Impact of Customer Related Social Stressors on Turnover Intention. Mediating role of Emotional Labor and moderating role of Emotional Intelligence

by

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This work is dedicated to my parents and teachers.

CAPITAL UNIVERSITY OF SCIENCE & TECHNOLOGY

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Abstract

Customer related social stressors have adverse affects on the employee and that leads to the turnover intention among the employees. The present study is based on the affective event theory and is also focused to expand our knowledge on the effects of customer related social stressors. This study examined the impact of customer related social stressors on turnover intention through the mediating path of emotional labor, and moderating effect of emotional intelligence. Data were collected from a sample of 202 from bank employees. Questionnaire was used to collect the data from employees working in different branches of different banks in twin cities of Pakistan i.e., Rawalpindi and Islamabad. Results suggest that there is positive relationship between customer related social stressors and turnover intention. Whereas mediating path of emotional labor was also recognized, emotional labor mediate the relationship between customer related social stressors and turnover intention. However, on the other side, emotional intelligence does not act as a moderating variable between customer related social stressors and turnover intention. Implications, Limitations and future research directions also discussed.

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

Contents

List of Figures

List of Tables

Chapter 1

Introduction

1.1 Background

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

Organizations faces turnover as hidden cost. The cycling systems in placing individual to sit in the unfilled job position may influence due to the causes of turnover. During HR planning several of the human resource planners lean to focus on the fundamental facet of knowledge and skills that the jobseekers have rather than their internal determinants to stay and contribute for long term in organization. While the process of finding the right individual for right position is still conflicting and difficult, (Saraih, 2017). As an effort often made by employees to switch

to the other organization, can be perceived by the employee that robust his demand the intention to leave the organization. There can be many factors that lead towards these intentions, which the research on it is still running frequently. Thus, this study would like to focus on several aspects of employees' internal determinants such as Emotional labor as the predictor of turnover intention within an organization.

Although the understanding of these harmful effects high rate of employee turnover prolong to epidemic the service providing industry. Yearly rate of turnover of all restaurant servers in the US of more than 115% reported by Wildes, (2007). In other Western countries, employee turnover rates are also high. The hotel and food service industry in Germany, among permanent employees with full social benefits has 67% turnover rate of an average employee (Kalina & Voss-Dahm, 2005). According to turnover survey of Chartered Institute for Personnel and Development (CIPD)'s (2008), generally the annual rate of employee turnover of the United Kingdom hotels, catering and leisure sector is 41%, go after by the communications (38%), retailing (31%) and call center (30%) sectors.

The continuous and rapid pace of change is a feature of organizations in twenty first century. An organization faces challenges of free market economic environments, global competition, speedily changing technologies, labor force diversity, and new organizational structures some of them are unpredictable. Organizations connect to the human resource element, in their efforts on the way to attaining the high output and competitive benefit, although might vary in the main concern however they all be aware of the worth of a competent, motivated, constant, and reactive players of employees (Huselid, 1995).

Among management investigators, turnover intention continues to be a topic of interest. Empirical evidences shown that most of turnover intention studies prefer to focus on employees from the hotel industry, pharmaceutical industry, health and hospitals institution, professionals from public and private institutions as well as academicians from the private institution. A few empirical investigations addressing turnover intention have been reported. However, most of the turnover intention studies prefer to focus on employees from the hotel industry (Nadira &

Tanova, 2010), pharmaceutical industry (Nazim & Shahid, 2012), health and hospital institutions (Owolabi, 2012; Rai, 2013), professionals from public and private institutions (Ahmadi, Daraei, Rabiei & Takallo, 2012) as well as academicians from the private educational institution (Kumar & Gupta, 2009). Thus, there is still lack of evidence regarding a set of determinant factors towards turnover intention especially in the context of banking sector in Pakistan. Hence, the determinant factors of turnover intention such as CSS, Emotional Labor have been investigated in this research.

According to Tanova and Holtom (2008), employees those who are able to leave have better skills and abilities whereas those who remain will be those who cannot find other jobs. In the banking sector, the loss of morale for employees who prefer to stay with the organization is one of the most critical intangible costs. As a result, the level of service provided to the clients can affect this. According to Mahdi, Zin, Nor, Skat and Naim, (2012) major question for any organization is what makes an employee leaves or be going to leaves. There is a loss to the institution when an employee leaves an organization, both inexpensively and in terms of time as all the effort spend on the employee is vanished everlastingly. Opportunity costs, retraining costs, reselection cost and decrease in self-worth amongst other employees are examples of turnover costs (Cho, Johanson & Guchait, 2009).

Thus, in order to reduce the number of academicians in public educational institution who are having the intention to quit, the framework that underlying behind the determinant among them should be revealed. Evidence has suggested that a variety of factors that can be trigger turnover such as frustration with the employment content and perceived job alternatives (Holtom, Mitchell, Lee, & Eberly, 2008). Among the antecedents of turnover, emotional labor stands out as a particularly important factor that has been linked to actual turnover behavior and intentions to leave an organization, especially in-service contexts (e.g., Chau, Dahling, Levy, & Diefendorff, 2009; Jung & Yoon, 2014).

Social interaction of the employee with customers is a important factor of the employment in the service industry which employees' everyday experience (Dormann & Zapf, 2004). Social contact provide not just a obligatory way to perform

the responsibility of providing service to the customer by the employee (Barger & Grandey, 2006), however it is furthermore engages the employee by way of gaining resource, like self-efficacy Brotheridge and Grandey, (2002) and acknowledgment of social expertise (Zapf, 2002). On the other hand, dealings with customers have its negative aspect for employees and might be regarded as a stress-related construct. According to Grandey, Kern, and Frone (2007), including burnout, it have been studied as the cause of frequent stress outcomes.

The direct interaction of the employee with customers conforms to their social values and brings them the resources they are in pursuit of, service workers sometimes need to serve customers who are arrogant and demonstrate unmannerly and aggressive behaviors (Zapf, 2002). As such, directly serving customers is deemed one of the most important sources of work-related stress for service employees (Dudenhoffer & Dormann, 2013; Song & Liu, 2010). Past literature suggested that customer-related social stressors service providers encounter when directly serving customers could lead to many negatives outcomes, such as emotional exhaustion (Dormann & Zapf, 2004; Song & Liu, 2010), negative affectivity (Sliter et al., 2010), low job satisfaction and high turnover intention (Karatepe, Yorganci, & Haktanir, 2009). Recent studies also suggest that CSSs have a direct advantage on employees' service performance (Choi et al., 2014) and their immediate affective changes (Dudenhoffer & Dormann, 2013). Clearly, these studies have illustrated the detrimental effects of CSSs on the service employees.

Emotional labor has been admired investigating area among service organizations over the past decades since always reacting towards customer with a smile is the nature of service jobs requiring. Investigators studying emotional labor have used many service job settings: retail shops, hotels, restaurants, cruise ships, airline, and tour companies (Hur et al., 2015; Lee et al., 2015). Employees manage their emotions in the work environment through process, which is emotional labor. Most work environments, particularly those in the service business, have standard rules of display, or legitimately set demonstrate prospect for emotional appearance in the working environment (Diefendorff, Richard, & Croyle, 2006). A typical rule of display is the notable "service with- a-smile" rule, , which requires that employees

keep up an unerring positive articulation all through client benefit experiences (Grandey, 2003). Exhibit rules, for example, this represents when and how particular feelings are to be expressed while in the work environment.

Two common processes itself typically involves the process of emotional labor: faking positive feelings that one isn't feeling and stifling the negative feelings that one is feeling (Glomb & Tews, 2004).A client service worker would much of the time need to deal with his or her feelings to give quality customer service, especially while faced with inconsiderate or forceful clients. Past research has uncovered that service providers routinely utilize in the both procedures of emotional labor; for example, they should smile and welcome clients cordially when not feeling great or hide outrage when a customer is being difficult (Grandey, Fisk, & Steiner, 2005).

A recent meta-analysis that included nearly 500 studies highlighted that employees typically engage in one of two dominant forms of emotional labor: surface acting and deep acting (Hlsheger & Schewe, 2011). Deep acting engages bring into line one's inner feelings with those obligatory for the employment and surface acting involves displaying behavioral cues that represent the emotions required of the job without feeling that emotion internally (Hochschild, 1983). However, contemporary investigation has begun to recognize the significance of genuine emotions in emotional labor, in addition to the more traditional forms of deep and surface acting (Diefendorff, Croyle, & Gosserand, 2005). This form of emotional labor involves displaying emotions that are naturally felt without the need for alteration which happen to align with the requirements of the job. Thus, these three types of emotional labor represent the total possible types of emotional displays in which employees can engage while still being in line with the requirements of the job. Thus, in the current study, we focus on these three types of emotional displays-surface acting, deep acting, and expressing actual emotions.

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

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

Capability of recognizing and understanding the information of emotion, to create and control emotions that support emotional and rational development by the individual is called emotional intelligence Salovey and Mayer, (1990). Emotional Intelligence is an essential characteristic of proficiency and be a sign of individuals' improved ability in dealing with emotional problems. Emotional intelligence applied by the organizations in their businesses has been some stories of success. Dallas Corporation carried out a recent research that measured the output differentiation between employees that have low emotional intelligence and employees with high emotional intelligence was twenty times more (Poskey, 2011).

According to Mayer, Salovey, and Caruso (2002) Emotional Intelligence is the general skill to distinguish others' emotions and designate appropriate self-emotions . Palmer, Donaldson, and Stough (2002) specified that in maximizing performances of individual the emotions of individual employees were important and that individual performances may differ according to their emotions. To achieve success emotions were not only significant but also essential in taking suitable actions to coping with changes and also to solve problems (Caruso & Salovey, 2004). In particular, given that but through education and training emotional intelligence can be developed and enhanced it is not a gift (Salovey, Mayer, & Caruso, 2002), it is regarded as useful in significant marketing strategies for business performance too.

Although previous studies confirmed the link between Customer Related Social Stressors and Emotional Labor to turnover intention, however lack of efforts had been done to combine these factors in one particular study. Thus, there is limited

knowledge based on the existing literature on how this combination of determinants may create any impact on individuals' turnover intention, particularly in the context of banking sector in Pakistan.

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

1.2   Theoretical Gap

Customer related social stressors is not studied in the context of Pakistan and organizations are not paying attention towards turnover intentions due customer related social stressors, which is the research gap for this study. Although many studies already exit where the impact of customer related social stressor is studied. The linkage of customer related social stressors with Psychological well-being is also already tested with mediating role of emotional dissonance (Dudenhoffer & Dorman, 2015). However, it diverts the attention of researcher to study the customer related social stressor with other possible variables. Since the mediating impact of emotional labor and moderating impact of emotional intelligence is not studied yet with customer related social stressor. The present study aims to extend this line of research by proposing the mediating mechanism of emotional labor and moderating mechanism of emotional intelligence. Turnover Intention is also studied as outcome of customer related social stressors.

1.3   Problem Statement

Turnover Intentions are the major concern to many of the bankers in Pakistan. Employees' turnover will have significant cost or risk of losing social assets and employee turnover climbed up to be a serious issue for companies in many Sub-continent countries (Bodla & Hameed, 2008). To handle problems and provide services to the customer the majority of the banking institutions keep on to used up resources in an effort to assist their employees. On the other hand, this is the most challenging factor associated with the employees of banks.

Many researchers are of the observation that turnover intention has a harmful effect on organization. Turnover is a cost for an organization. Every organization in the world wants to reduce turnover and retain their employees. Like all other sectors, banking sector of Pakistan employee turnover is a serious matter for the management and they want to reduce it and retain their valuable and skilled employees.

This research step forward to the literature of turnover intention and trying to explore that due to customer related social stressors, turnover intentions occurs or not. Banking sectors mainly rely upon their staff, which is employees who help them out each and every moment of their daily operations. They have long working hours and they have regular interactions with the customers due to the negative behavior of the customer employee faced emotional labor.

In banking sector, employees all together have a comparatively high possibility of experiencing aggression or pressure of aggression at workplace and particularly they face a risk of physical or verbal aggression from customer that has negative effects on the work side. One of the most psychological aggression faces by the employees is customer related social stressors. Basically customer related social stressor is an extensive construct and may include other expressively aggressive behaviors' for instance hostility, disturbing mistreatment and straight violent behavior of the customer. A significant fact suggests that stress from customers can go ahead to diminish of individual aspiration to work successfully or come to an end target duties. Most of the organization does not know that they have such

organization in which their employees have customer related social stressors due to which cause turnover intention and employees are facing emotional labor.

Mostly employees quit the job and prefer the low salary jobs so that they can easily manage and trying to reduce stress. Employees working in banking sector have long working hours, more pressure of work upon them and regular interaction with the customers. For this reason Banking Industry was choose for data collection. This studies trying to attempt whether employees of major banks face Turnover Intention due to customer related social stressors. Hence this study trying to find and step towards the knowledge of Customer Related Social Stressors & Turnover Intention build into banking sectors using a sample of bankers and to research whether emotional intelligence will have a significant moderated association with customer related social stressors and emotional labor or not.

1.4 Research Questions

Study has following research questions:

i. Does Customer Related Social Stressors directly related to Turnover Intention?

ii. Does Emotional labor mediate the relationship between Customer Related Social Stressors and Turnover Intention?

iii. Does Emotional Intelligence moderate the relationship between Customer Related Social Stressor and Emotional Labor?

1.5 Research Objectives

The reason of this research is to observe the association among customer related social stressors and turnover intention due to increase in emotional labor with the moderating path of emotional intelligence among employees of the banking sector of Pakistan.

i. To explore that Customer Related Social Stressors directly related to Turnover Intention.

ii. To test that Emotional labor mediates the relationship between Customer Related Social Stressors and Turnover Intention.

iii. To explore that Emotional Intelligence moderates the relationship between Customer Related Social Stressors and Emotional Labor.

1.6 Supporting Theory

Affective Event Theory (AET) is the supporting theory of this research, because outcomes in organization of employees are trigger through event. This is negative interaction of customer with employees. The Affective Event Theory reveals as defined by (Weiss & Cropanzano, 1996) the stability of cognitive appraisal theories, research and highlight the character of distinct dealings as proximal sources of emotional responses, and consequently through affective mediation, the distal causes of attitudes and behaviors. Affective Event Theory suggests that, an affective response appears from a dual-level cognitive evaluation process that starts with a preliminary assessment of an event's importance to the individual. The strength of the person's subjective emotional response, shaped through this particular event and the preliminary evaluation escorts to further and more precise reviews of the prospective consequences of an emotional occurrence, as well as event is attributing by those consequences. According to Weiss and Cropanzano, (1996) the understanding of distinct emotions, like anger or happiness this secondary level of evaluation should be result in.

Weiss and Cropanzano, (1996) Affective Events Theory (AET) represents a unique development in affect research, providing a model of the nature of affective responses to workplace events and the relationship between different affective states and workplace behaviors (Ashkanasy, Hartel, & Daus, 2002). Weiss and Cropanzano hypothesize in Affective Event Theory that environmental conditions, internal and external to the organization, that are apparent to encourage or impinge

upon personal wellbeing establish the happening of distinct "affective events" that lead to affective reactions. Weiss and Cropanzano propose that, in turn, workplace attitudes and behaviors are influence by affective reactions such as moods, feelings and emotions. They argue, for example, that workplace events that trigger positive affective reactions after some time impact working environment states of mind, for example, organizational trust, commitment and job satisfaction, and impact upon workplace behaviors such as absenteeism, lateness, turnover, loyalty, and productivity.

In addition, the Affective Event Theory suggests that in the workplace regular work events shapes by work features. For example, affective events can be influence by a stable work environment, which then work attitudes and affective states determined by that event. Environmental feature, explained by the Affective Event Theory is that if the relationship of leader-employee is poor, then the leader may be treat employee unfairly (regular event), anger generated by such event (affective state) and contributed job dissatisfaction among employee (attitude). Emotions, which displayed by service employees have recognized by managers, are generally key to service quality, and a theory that attributes the understanding of distinct emotions (i.e., AET) by bank service employees is thus mainly important in banking industry research. The model proposed by us is consistent with the AET (Weiss & Cropanzano, 1996) broadly, such that interaction with the customer influences how banking service employees perceive customer related social stress (regular event). Then negative emotions, which are (affective states) such as nervousness, sadness, fatigue, irritation or depression can generated by this perception, during service transactions service employees prompted to employ in more (affect-driven behavior) such as surface acting or less deep acting. The level of turnover intention (attitude) in turn contributed to their emotional labor.

Stress outcomes are theoretically and empirically well recognize as damages of affective states in general. The transactional stress model of Lazarus (Lazarus & Folkman, 1984) considering that affect is a short-term or as an immediate response to negative events such as stressors are and the theory by Weiss and Cropanzano

(1996), the affective events theory (AET). Affective Event Theory suggests, work events that are regarded as essential by employees escort to emotional responses. Daily stress related to customer are probably to be important and negative work events because daily customer related social stress make it, for instance, difficult for service providers to accomplish their job obligation of customers satisfaction. Consequently, affective responses to daily customer related social stressors are to be expected.

1.7 Significance of the Study

To our knowledge, this research is the first to take the novel approach of examining the effect of customer related social stressors within the relation among emotional labor & turnover intentions. This is important to understand turnover from a relational perspective. It is anticipated, that Customer Related Social Stressors is directly and strongly related with employees' turnover intentions, consistent with theory suggesting that Affective Event Theory (Weiss and Cropanzano, 1996). If we not stop the turnover in the banking sector then it will cost the organization. This study is significant for those organizations who want to retain their employees for longer period of time and minimize the impact of Customer Related Social Stressors. This can assist organizations in a way that they recognize the reasons of turnover intention of their employees. The present research also help employees that how to reduce stress and manage their emotions.

Given the vast number of individuals employed by the service industry performing emotional labor, this study offers valuable practical implications. First, the direct links demonstrated in this study the positive relationship between surface acting and turnover intentions, and the negative relationship between deep acting and turnover intentions have important implications for bank managers. In general, the results suggests that managers must have to be conscious of the way their employees follow demonstrate emotional rules of organization, because the organizational attachment affected by the kind of emotional labor strategy in which their employees engaged (Goodwin et al., 2011). Due to the high turnover cost for

service organizations (Hinkin & Tracey, 2000), avoiding or discouraging employees from connecting in surface acting behaviors would help the company because the relation between surface acting and turnover intentions is very strong and suggest that this relation is unaffected by the quality of relationships with coworkers.

Customer related social stressors is one of the serious problems for the organization it leads to decrease in employee performance, employee efficiency and increase in burnout, deviation and turnover intention. Banks are the main providers of services to customers it is critical research issue to retain bankers that should not be physically and mentally healthy. In banking sector of Pakistan if the bankers face lower level of customer related social stressors and they are emotional intelligent there will be increase in performance and decrease in intention to quit.

Therefore, it is significant to study the association linking customer related social stressors and turnover intention. Earlier studies have shown the relationship of Customer Related Social Stressors with other variables. This study will attempt to fill the gap and trying to investigate the direct relationship of customer related social stressors and turnover intention with emotional intelligence. This study is significant for those organizations who try to reduce turnover intention among employees due to stress related to customer.

The study enables the Pakistan Banking sector to formulate policies to reduce the impact of customer related social stressors on employees quitting intentions. This is significant in a way that it assist the banking workers to be well-known with the belongings they may practice in execution of their job duties. With the intention of handle stress and turnover intention executive of the different banking institution formulate procedures that help to reduce stress related to the customer. At the end, this research contributes to the literature of customer related social stressors and turnover intention.

Chapter 2

Literature Review

2.1 Customer Related Social Stressors and Turnover Intention

According to Yagil, (2008) the philosophy that escorts to imbalanced supremacy in the customer during transaction with frontline employee i.e. "The customer is always right" or "the customer is king", that type of slogans entail the frontline employee to provide services to the customer in a pleasant and courteous conduct, and the employees who are serving at frontline are encouraged to make customer happy at any cost. The customer has no proper responsibility to be entertaining toward the frontline employee and exhibit superior conduct as persuasively (Ben-Zur & Yagil, 2005). For in a service firm where there is such thinking or a slogan interaction of frontline employees with customers does not for all time appear to be a delight. As a result, high levels of stressful and demanding situations are facing by such employees (Boyd, 2002; Harris & Reynolds, 2004).

The four facets representing CSS are disproportionate customer expectations, customer oral hostility, disliked customers, and unclear customer expectations (Dormann & Zapf, 2004). "Situations in which customers strain or confront the service that they desire to get from the service provider" referred as inconsistent customer expectations according to Dormann and Zapf, (2004). The intentions of customers to harm frontline employees can be defined as customer oral hostility as discussed

by Dormann and Zapf, (2004). Disliked customers refer to "contacts with hostile, severe, and horrible customers and disruptions by customers", while unclear customer expectations describes "uncertain customer expectations" (Dormann & Zapf, 2004). Emotional exhaustion as an outcome of such stressors (Kern, & Frone, 2007), which is the center feature of suffering exhaustion (Cordes & Dougherty, 1993).

To define social stressors other terms have used by researchers, which is causes of customers or dysfunctional behaviors and attitudes of the customer. These include "abnormal actions of consumer" (Mills & Bonoma, 1979), "problem customers" (Bitner et al.,1994), "jay customers" (Lovelock, 1994), "misconduct of consumer" (Fullerton and Punj, 1997), "mistreatment of customers' behavior" (Harris and Reynolds, 2003), "hostility of customer" (Rupp & Spencer, 2006), "customers which are difficult" (Reynolds & Harris, 2006), "unfair treatment by customers" (Holmvall & Sidhu, 2007), and "customer unfriendliness" (Walsh, 2011). Walsh (2011) conceptualizes customer inhospitality as "a stressor that can bring about a change in the boundary spanner's psychological resource, namely his or her well-being". Study established that employees stress and their lower performance caused by unfriendly customer behaviors (Weggeet al, 2007). Similar to the Dormann and Zapf's (2004) aspect of disliked customers that from dealing with difficult customers, feelings of irritation and fatigue can be experienced by service provider employees reported by Reynolds and Harris (2006). Holmvall and Sidhu (2007) found that lower job satisfaction among employees caused more unreasonable behavior by customers (inconsistent customer expectations).

The topic of an issue that organizations have dealt with for a long time is employee turnover. According to Hausknecht and Trevor, (2011) employee turnover is generally defined as in a certain time period the combined number of employees that leave an organization and the turnover rate that often measured over one year, is the total number of employees that leave the organization to the total number of employees within the organization. Whether the organization or the employee initiates the turnover, there is a reason to make a difference between them. The organization initiated involuntary turnover, often includes low

performers and therefore after the dismissal organization might generate better organizational performance. High involuntary turnover ratio can be a signal that there is problematic quality of workforce (Hausknecht & Trevor, 2011).

Social motives might correspond while interaction of the employee with customers, they repeatedly encompass to deal during providing services with complicated or unenthusiastically behaving customers (e.g., Grandey, Dickter, & Sin, 2004). As a result, a significant source of social stress is interactions with customers. According to Ben-Zur and Yagil, (2005) damaging effects on service providers' well-being establish by an array of studies across a varied range of service jobs by negative behaviors of customer. These studies have explored outcomes, which might be considered as long-term outcomes of CSS, such as be exhausted or emotional complaints. In addition, there are some researches on customer behaviors and service providers' instant affective change (Wegge, Vogt, & Wecking, 2007). These studies demonstrated by using call center simulation, participants' annoyance, emotional exhaustion, fatigue, or negative mood caused by that single encounter with unfair, hostile, or unfriendly behaving customers.

In the light of psychological theories of stress (e.g., Lazarus & Folkman, 1984), notion of social stressors means discussion of a group of personality, circumstances, events, or behaviors that are associated to psychological or physical strain and that are by some means social in nature. In the environment or in organizational and task configurations ingrained this is in contrast to stressors. There may have positive and negative outcomes of social interactions at work. To collaborate with customers, to resolve their troubles, and to accomplish their requirements is an opportunity that gives service employees with numerous resources. This might not be restricted to people with strong social drives. The feelings of social companionship and interrelatedness among employee may encourage through cooperation and co-production (Schneider & Bowen, 1985; Zeithaml & Bitner, 2000) with customers. A sense of competence, accomplishment, and growth may lead among service employees by solving problems of other people. Obliged customers possibly will source of feelings of self-respect.

Studies investigates the occurrence of pessimistic customer behaviors demonstrated that stress related to customers occur on a every day basis; rate of recurrence of CSS be different but were normally low, occurring, for example, just the one or two times a day as discussed by Bailey and McCollough, (2000), in 3 encounters within forty eight hours, (Harris & Reynolds, 2004), at 7 events per day (Grandey et al., 2004), or out of all encounters with customer 9% are unlikable events (Totterdell & Holman, 2003). With a variety of social stress related to customer tackled by being the low likelihood throughout a day confines the discrepancy of any particular type of behavior of the customer. It is revealed by looking at the literature that demanding customers, inequitable or unreasonable customers these terms are used as exchange ably on stress with the customers. Bies, (2001) depicted unfairness as a "hot and burning" experience. We consider that daily stress related to customer are longer lasting from emotional responses than just a few minutes or hours as a result, of evaluating with workload i.e., task-related or role-ambiguity i.e., organization-related stressors.

Some researchers do not see employee turnover to be dysfunctional. However, for all type of organizations turnover of employee has constantly be a topic of unease according to Jha (2014). High turnover percentage of employee might be unfavorable to both the organization and the employees as well. Jha (2014) says that turnover of employee has an effect over the organization's expenses relating to enlistment and choice, faculty process and acceptance, preparing of new work force or more all, loss of information gained by the worker while on work. Furthermore, it results in understaffing which in turn lead to decrease efficiency and productivity of the remaining staff (Hussain & Asif, 2012). High turnover is of genuine concern in light of its injurious effects on organizations, including loss of institutional learning and memory, diminishing confidence, expanding excesses, diminishing profitability, and extra expenses for enlistment, selection, and preparing of new workers (Boushey & Glynn, 2012).

Turnover is defined as the number of employees where employees enter and quit in a company in a given period (Mondy, 2012). Employee turnover often becomes a major concern in the preparation of the organization's strategy. Voluntary turnover

especially would cost the organization in the form of employee replacement cost for advertising for a new employee search. In addition to the loss in the form of fee, the organization can also get other losses, such as pressure or heavier burden on other employees (Perez, 2008). The conceptual definition for turnover intention is the relative strength of an individual's intent to leave the organization. It is the dependent variable in this study.

To suggest the job demand-resources model (JD-R), Schaufeli and Bakker, (2004) prolonged upon the research of Xanthopoulou et al, (2007) which permits a broad examination of the effects of both work burnout and work engagement. This model used by Schaufeli and Bakker, (2004) to clarify the effects of both facets on health problems and turnover intention in employees. Work burnout and work engagement are not one-dimensional, according to this model they are different constructs. To a certain extent, they cover several, independent mechanism that can account for the negative and positive attitudes that employees have towards their work. Low level of energy and work identification are basis of work burnout (Shirom, 2002), due to this the employee withdraws to handle with apparent physical hazard or pain from work. This can escort to a decline in output (Nayeriet al, 2009) and an increase in turnover intention (Xanthopoulou et al., 2007). There may have harmful impact of turnover on the employee as well. Non-vested benefits employee may lose and he may suffer the 'grass looks greener' happening. Most frequently, turnover intention of individual is resulting to actual quitting behavior (Jha, 2014). Thus, to hold the depletion of important individual and maintain competitive advantage it is essential to know the determinants of turnover intention.

After signing China-Pakistan Economic Corridor (CPEC) Pakistan has gained more popularity along with its strategic location and mix economy which includes services, industry, agri. etc. Both new investments locally as well as internationally will attract this project and the circulation of money will be increased, due to this the banking sector will become as a key player. Banking industry is also a most important contributor in economic growth as its asset growth rate was 15.4% for 2014, which crossed 12.5 trillion first half of 2015 (Economic Survey of Pakistan,

2014). Most of the population of Pakistan employs by the banking sector and it had a very controlled and developed human resource management (HRM) system. In spite of all this, employees of banking sector have still been facing strain, anxiety (Khattak et al, 2011; Rahim SH, 2011), and turnover intention which are the consequences of organizational politics (Javed, Gulzar & Hussain, 2015).

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

2.2   Emotional Labor as Mediator Between Customer Related Social Stressors and Turnover Intention

Disproportionate customer expectation is one component of CSS that is illustrated by the feelings of employee of injustice. Feelings of unfairness may arise among employee in circumstances where customers strive to get benefit of the time or energy of employee, to cash the value of the transaction irregular services demanded by customer, or the things which should be done by the customers themselves ask the employee to do (Dormann & Zapf, 2004). Verbal aggression from customers is another component of CSS often tagged as a form of psychological antisocial behavior (Baron & Neuman, 1998). There is a unidirectional quality of the relationship between customer and employee, which is normally directed by the customer. In addition, according to Brotheridge and Grandey, (2002) there are certain rules concerning how employees must regulate their apparent behavior to customers, that is, being courteous and smiling regardless how they suffer inwardly, detain the response of the employee, but have no effect on the reaction of the customer.

Job stressors incorporated by stressors related to customer and job strain is by emotional labor. In their SSO (Stressor Strain Outcome), structure described by (Koeske & Koeske, 1993) in the work environment job stressors as objective events that are suppose by employees as complicated and demanding. Social stressors as job stressors are "a group of personalities, circumstances, events, or behaviors

that are associated to emotional or physical damage and that are somehow social in nature" (Dormann & Zapf, 2004). Group climate deprived by disagreements of one co-worker with another co-worker, (Dormann & Zapf, 2002), inequitable or unfair behavior (Zohar, 1995), and oral hostility of the customer (Dormann & Zapf, 2004) are examples of such stressors. While social stressors concerning customers are general in various types of service work (Dormann & Zapf, 2004), the focus of current study is on the persuades such stressors on employee's attitude or behavior.

The basic assumption of emotional labor is that it is essential for an organization to have organizational emotional demonstration regulations, which serve as the standard for the suitable expressions of emotions. In fact, it defines which emotions employees should display and restrain in their interaction with customers to be effective in their jobs (Grandey, 2000). Wharton and Erickson (1993) introduced three types of display rules: integrative, differentiating, and masking. Integrative display rule means expressing optimistic emotions and encouraging a warm relationship with customers. For example, it is expected from customer service employees to exhibit positive emotions, such as cheerfulness, in their interaction with customers. In contrast, differentiating display rules involves expressing negative emotions and driving people apart (e.g. fear, hate, anger). For instance, debt collectors need to express negative emotions, such as anger and aggressiveness, when they collect money from the borrowers. This negative emotion allows them to achieve their objectives more effectively. Finally, masking emotion is a display of neutrality. For example, medical doctors are expected to express neutral emotions in their interaction with patients (Hochschild, 1983). As an example in the fitness industry, Maguire, (2001) suggested that personal trainers need to display enthusiasm in order to motivate their clients.

However, in a service organizational setting, there could be a mismatch between felt emotions and displayed emotions. That is, service employees possibly need to suppress negative emotions when they are not feeling so cheery. For example, although the customer service employees from the previous example are not in a good mood, they need to suppress negative emotions and express positive emotions

through smiling and kindness in an effort to adhere to the display rules the organization requires. This state is called emotional dissonance, the separation of the felt emotions from the emotions expressed to follow display rules (Hochschild, 1983). The previous research has reported that this emotional dissonance is harmful to the physical and psychological well-being of employees because it causes psychological discomfort. Therefore, this uncomfortable state leads employees to reduce this mismatch through a variety of emotion regulation strategies (Grandey, 2000).

Research on emotional labor suggests that legitimacy of emotional displays in service encounters is critically important (Lin & Lin, 2011) for the reason that when frontline employees genuinely experience the positive emotions they display affective delivery is most influential (Luong, 2005). However, previous theoretical research mainly focuses on inauthentic emotional displays, with little attention paid to genuine emotions during employees' interactions with customers and colleagues (Yagil, 2014).

Employees' intentions to quit have since a long time provided an imperative zone to examination in administration and literature of organizational behavior. Noticing the high costs related with turnover of employee, past investigations have concentrated on conceivable predecessors of employees quitting intentions (Alexandrov et al., 2007). For example, Firth et al. (2004) identify drivers of quitting intentions are workload, work devotion, locus of control, and employment satisfaction. Related research features social stressors inside the organization, for example, strain with the manager, that can prompt intention to quit, (e.g. Harris et al., 2009), however no investigations consider stressors outside to the organization.

Organizational behavior and also, management of service research look into implies different outcome related to employee linked with emotional labor. According to Walsh, (2011) well-being of the employee can be harm while interacting with customers because this job is psychologically challenging. Job strain, job displeasure, emotional weariness, and at last, truancy or quitting intentions are the consequences of interaction with customers (Lewig et al., 2007).

Researchers in management and organizational conduct additionally accept that EL identifies with intentions to quit, however results stay obscure. Chau et al.,

(2009) examine how emotional labor affects emotional exhaustion, turnover intentions, and actual turnover. In line with Chau et al. (2009) and Goodwin et al. (2011), we propose that emotional labor, in the form of surface acting, comprises a job stressor and possible antecedent of job pleasure and intentions of quitting. We expand this presumption by placing that emotional labor is a mediator of the relationship between customer related social stressors and employees' quitting intentions.

Managing service employees' emotional displays and getting them involved in frequent and intense interpersonal contact with customers have been recognized as imperative aspects of retaining loyal customers as discussed Biron and Van Veldhoven, (2012). Therefore, to enhance service quality, and suppose frontline employees to formulate a substantial attempt in exhibiting positive and pleasant emotions while they interact with customers organization set policies i.e. "service with a smile" greatly emphasized (Kim, Yoo, Lee, & Kim, 2012). This effort is defined as emotional labor or "the management of feeling to generate a publicly recognizable facial and bodily display" (Hochschild, 1983).

However, engaging in this emotional labor can come with important costs. Emotional labor engages psychological processes that is compulsory to deal with individuals' emotions according to rules which is set by organization to exhibit that serve as guiding principle for the suitable appearance of emotions at work (Ashforth & Humphrey, 1993). Nevertheless, when employees put on a happy but disingenuous face, organizations begin to experience problems such as employee burnout and turnover. Specifically, engaging in emotional labor entails physiological and psychological demands of emotion regulation, which are characterized by emotional dissonance and result in a depletion of emotional resources, which is related to turnover (e.g., Grandey, 2000; Jung & Yoon, 2014).Stressful customer interactions have been frequently investigated using an emotional labor framework (e.g., Grandey et al., 2004, 2007). However, there have also been an increasing number of studies that inspects what kinds of customer behaviors are stressful, and, thus, lead to emotional labor.

According to AET (Weiss & Cropanzano, 1996) CSS elicit negative emotions. We propose that such negative emotions further lead to emotional dissonance (inconsistency between felt and displayed emotions). The key in measurement of the emotional labor concept is emotional dissonance (Hochschild, 1983) with regard to negative consequences for the service providers' well-being (Grandey, 2000; Zapf, 2002). There are diverse theoretical explanations for the stressfulness of emotional dissonance. Rafaeli and Sutton (1987), for instance, consider emotional dissonance as a person-role conflict, felt emotions are in contrast to exhibit rules (Zapf, Vogt, Seifert, & Mertini, 1999) conceptualize emotional dissonance as emotion directive dilemma or stressor. Ample empirical evidence exists for the relation between emotional dissonance and burnout (Bono & Vey, 2005) and decrease in job satisfaction (Bono & Vey, 2005).

H2: Emotional Labor mediates the relationship between Customer Related Social Stressors and Turnover Intention.

2.3 Emotional Intelligence as Moderator Between Customer Related Social Stressor and Emotional Labor

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

Wong and Law, (2002) self-emotion assessment is a skill, which an individual have to perceive and identify one's emotions accurately; the emotional regulation means the capability of the individual to express emotions through suitable behavior depending on specified circumstances.

Another study conducted by a Fortune 500 company that also reported after turning to an EI-based selection consideration their sales revenues increased and maintenance by 67 percent (Poskey, 2011). These confirmations of studies obviously specify impacts of emotional intelligence on their bottom line. So far, among hospitality researchers emotional intelligence is a comparatively new concept. According to studies of Magnini et al., (2011) recently inspects emotional intelligence in the perspective of hospitality industry. Characterized by significant personally dealings with customers, the front line employees of hospitality industry needs to handle, adjust, and organize their emotions efficiently (Karatepe, 2011). Consequently, it is critical for managers of hospitality and service industry that to recognize the pressure of efforts and outcomes i.e. Emotional Intelligence on Emotional Labor.

In organizational research, emotional intelligence has been one of the most admired areas. Emotional Intelligence usually described as an individual identifies, controls, utilizes, and manages his or her emotions through a set of skills or abilities (Law et al., 2004). To conceptualize and operationalize the emotional intelligence, the ability model and the mixed model are two different approaches, (Van Rooy & Viswesvaran, 2004). The ability-based Emotional Intelligence model have attempted by several authors to operationalize through self-report, peer-report, and maximal performance techniques. Usually, an ability model described by Day and Carroll, (2004) emotional intelligence as a set of abilities that make possible the insight, appearance, combination, understanding, and emotional regulation to encourage emotional and rational development.

Individuals with highly emotionally intelligent are able to recognize and express their own emotions, identify the emotions of other individuals, regulating affect, and using emotions to fit into place in acclimatize behaviors (Wong & Law, 2002).

For the last decades, few ability emotional intelligence measures have been developed which includes the Assessing Emotions Scale (AES) (Schutte et al., 1998) and the Mayer-Salovey-Caruso Emotional Intelligence Test (MSCEIT) (Mayer et al., 2002). Ciarrochi et al. (2000) examining these two different approaches as corresponding rather than opposing, recognizing the distinctive significance of each emotional intelligence measure. Both capability and mixed models are in the same way applicable and expand an organizational behaviors understanding in a variety of contexts also discussed by Van Rooy and Viswesvaran (2004).

It is assume that job satisfaction and organizational commitment positively associated with emotional intelligence, and turnover intention is negatively associated. Emotionally intelligent individuals are capable to control their emotions, meaning they are less likely to leave an organization due to emotional shocks and so may have reduced turnover intentions and greater organizational embeddedness (Mitchell & Lee, 2001). Similarly, we would expect EI to be negatively predicted turnover intention, as employees, attitude as instrumental in achieving their work-related goals.

Emotionally perceptive individuals are inclined to interpret their jobs as more satisfying and rewarding rather than threatening and hostile (Kong & Zhao, 2013). This is because emotionally bright individuals are more flexible, are more likely to bounce back from pessimistic feelings, and are more skillful at evaluating and regulating their own emotions (Sy, Tram, & O'Hara, 2006). Emotionally intelligent individuals have a better understanding of the causes of stress. Consequently, they know how to construct effective plans to deal with negative outcomes in order to maintain positive feelings and high job retention.

The notion of EI has drawn much attention among practitioners and in the organizational behavior literature over the past fifteen years. Previous research suggests that there are two distinct approaches to the conceptualization and measurement of Emotional Intelligence in the literature (Mayer et al., 2008) - the ability approach and the mixed approach. The former acknowledges EI as the ability to understand and control both one's own emotions and those of others (Mayer and

Salovey, 1997), whilst the latter defines emotional intelligence as a mixture of abilities and other personality characteristics (Bar-On, 1997). Though a meta-analysis by Van Rooy and Viswesvaran, (2004) supported the validity of both approaches in organization research, the ability approach that corresponds more closely with emotional ability, has generated more interest in the academic field.

Grandey (2000) stated that emotional intelligence is a key individual difference variable influencing the stages and types of emotional labor strategy employees perform. In addition, Opengart (2005) discussed the potential connection between emotional intelligence and emotional labor by suggesting, "the management and regulation of emotions also require the intelligence to perceive, learn, and adjust behavior as necessary" (p. 57). Research has shown that individuals with high emotional intelligence use less surface acting compared to those with low emotional intelligence (Austin, Dore, & O'Donovan, 2008), and are less likely to exert emotional effort, experience emotional dissonance, and experience job burnout (Mikolajczak et al., 2007).

In contrast, Cote (2005) found that emotionally intelligent individuals showed deep acting more during interpersonal interactions. Additionally, Brotheridge (2006) demonstrated a constructive association between emotional intelligence and deep acting. In this study, workers with higher levels of emotional intelligence were better at identifying the emotional demands as part of their work role and effectively displayed deep acting as a reaction to these situational hassles. Daus, Rubin, Smith, and Cage, (2004) also conducted the research with a sample of police and found that all dimensions of emotional intelligence were significantly related to deep acting whereas surface acting was related to only one branch of emotional intelligence.

Emotional intelligence is considered as a primary predictor of personal effectiveness at work and of overall organizational success (Goleman, 1998). This link can be achieved through emotional self-awareness that make possible the use of emotional effort to form opinion, make choices, make a decision among options, and express feelings which enables individual to effectively correspond with others

to understand one's objectives (George, 2000). People with high emotional intelligence are more probably to see the positive side of things by transforming their observation of the work environment (Jang and George, 2010).

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

H3: *Emotional Intelligence moderating the relationship of independent variable and mediator such that the relationship between Customer Related Social Stressors and Emotional Labor will be weak if Emotional Intelligence is high.*

2.4 Theoretical Framework
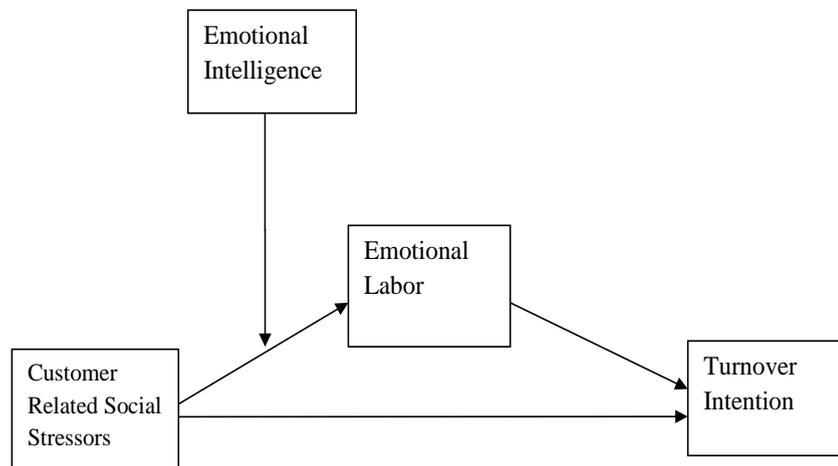
FIGURE 2.1: The conceptual model.

This conceptual model leads to the following hypotheses:

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

H2: Emotional Labor mediates the relationship between Customer Related Social Stressors and Turnover Intention.

H3: Emotional Intelligence moderating the relationship of independent variable and mediator such that the relationship between Customer Related Social Stressors and Emotional Labor will be weak if Emotional Intelligence is high.

Chapter 3

Research Methodology

This chapter explained methodological structure adopted to accomplish this research. This section is composed of population, sample, instrumentation, data analysis procedure and statistical tools used for analysis.

3.1 Nature of the Study

The study was causal in nature, targeted to see the relationship of customer related social stressors and turnover intention through mediating path of emotional labor. The moderating role of emotional intelligence between customer related social stressors and emotional labor is also studied. In this study data was collected through questionnaires from Banks located in Rawalpindi and Islamabad. The data has been collected within 4 months from July, 2017 to October, 2017. The data were collected at one time only for that reason the study is cross sectional in nature. Because data was collected at a defined time.

In empirical research an important part is individual which is being analyzed called unit of analysis. Each member working in an organization is known as unit and on element of the population is called unit of analysis. The selection of unit of analysis depends upon the purpose and nature of the research. The unit of analysis can be individuals, groups and organizations. It is difficult to get data from organizations,

so our unit of analysis were those employees working in different banks in twins cities of Pakistan i.e., Rawalpindi and Islamabad.

3.2   Population and Sampling

A population of research is characterized as the group of individuals or items that posses characteristics of similar nature (Castillo, 2009). The participant for this study was 202 from Twins city i.e., Rawalpindi and Islamabad selected for data collection from the employees of banking sector. The banks were Allied Bank Limited, MCB Bank, National Bank of Pakistan, Bank Islami, Askari bank, JS Bank, Soneri Bank, Bank Alflah, Bank Al-Habib, United Bank Limited, NIB Bank, Silk Bank and Summit Bank. 156 were male which about 77.2% is and females were 46, which are only 22.8%.

TABLE 3.1: Population and sampling.

Name of Banks	Total questionnaire fill
MCB Bank	28
National Bank	12
Meezan Bank	14
Allied Bank	40
JS Bank	11
Summit Bank	13
Bank Islami	12
Bank Alflah	13
Askari Bank	18
Bank Al-Habib	10
Soneri Bank	13
NIB Bank	6
UBL	5
Silk Bank	7
Total	**202**

3.3 Sampling Technique

Convenient sampling technique is used to collect the data from respondents through Questionnaires. This technique is simple and helps to collect data from number of respondents. This sampling technique is widely used in research studies for social sciences as it saves time and energy, the desired information and data is collected with little effort. Questionnaires were distributed among different banking staff members in Rawalpindi and Islamabad. Involvement in the analysis was intentionally and confidentiality ensured. During data collection, we guaranteed participants of secrecy and emphasized that the data were collected for research purposes only.

Few Questionnaires sent to the respondents through mail system but mostly questionnaire circulated by hand among the respondents to get the feedback about the topic of this study. Both male and female workers are participated. Already developed questionnaire used to conduct this research. Both public and private banks selected to collect the data so that we can get the combination of results. Employees have been given introduction that how to fill the questionnaire so that we can minimize the chances of error. A total number of 260 questionnaires were distributed, out of which 202 were received back, making response rate as 77.69 percent.

3.4 Instrumentation

All the items for the variables, i.e. customer related social stressors, turnover intention, emotional labor and emotional intelligence were filled by the employees only. Participants are asked to rate each of the items using a 5-point Likert scale (1 = Strongly disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly agree).

3.4.1 Customer Related Social Stressors

Dormann and Zapf's (2004) 21-item scale used to measure CSS. The items covered four dimensions of CSS: disproportionate customer expectations (eight items),

customer verbal aggression (five items), disliked customers (four items), and ambiguous customer expectations (four items). Sample items are 'Customers vent their bad mood out on us', 'Customers' wishes are often contradictory'.

3.4.2 Turnover Intention

Turnover Intention measure by using the scale developed by Moore, (2000). Participants are asked to rate each of the four items using a 5-point Likert scale (1 = Not at all, 2 = often or twice, 3 = sometimes, 4 = often, 5 = many times). Items were How likely is it that you will be working at the same company this time next year, How likely is it that you will take steps during the next year to secure a job at a different company, I will be with this company five years from now, I will probably look for a job at a different company in the next year.

3.4.3 Emotional Labor Scale

Emotional Labor measure by using the scale developed by Brotheridge, and Lee, R. T. (2003). Participants are asked to rate each of the fifteen items using a 5-point Likert scale. Items were **Duration** A typical interaction I have with a customer takes about-minutes, **Frequency** Display specific emotions required by your job, Adopt certain emotions required as part of your job, Express particular emotions needed for your job **Intensity** Express intense emotions, Show some strong emotions, **Variety** Display many different kinds of emotions, Express many different emotions, Display many different emotions when interacting with others, **Surface acting** Resist expressing my true feelings, Pretend to have emotions that I don't really have, Hide my true feelings about a situation, **Deep acting** Make an effort to actually feel the emotions that I need to display to others, Try to actually experience the emotions that I must show, Really try to feel the emotions I have to show as part of my job.

3.4.4 Emotional Intelligence

Emotional Intelligence measure by using the scale developed by Wong, and Law, (2002). Participants are asked to rate each of the sixteen items using a 5-point Likert scale. Items were **Self emotion appraisal** I have a good sense of why I have certain feelings most of the time, I have good understanding of my own emotions, I really understand what I feel, I always know whether or not I am happy. **Others' emotion appraisal** I always know my friends' emotions from their behavior, I am a good observer of others' emotions, I am sensitive to the feelings and emotions of others, I have good understanding of the emotions of people around me, **Use of emotion** I always set goals for myself and then try my best to achieve them, I always tell myself I am a competent person, I am a self-motivated person, I would always encourage myself to try my best, **Regulation of emotion** I am able to control my temper and handle difficulties rationally, I am quite capable of controlling my own emotions, I can always calm down quickly when I am very angry, I have good control of my own emotions.

3.5 Data Analysis Tools

Data was analyzed through SPSS (version 20.0) software. Reliability, Correlation, Regression, Mediation and Moderation tests was run to analyze data. Reliability analysis was used to check the Cronbach alpha of all the variables. Correlation analysis was used to check the relationship of variables. Regression analysis was used to examine the dependency among the variables. Preacher and Hayes method was used to test the mediation and moderation.

3.6 Sample Characteristics

Table 3.2 shows the characteristics of demographics.

TABLE 3.2: Sample characteristics.

	Frequency	Percentage	Cumulative Percentage
Gender			
Male	156	77.2	77.2
Female	46	22.8	100.0
Age			
20-25	34	16.8	16.8
26-30	74	36.6	53.5
31-35	48	23.8	77.2
36-40	28	13.9	91.1
Above 40	18	8.9	100.0
Education			
Inter	6	2.9	2.9
Bachelor	61	30.1	33
Masters	116	57.5	90.5
Above masters	19	9.5	100.0
Designation			
Manager	61	30.2	30.2
Subordinate	141	69.8	100.0

It has been reported from gender wise frequency analysis of the data that 77.2% of the sample comprises of male employees of the banks whereas 22.8% respondents were female. Hence, the majority of the participants were male.

As per the frequency of age 34 persons belongs to the age group of 20 to 25 i.e., 16.8% of the sample while 36.6% belongs to age group of 26 to 30, which were 74 respondents. In the age group of 31 to 35, the numbers of respondents were 48 that become 23.8%. 28 respondents were related to 36 to 40 age group, which is approximately 13.9% of the total sample. While 18 respondents were above 40 which is 8.9% of the total sample.

Education of the respondents is another aspect of the demographics, which shows

that 116 respondents were Masters that becomes 57.5% which is the higher percentage in qualification frequency. Lower percentage of qualification frequency is 2.9% of the respondents were Intermediate, which were only 6 employees. 61 employees were Bachelor that becomes 30.1% and 19 employees were above Masters i.e., MS/PhD which becomes 9.5%. 62 employees were managers, which become 31% and 138 respondents were subordinates that become 69%.

3.7   Reliability of Scales

Table 3.3 indicates the reliability of all variables. Through reliability analysis Cronbach's Alpha of all variables were found.

TABLE 3.3: Reliability of scales.

Variables	Cronbach's Alpha	No. of Items
Customer Related Social Stressors	.905	21
Emotional Labor	.870	15
Turnover Intention	.778	4
Emotional Intelligence	.902	16

Reliability tests are used to check the consistency of the results. Range of Cronbach's alpha is from 0 to 1. Higher reliability of the scale is presented by 1. In general, when alpha values above from 0.7 it means that the scale is considering reliable. Table 3.3 indicates the internal consistency of scales and shows that all variables have Cronbach's alpha which is reliable. Because all the variables have alpha which is greater than 0.7.

Chapter 4

Results

This study focuses on the findings the relationship of customer related social stressors and turnover intention through the mediating path of emotional labor and the moderating role of emotional intelligence between customer related social stressors and emotional labor. This chapter shows the relationships of study variables through descriptive statistics, correlation and regression analysis of the data.

4.1   Descriptive Statistics

These statistics provide the brief summary of standardized values of the variables. This analysis reflects the sample size, minimum and maximum values, mean values and standard deviation values of the data. The table shows the details of study variables, the second column shows the number of respondents, third and fourth show minimum and maximum values of the data reported by the respondents while fifth and sixth columns show the mean and standard deviation of the data.

Table 4.1 give details about descriptive statistics for the variables under study. The details included in the table are minimum, maximum and average values for variables under study and shows the mean and standard deviation. Mean value of Customer Related Social Stressors is 3.5 with a standard deviation of .58. For Turnover Intention mean value is 3.6 and table shows that standard deviation of TI is .54. Emotional Labor has 3.4 mean values with standard deviation of 0.55.

TABLE 4.1: Descriptive Statistics.

Variable	Sample Size	Minimum	Maximum	Mean	Std. Deviation
Customer Related Social Stressors	202	1.10	4.38	3.5	.58
Turnover Intention	202	1.25	4.50	3.6	.54
Emotional Labor	202	1.00	4.07	3.4	.55
Emotional Intelligence	202	1.00	3.93	3.2	.51

Whereas Emotional intelligence has 3.2 mean values while its standard deviation is .51. So it indicates that Turnover Intention has highest mean value. Emotional Intelligence has lowest mean value as compared to other variables.

4.2 Control Variables

Demographics had been included in the study. To check whether these demographics variables influence on family work conflict in this study, we apply one way ANOVA. Results of one way ANOVA for demographics variables is given below.

TABLE 4.2: One Way Anova.

Control Variables	F	Sig.
Gender	.971	.478
Age	1.097	.380
Education	1.464	.141

Above table shows that all the values are non-significant i.e., ($p > 0.05$). Therefore, demographics have no influence on the dependent variable i.e., Turnover Intention.

4.3   Correlation Analysis

To examine the correlation between the studying variables Correlation Analysis is used. The relationship is investigated in perspective of factors moving in the same or inverse direction while excluding the zero relationship. Pearson correlation is the mainly general method to measure dependence between quantities. The value of correlation coefficient ranges from 1.00 to +1.00. Values of +1.00 shows positive relationship while negative values shows negative association among the variables. On the other hand, if the value of correlation is zero this means correlation does not exist among the variables. The correlation among different variables in this study is shown in Table 4.3.

Customer Related Social Stressors is significantly and positively correlated with Emotional Labor with the correlation of ($r = .518^{**}$, $p < 0.05$), and had a significant positive correlation with Turnover Intention with the correlation of ($r = .222^{**}$, $p < 0.05$), and significant positive relationship with Emotional Intelligence ($r = .224^{**}$. $p < 0.05$).

Emotional Labor is significant positive correlation with Turnover Intention with the correlation of ($r = .367^{**}$, $p < 0.05$) and significant positive association with Emotional Intelligence ($r = .478^{**}$, $p < 0.05$).

Turnover Intention is non-significant positive relationship with Emotional Intelligence ($r = .134$, $p > 0.05$).

TABLE 4.3: Correlation Analysis.

Variables	1	2	3	4
CSS	1			
EL	.518**	1		
TI	.222**	.367**	1	
EI	.224**	.478**	.134	1

4.4   Regression Analysis

For regression analysis, simple linear is used for calculation and estimation of the relationship between variables. The regression analysis reveals the prediction about Y from the values of X. It assists in taking a decision about the dependence of one variable on other variable. Results of the regression analysis shown in Table 4.4.

TABLE 4.4: ANOVA[a].

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	2.836	1	2.836	10.390	.001[b]
Residual	54.596	200	.273		

a. Dependent Variable: TI_mean

b. Predictors: (Constant), CSS_mean

Table 4.4 reveals the goodness of fit of the model. It shows that significance value is .001 which means our model is fit with the data. Sum of Squares shows that total deviations in the dependent variable.

TABLE 4.5: Regression[a].

R^2	Adjusted R^2	B	Sig.
.049	.045	.22	.001

a. Predictors: (Constant), CSS_mean

Table 4.5 reveals the value of R square which means the measure of proportion of variation in the dependent variable that was explained by the variation of independent variable. Adjusted R^2 shows the amount of variance in the in the dependent variable that was explained by the variations in the independent variable. Significance value is less than 0.05 so we can say that estimate in column 'B' can be asserted as true.

4.5   Mediation Analysis

Mediation analysis was run using the boot strapping method by Preacher and Hayes. With 95% confidence intervals, 5000 bootstrap resample were used for this analysis. Total effect explains the combined impact of CSS and emotional Labor upon Turnover Intention. Total effect shows that 0.3067 with LLCI (0.0803) and ULCI (0.3332). Direct effect represents the relationship between CSS and Turnover Intention. Direct effect shows that 0.1405 with LLCI (0.1008) and ULCI (0.1818). The effect size in the presence of mediating variable i.e., emotional labor is 0.1662 with LLCI (0. 0881) and ULCI (0. 2568).

Steady with Preacher and Hayes (2004), the nearness of non-zero esteem amongst upper and lower boot limits represents a critical relationship. Based on these results, it is concluded that there is significant relationship between customer related social stressors and turnover intention. In addition, according to results emotional labor mediates between the proposed relationship i.e., customer related social stressors and turnover intention. Hence, it proves that it leads to the acceptance of our hypothesis one and hypothesis two. So statistical results confirms the mediation mechanism between the said relationship.

TABLE 4.6: Mediation Analysis.

Effect	Effect Size	S.E	LLCI	ULCI
Total Effect	.3067	.0641	.0803	.3332
Direct Effect	.1405	.0716	.1008	.1818
Indirect Effect	.1662	.0432	.0881	.2568

4.6   Moderation Analysis

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

TABLE 4.7: Moderation Analysis.

R^2 Change	F	Sig.
.0065	2.17	0.14

Table 4.7 indicates the results of moderation analysis taking emotional intelligence as a moderator between customer related social stressors and emotional labor. Value of R square is .0065 with non-significant p-value i.e., 0.14. As a result, third hypothesis has been rejected as emotional intelligence does not moderate the relationship between customer related social stressors and emotional labor.

Chapter 5

Discussion and Conclusion

5.1 Discussion

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

When employee interacts with the customers while providing services, they feel stress from that specific event due to the rude and disrespectful behavior of the customers. For that reason, quitting intentions developed among employees. That is why our result significant and consistent with the study of (Koeske & Koeske, 1993). He suggests that job strain is consideration of as employees' emotional

response to the job stressor, and engage the depletion of affective and physiological resources. Those employees who face CSS, their resources depleted and they want to leave the organization. However, in our study results are similar to the expectation that customer related social stressors will lead to turnover intention.

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

Emotional Labor has been studied as mediator in present study. According to results, the mediating effect of emotional labor between customer related social stressors and turnover intention also exist. It was found that employees experiencing customer related social stressors cause emotional labor and such emotional labor then become a cause of turnover intention. High emotional labor is associated with experiencing high intention to leave the organizations. High level of emotional labor troubling the workforce towards their performances. The path from emotional labor to turnover intention is also positive which means not only effect employees performance but also mediating the link between customer related social stressors and turnover intention. Mediation path of emotional labor can also be seen from the point of view (Sliter, Jex, Wolford & McInnerney, 2010) that provides the basis that emotional labor can be used as mediator between other variables. Therefore, our findings support the argument.

As per analysis of this study, interaction with the customer develops emotions of employee and this leads towards quitting attitude. It explains a clear association of customer related social stressors and emotional labor. As a result, this study is

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

Some customer demand special treatment this complicate the work of the employee and it effects performance. In banks, employees have specific time for completion of the transaction, which evaluates the effectiveness of his work so he is also worried about that evaluation and want to complete transaction on time but the unnecessary demands of the customer make it difficult to complete transaction within specific time. When other customers analyze all this special treatment they are also demanding for such special treatment and it is difficult for the employee to entertain all the customer like that so stress is the outcome of these interactions. Through the results, it is established that stress from customer is a negative event in workplace which increases the emotional labor because employee is bound to display required emotions on workplace instead of genuine emotions. Our results suggest that emotional labor is positively and significantly associated with the turnover intentions.

Quitting from job is an attitude which is outcome of negative emotion i.e., emotional labor. AET proposes that work features shape regular work events in the workplace. To achieve a competitive advantage, service providers are expected to manage their emotions to be in line with organizational objectives. Research related to emotional labor conducted in the service context has largely focused on the relation between emotional labor and employee attitudes (Jung & Yoon,

2014), however, much remains to be understood regarding the factors that can buffer the negative effect of surface acting or strengthen the positive effect of deep acting and genuine emotions.

Another contribution to the recent literature is the moderating effect of Emotional Intelligence. It is proposed in this study that individuals who are emotionally strong are less respond to the emotional labor which cause from the negative effect of customer related social stressors. CSS is more unfavorable for them to perform in the banking sector of Pakistan. The results of the present study shows that moderating role of emotional intelligence between CSS and emotional labor does not exist. So it means our path of moderation does not exist in the proposed relationship. These findings does not support the argument. Hence, it is argued that when all negative effects come from customer's side toward employees high emotional intelligence cannot attract employees to reduce emotional labor.

5.2 Implications and Recommendations

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

The study has also managerial implications. Given the vast number of individuals employed by the service industry performing emotional labor, this study offers valuable practical implications. First, the direct links demonstrated in this study

the positive relationship between customer related social stressors and emotional labor and also positive relationship between emotional labor and turnover intentions have important implications for bank managers. In general, the results indicate that bank managers need to be aware of the way their employees follow organizational emotional display rules, because the type of emotional labor strategy in which employees engage impacts their organizational attachment (Goodwin et al., 2011). Due to the high cost of turnover for service organizations (Hinkin & Tracey, 2000), avoiding or discouraging employees from engaging in emotional labor would harm the company because the relation between emotional and turnover intentions is very strong and our results suggest that this relation is affected by the interaction with the customers.

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

It is recommended that organizations should take many important steps so that they can keep stable environment. This can help them to reduce negative behavior as well as turnover intention and increase organization success. Although, emotional intelligence has not been found to moderate the relationship between customer related social stressors and emotional labor, yet the organizations need to understand the employees. However all the employees do not face stress from customer interaction. Nevertheless, those employees who face stress needs more attention to reduce their negative emotions.

5.3 Limitations

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

5.4 Future Research Direction

Numerous future research directions could be drawn from the present study of customer related social stressors and turnover intention. Cultural aspects are not included in this study. Future research can explore this relationship in cross-cultural environment. Future researchers can be used workplace deviance or job satisfaction as outcome of customer related social stressors instead of turnover intention.

In addition, moderating variable in the relationship of customer related social stressors and emotional labor does not exist. Therefore, it is suggested to future researchers that some other variables can be used to support the moderating mechanism. Other suggested moderating variables between customer related social stressors and emotional labor can be self-esteem, psychological capital. According to Mackie and smith, (2002) isolation and depression may experience by individuals with low self- esteem; also, they may show antisocial behaviors and aggression. Hence, it is recommended that future researchers can collect the data from all over the Pakistan from any other sector so that it will increase the generalizibility and applicability of the research.

5.5 Conclusion

Employee's interaction with the customers plays a vital role in the attitude of the employees at workplace. It impacts their reactions and behavior of the employees in the workplace. An Affective Event Theory is used in the present study in order to investigate the impact of regular events happening within the organizations upon attitude of the employees at workplace. In addition moderating impact of Emotional Intelligence is also studied. These findings would further arouse the opportunity for Customer Related Social Stressors research i.e. how the impact of customer related social stressors upon employees can be minimized.

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Annexure

Questionnaire

Dear Participants,

The purpose of this questionnaire is to study the relationship of Customer Related Social Stressors and Turnover Intention with mediating role of Emotional Labor and moderating role of Emotional Intelligence. This questionnaire is partial requirement in completing a thesis for MS in management sciences.

Your response will be kept as strictly confidential, and for the purpose of academic research only.

<div align="right">

Sincerely

Naqash Ehjaz

MS (HRM) Research Scholar

Department of Management and Social Sciences

Capital University of Science & Technology, Islamabad

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Section 1:

The following statements concern your views about Stress Related to Customer. For each item of the statement below, Please indicate one choice by mark the appropriate number.

S. No.	Items	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1.	Some customers always demand special treatment.	1	2	3	4	5
2.	Our customers do not recognize when we are busy.	1	2	3	4	5
3.	Some customers ask us to do things they could do by themselves.	1	2	3	4	5
4.	Customers vent their bad mood out on us.	1	2	3	4	5
5.	Our customers do not understand that we have to comply with certain rules.	1	2	3	4	5
6.	Complaining without reason is common among our customers.	1	2	3	4	5
7.	Our customers' demands are often exorbitant.	1	2	3	4	5
8.	Our customers are pressed for time.	1	2	3	4	5
9.	Customers often shout at us.	1	2	3	4	5
10.	Customers personally attack us verbally.	1	2	3	4	5
11.	Customers are always complaining about us.	1	2	3	4	5

S. No.	Items	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
12.	Customers get angry at us even over minor matters.	1	2	3	4	5
13.	Some customers argue all the time.	1	2	3	4	5
14.	One has to work with hostile customers.	1	2	3	4	5
15.	One has to work together with customers who have no sense of humor.	1	2	3	4	5
16.	Some customers are unpleasant people.	1	2	3	4	5
17.	Our work rhythm is steadily interrupted by certain customers.	1	2	3	4	5
18.	Customers' wishes are often contradictory.	1	2	3	4	5
19.	It is not clear what customers request from us.	1	2	3	4	5
20.	It is difficult to make arrangements with customers.	1	2	3	4	5
21.	Customers' instructions can complicate our work.	1	2	3	4	5

Section 2:

The following statements concern your views about Turnover Intentions. For each item of the statement below. Please indicate one choice by mark the appropriate number.

S. No.	Items	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1.	How likely is it that you will be working at the same company this time next year? (R)	1	2	3	4	5
2.	How likely is it that you will take steps during the next year to secure a job at a different company?	1	2	3	4	5
3.	I will be with this company five years from now. (R)	1	2	3	4	5
4.	I will probably look for a job at a different company in the next year.	1	2	3	4	5

Section 3:

The following statements concern about Emotional Labor facing by yourself. Please indicate one choice by mark the appropriate number.

S. No.	Items	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1.	A typical interaction I have with a customer takes about- minutes.	1	2	3	4	5

S. No.	Items	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
2.	Display specific emotions required by your job.	1	2	3	4	5
3.	Adopt certain emotions required as part of your job.	1	2	3	4	5
4.	Express particular emotions needed for your job.	1	2	3	4	5
5.	Express intense emotions.	1	2	3	4	5
6.	Show some strong emotions.	1	2	3	4	5
7.	Display many different kinds of emotions.	1	2	3	4	5
8.	Express many different emotions.	1	2	3	4	5
9.	Display many different emotions when interacting with others.	1	2	3	4	5
10.	Resist expressing my true feelings.	1	2	3	4	5
11.	Pretend to have emotions that I don't really have.	1	2	3	4	5
12.	Hide my true feelings about a situation.	1	2	3	4	5
13.	Make an effort to actually feel the emotions that I need to display to others.	1	2	3	4	5
14.	Try to actually experience the emotions that I must show.	1	2	3	4	5
15.	Really try to feel the emotions I have to show as part of my job.	1	2	3	4	5

Section 4:

The following statements concern about your views Emotional Intelligence. Please indicate one choice by mark the appropriate number.

S. No.	Items	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1.	I have a good sense of why I have certain feelings most of the time.	1	2	3	4	5
2.	I have good understanding of my own emotions.	1	2	3	4	5
3.	I really understand what I feel.	1	2	3	4	5
4.	I always know whether or not I am happy.	1	2	3	4	5
5.	I always know my friends' emotions from their behavior.	1	2	3	4	5
6.	I am a good observer of others' emotions.	1	2	3	4	5
7.	I am sensitive to the feelings and emotions of others.	1	2	3	4	5
8.	I have good understanding of the emotions of people around me.	1	2	3	4	5
9.	I always set goals for myself and then try my best to achieve them.	1	2	3	4	5
10.	I always tell myself I am a competent person.*	1	2	3	4	5
11.	I am a self-motivated person.*	1	2	3	4	5

S. No.	Items	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
12.	I would always encourage myself to try my best.*	1	2	3	4	5
13.	I am able to control my temper and handle difficulties rationally.	1	2	3	4	5
14.	I am quite capable of controlling my own emotions.	1	2	3	4	5
15.	I can always calm down quickly when I am very angry.	1	2	3	4	5
16.	I have good control of my own emotions.	1	2	3	4	5

Section 5:

Gender

1	2
Male	Female

Age

1	2	3	4	5
20-25	26-30	31-35	36-40	Above 40

Education

1	2	3	4	5
Metric	Inter	Bachelor	Master	Above Master

Thanks for your time and cooperation. I greatly appreciate your help in assisting me with this research.