firms or show low commitment to their organizations.

Thus, the study through these factors offers the organizations the determinant influences on the employees' commitment which requires more focus and attention to avoid unexpected negative attitudinal outcomes among the employees. Nevertheless, the thesis explains other critical factors in different contexts and populations that are varied from the traditional existed and known. It will also help the managers to build essential and unique methods and ways to highlight the possible considerations of the OC through other stakeholders' behaviors such as customers as a differentiated population that will provide new insights for decision-makers in the banks. The thesis findings also contributed by providing the business managers with perceptions to effectively use their different resources for commitment, JS, and EI. The implementation of a different approach to controlling the deviant behaviors of the customers requires professional training to monitor, manage, and deal with customers' misbehaviors. Moreover, the employees' commitment determinants should receive much more concern among the organizations with policies to have it monitored continuously, so to enhance the workplace quality.

The practical implications of this study also encourage bank managements to develop the related practices and capabilities to discover the factors that influence their employees' performance and productivity and the reasons that increase their satisfaction and commitment. The capabilities building should also include effective training of the

employees' skills to sufficiently handle the issues occurring during transacting with customers, particularly that incivility attitudes. These needs integrate with professional policies and procedures to mitigate the opportunities of this negative outcome. In addition, the current study provides critical findings and insights regarding the workplace environment factors which largely emphasize the importance of customers' behaviors in the decision-making process, whether linked to adopting management practices or implementing different employee development strategies.

The thesis also highlights the need for organizations to be strategically- thinking orientated and resilient to cope with the changes that may occur like those happening because of the pandemic in the customers' attitudes and markets aspects that significantly influence the organization's competencies. Finally, the determinants of OC addressed in this study will provide a solid basis for modern management practices, particularly in the current complex environments.

6.4 Limitations and Future Research

As we have argued elsewhere, JCB may be considered a promising aspect of OC. In addition, the thesis conducted a cross-sectional research method because of the limited time frame. Thus, it is highly suggested for the future research avenues to consider different undergo longitudinal study methods to examine the effect of issues related to JCB, OC and EI on different populations and sectors.

Moreover, it is also recommended to examine other different factors which might influence OC like organizational culture and employee satisfaction. Nonetheless, the workplace environment and management practices are important and associated with commitment. Therefore, it is suggested to incorporate these variables into a new future conceptual framework. Future studies can also integrate the effect of different factors of EI like emotional independence or congruence on the performance of the employees. Lastly, establishing the current thesis model can open new horizons for future research to broaden the limited body of literature and knowledge on this topic. It also increases the constancy and generalization chances of the results over different contexts to enrich the related literature.

7. CONCLUSION

The previous chapter pursued to provide comprehensive discussions of the gained results from the analysis to provide also both essential theoretical and practical implications of the topic being examined in this thesis. It also restricted the study limitations and offered some research suggestions and recommendations for future research work. The study findings also aimed to find out answers to the stated research questions about the effect of the determining factors on the OC in the services industry of banking to end up having the desirable organizational outcomes over the dynamic business contexts. These findings as well as contributions present a base for coming future research in the respective field. It is important for organizations due to their limited capabilities to explore new pathways for success and development and gain a committed workforce and attractive workplace climate. The analysis of the factors that influence OC, JS, and EI should be focused on and expanded over other different models with various concepts and populations or settings. However, the subject of the employees' commitment and the relevant potential factors should be maintained and explored by considering untraditional concepts into a unique proposed model that can provide different insights into both of theory and practice of employees and customer relationships and the contemporary management practices.

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APPENDICES

Appendix A

Survey Questionnaire

As part of my MBA research thesis at Kadir Has University, I am conducting a survey that investigates “**The Impact of Jay Customer Behaviors on Bank Service Providers’ Organizational Commitment: The Mediating Role of Job Stress and the Moderating Effect of Emotional Intelligence.**” I appreciate if you could complete the following questionnaire. Any information obtained in connection with this study that can be identified with you will remain confidential.

Part (1): Please tick (✓) the square that best describes you.

Respondent’s Details:

Gender	<input type="checkbox"/> Female	<input type="checkbox"/> Male
Marital Status	<input type="checkbox"/> Single	<input type="checkbox"/> Married
Age Group	<input type="checkbox"/> 18–25	<input type="checkbox"/> 36–45
	<input type="checkbox"/> 26–35	<input type="checkbox"/> >45
Educational Level	<input type="checkbox"/> High School	<input type="checkbox"/> University
	<input type="checkbox"/> College	<input type="checkbox"/> Postgraduate
Organizational Tenure	<input type="checkbox"/> Less than one year	<input type="checkbox"/> 6–10 years
	<input type="checkbox"/> 1–5 years	<input type="checkbox"/> 11 years and above

Part (2): How often do you encounter or experience the following types of customer behavior?

Never	Rarely	Sometimes	Often	Always
1	2	3	4	5

#	Jay customer behaviors	Level
1.	Customers make demeaning or derogatory remarks about me.	
2.	Customers address me in unprofessional terms (speak disrespectfully or impolitely).	
3.	Customers take out their own frustrations on me.	
4.	Customers physically harm service employees or other customers.	
5.	Customers are intoxicated and act aggressively and violently.	
6.	Customers violently vandalize or remove items from our bank.	
7.	Customers make offensive sexual comments to me.	
8.	Customers physically and sexually harass me.	
9.	Customers make physical and bodily contact with me.	

Part (3): Please write the number that corresponds with your level of agreement using the scale below.

Strongly disagree	Disagree	Slightly disagree	Undecided	Slightly agree	Agree	Strongly agree
1	2	3	4	5	6	7

#	Job Stress	Level
1.	My job is extremely stressful.	
2.	Too many people at my level in the bank get burned out by job demands.	
3.	I feel a great deal of stress because of my job.	

Organizational Commitment Scale

Part (4): Instructions:

Listed below is a series of statements that represent feelings that individuals might have about the company or organization for which they work. With respect to your own feelings about the particular organization for which you are now working, please indicate the degree of your agreement or disagreement with each statement by writing a number from 1 to 7 using the scale below.

Strongly disagree	Disagree	Slightly disagree	Undecided	Slightly agree	Agree	Strongly agree
1	2	3	4	5	6	7

#	Organizational Commitment	Level
1.	I would be very happy to spend the rest of my career with this organization.	
2.	I really feel as if this organization's problems are my own.	
3.	I do not feel a strong sense of "belonging" to my organization. (R)	
4.	I do not feel "emotionally attached" to this organization. (R)	
5.	I do not feel like "part of the family" at my organization. (R)	
6.	This organization has a great deal of personal meaning for me.	
7.	Right now, staying with my organization is a matter of necessity as much as desire.	
8.	It would be very hard for me to leave my organization right now, even if I wanted to.	
9.	Too much of my life would be disrupted if I decided I wanted to leave my organization now.	
10.	I feel that I have too few options to consider leaving this organization.	
11.	If I had not already put so much of myself into this organization, I might consider working elsewhere.	
12.	One of the few negative consequences of leaving this organization would be the scarcity of available alternatives.	
13.	I do not feel any obligation to remain with my current employer. (R)	
14.	Even if it were to my advantage, I do not feel it would be right to leave my organization now.	
15.	I would feel guilty if I left my organization now.	
16.	This organization deserves my loyalty.	
17.	I would not leave my organization right now because I have a sense of obligation to the people in it.	
18.	I owe a great deal to my organization.	

Emotional Intelligence Scale

Part (5): Instructions:

Here is a short 16-item measure of emotional intelligence called the Wong and Law Emotional Intelligence Scale (WLEIS) developed for use in management research and studies. A list of statements is provided below, and to complete this questionnaire, mark the extent to which you agree or disagree to each of the statements.

Strongly disagree	Disagree	Slightly disagree	Undecided	Slightly agree	Agree	Strongly agree
1	2	3	4	5	6	7

#	Emotional Intelligence	Level
1.	I have a good sense of why I have certain feelings most of the time.	
2.	I have good understanding of my own emotions.	
3.	I really understand what I feel.	
4.	I always know whether or not I am happy.	
5.	I always know my friends' emotions from their behavior.	
6.	I am a good observer of others' emotions.	
7.	I am sensitive to the feelings and emotions of others.	
8.	I have good understanding of the emotions of people around me.	
9.	I always set goals for myself and then try my best to achieve them.	
10.	I always tell myself I am a competent person.	
11.	I am a self-motivated person.	
12.	I would always encourage myself to try my best.	
13.	I am able to control my temper and handle difficulties rationally.	
14.	I am quite capable of controlling my own emotions.	
15.	I can always calm down quickly when I am very angry.	
16.	I have good control of my own emotions.	

Appendix B

يملع ثحب نايبتسا

ةعماج يف لامعلا قرادإ صصخت يف ريتسجاملا ةحورطأ نم عزجك ءارجا مت ،ساه رداق نايبتساريتأت " شقاني ا فيظولا داهجلال طيسولا رودلا :ةيفرصملا تامدخلا يمدقمل يميظنتلا مازتلاا بلع ةنيسملا ءلامعلا تاكولس يفظاعلا ءاكذلل لدتعملا ريتأتلاو . يلاتلا نايبتسلا لمكأ كلضف نم " اميف اهيلع لوصحلا متي تامولعم يا بقبتس ةيرس ءساردلا هذهب قلعتي

عزجلا 1) (ءملع عضو بجري) لكش لصفاب كفصي يذلا عبرملا يف .

: ءيصخشلا تانايبلا	
يعامتجلا عونلا	<input type="checkbox"/> ركذ
تيعامتجلا ءلاحلا	<input type="checkbox"/> ءبزعأ
رمعلا	<input type="checkbox"/> 25-18
	<input type="checkbox"/> 35-26
يميعلتا بوتسملا	<input type="checkbox"/> ءيوناث
	<input type="checkbox"/> ءيلك
يميظنتلا ءمدخلا ءرتف	<input type="checkbox"/> ماع نم لقأ
	<input type="checkbox"/> 5-1 تاونس
	<input type="checkbox"/> 10-6 تاونس
	<input type="checkbox"/> 11 رثكأو ءنس
	<input type="checkbox"/> ءعماج
	<input type="checkbox"/> ايلع تاسارد
	<input type="checkbox"/> نثأ
	<input type="checkbox"/> ءجوزتم
	<input type="checkbox"/> 45-36
	<input type="checkbox"/> >45

(عزجلا 2) ءلامعلا كولس نم ءيلاتلا ءاونلا هجاوت ءرم مك :

دبأ	ردان	نايحأ	بلاغ	مناها
1	2	3	4	5
#	ةنيسملا ءلامعلا تاكولس بوتسملا			
1.	ي ءاردزا تاقيعت وأ ءنيهم تاطحلاب ءلامعلا يله ه يهاجتا.			
2.	(بدا لاب وأ مارتحا ريغب ثدحتلا) ءنيهم ريغ تارابعب ءلامعلا ينبطاخي.			
3.	طابحلاب مهرو عشل يننومولي ءلامعلا.			
4.	نيرخلا ءلامعلا وأ ءمدخلا يفظومب يدسجلا بذلا قاحلاب ءلامعلا موقى.			
5.	فنعو ءيناودعب نوفرصتيو ءنزتم ريغ ءلاح يف ءلامعلا.			
6.	هنم ءازجا وأ كنبلا بيرختب فنعب ءلامعلا موقى.			
7.	ةنيسم ءيسنج تاقيعت يل نودىي ءلامعلا.			
8.	ايسنجو ايسج يب نوشرحتى ءلامعلا.			
9.	يدسج يعم نولصاوتى ءلامعلا .حيرم وأ قنلا ريغ لكشب ا			

(عزجلا 3 . هاندأ سايقملا مادختساب كتقفاوم بوتسم عم قفاوتى يذلا مقرلا ءباتك بجري)

ءدشب ضراعأ	ضراعأ	لايلق ضراعأ	ددرتم	لايلق قفاوأ	قفاوأ	ءدشب قفاوأ
1	2	3	4	5	6	7

#	يفيظولا رتوتلا	بوتسملا
1.	تياغلل قهرم يفيظو.	
2.	بلاطم مهقهرت ينلامز نم ريئكلا لمعلا.	
3.	يفيظو ببسب رتوتلا نم ريبك ردقب رعشأ	

يمیظنتلا علاولا سايقم

(عزجلا 4 تاميلعتلا :)

نع قرابع لك بلع كتقفاوم مدع وأ كتقفاوم ةجرد بلا قراشلا بجري ،تارابعلا نم ةلسلس وه هاندأ جردملا نم مقر ةباتك قيرط 1 بلا هاندأ سايقملا مادختساب .

1	2	3	4	5	6	7
دشيب ضراعاً	ضراعاً	لايلق ضراعاً	ددرتم	لايلق قفاوأ	قفاوأ	دشيب قفاوأ

#	يمیظنتلا علاولا	بوتسملا
1.	ةكرشلا هذه يف قينهملا يتايح قيقب يضماً نا ينرسي	
2.	ةصاخلا يلكاشم اهنأك ةكرشلا هذه لكاشيب سحاً	
3.	يتمظنم بلا "ءامتلاب" يوق ساسحاب رعشأ لا. (R)	
4.	هاجتا يفظاع طابترا ياب رعشأ لا ةكرشلا هذه. (R)	
5.	ةكرشلا هذه "ةلناع دارفا" دحا يسفن ربتعا لا (R)	
6.	يلا ةبسنلاب ينعت ةكرشلا هذه ريئكلا عيشلا	
7.	رماً يتمظنم عم ءاقبلا دعي ،يلاحلا تقولا يغيرورضاً ،يتبغر ردقب ا	
8.	بلع بعصلا نم نوكتي .كلذ تدرأ ول نتج ايلاح ةكرشلا هذه قرداغم	
9.	نلاا ةكرشلا هذه قرداغم تررق نا ،يتايح يف روملا نم ريئكلا برطضتس	
10.	دج ةليلق تارايج يدل نا رعشأ ةكرشلا هذه قرداغم يف ركفا نتج رخأ لمع داجيلا أ.	
11.	يف لمعلل لقتتلا تررقل ةكرشلا هذهل يدل ام نسحاً مدقاً مل بيننا ول رخأ ناكم.	
12.	قحاتملا لنادبلا قردن يه ةكرشلا هذه يترداغم مدعل قيبلسلا بابسلأا نييب نم.	
13.	ةكرشلا هذه يف لمعلا يف ءاقبلل بجاو ياب رعشأ لا (R)	
14.	نلاا يتسسوم كرت باوصلا نم نوكتيس هنا رعشأ لا ،يحلصل كلذ ناك ول نتج.	
15.	نلاا يتمظنم تكرت اذا بنذلاب رعشأس.	
16.	ينلاو قحتست ةمظنملا هذه.	
17.	اهيف صاخشلاا هاجت مازتلابا روعش. يدل نلا نلاا يتمظنم كرتا نل	
18.	يتمظنم ريئكلاب نيدم بيننا	

يفطاعلا ءاكذلا سايقم

(عزجلا 5 تاميلعتلا :)

تارابعلا نم ؤلسلس وه هاندا جردملا سيقت يتلا يفطاعلا ءاكذلا ؤجرد بلا ؤراشلا بجري ، مدع وا كتقفاوم نم مقر ؤباتك فيرط نع ؤرابع لك بلع كتقفاوم 1 بلا هاندا سايقملا مادختساب.

ءدشب ضراعا	ضراعا	لايلق ضراعا	ددرتم	لايلق قفاوا	قفاوا	ءدشب قفاوا
1	2	3	4	5	6	7

#	يفطاعلا ءاكذلا	سماخلا عزجلا	بوتسما
1.	تقولا مطعم ؤنيعم رعاشمب يروعش ببس نع ؤديج ؤركف يدل.		
2.	يرعاشم ديح مهف يدل.		
3.	مامت مؤههب رعشا ام ا		
4.	لا ما ديعس تنك نا اماناد فرعا		
5.	للاخ نم يناقصا رعاشم اماناد فرعلمهتا فرصت		
6.	نيرخلاا رعاشم ديح ظحلام انا		
7.	نيرخلاا فطاوعو رعاشم ساسح انا.		
8.	يلوح نم ساتلا رعاشم ديح مهف يدل.		
9.	مؤادفاها عضا ام ا هقيقحتل يدهج براصق لذبا مئ يسفنل ا.		
10.	مناد يسفنل لوقا عفاك صخش يئنا ا.		
11.	ءيتاذ عفاود هيدل صخش انا.		
12.	امناد تنك يدهج براصق لذب بلع يسفن عجشا.		
13.	ءينلاقب تابو عصلا عم لماعتلاو يباصعا يف مكحتلا بلع رداق انا.		
14.	مامت رداق لئا يرعاشم يف مكحتلا بلع ا.		
15.	مناد يئنكمي بضاغ نوكا امدنع ؤعربب ادها تاراج ا.		
16.	يرعاشم بلع ؤديج ؤرطيس يدل.		

Appendix C

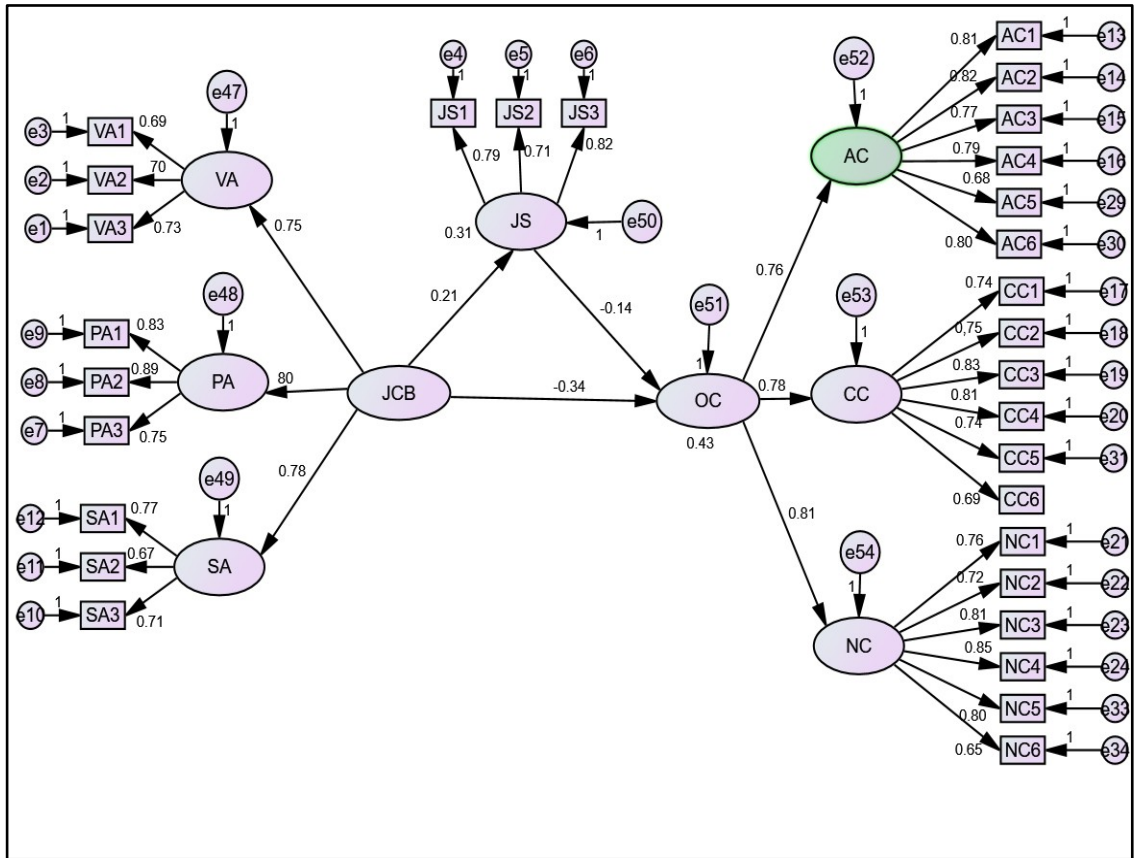


Figure C.1: Standardized Regression Weights through SEM

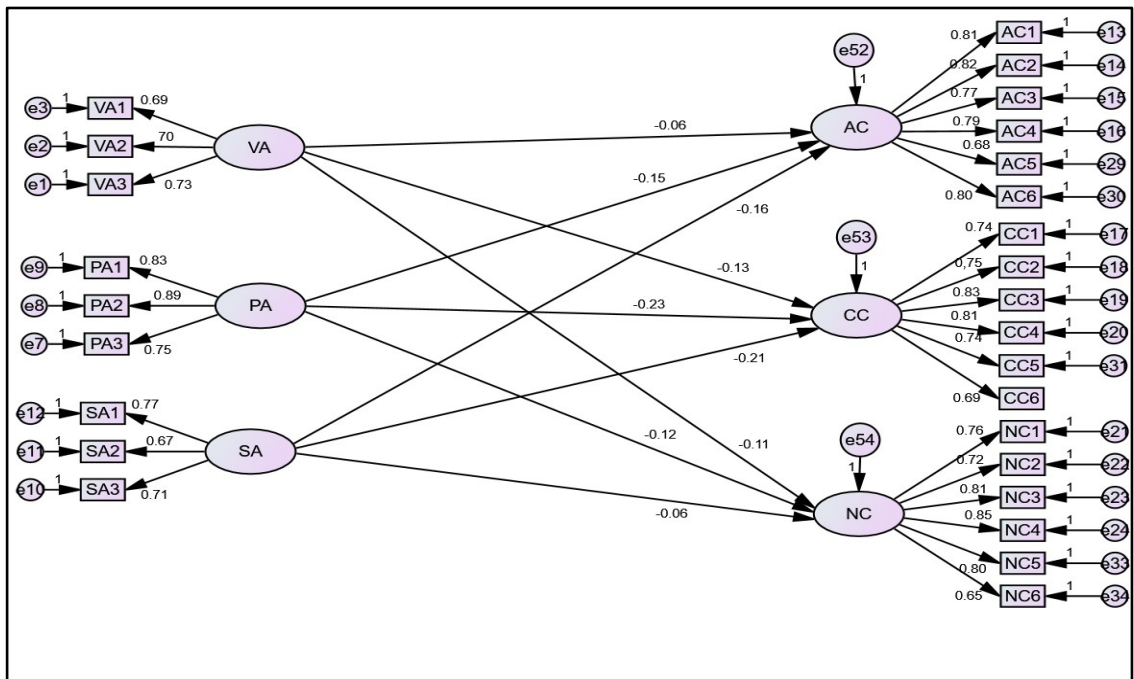


Figure C.2: Results of Sub-Hypotheses

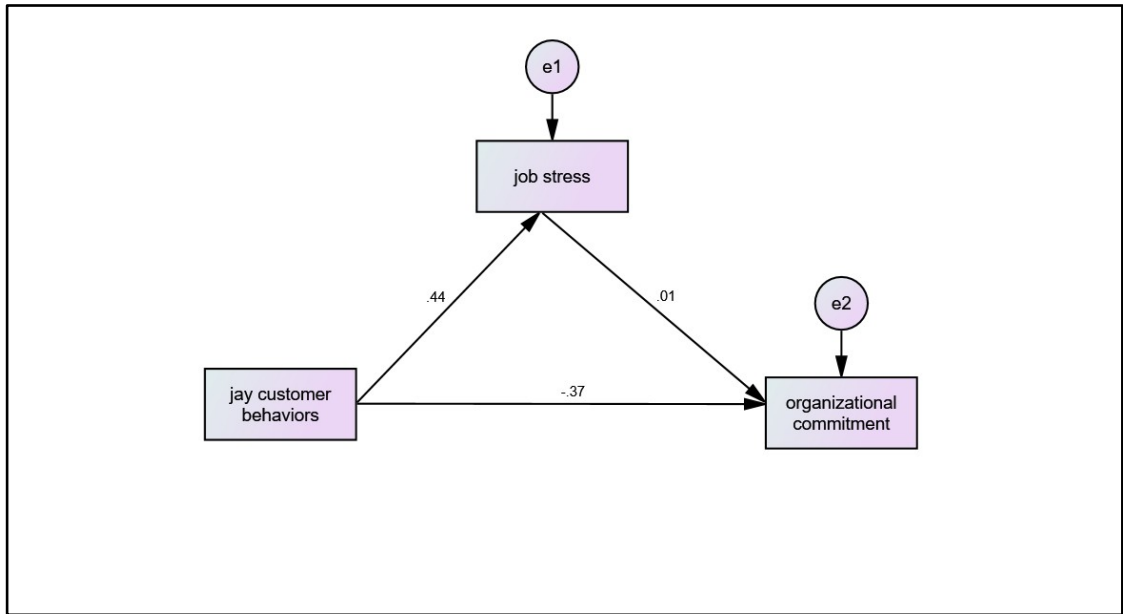


Figure C.3: Mediation Effect in the Model

CURRICULUM VITAE

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Kamal Jumblatt Girls Sec. School- Part Time | Nablus, Palestine