# MEASUREMENT OF JOB STRESS PARAMETRIC APPROACH FOR WORKPLACE INCIVILITY IN PAKISTAN BANKING SECTOR: A CASE STUDY

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**Introduction/background**: The research examines the experimental testing of the idea of workplace incivility in Pakistan's banking system using the examples of two districts named Jhelum and Sohawa Banks.
**Aim of the paper**: The paper's objective is to quantify the links between workplace incivility and work adaptability, job stress, and withdrawal behavior. Performance data for personnel in the banking system is provided via statistical measurements using parameters.
**Materials and methods**: A case study on the example of the banking system in Pakistan.
**Results and conclusions**: The author's confirmatory factor analysis, which incorporates statistical measures of the methodologies, is presented in the study for the performance that affects workplace civility along its parameters in Pakistan's banking sector.
**Keywords:** Workplace, incivility, adaptation, withdrawal, job stress.

## 1. Introduction

For most workers, dealing with interpersonal stressors at work, such as irritable coworkers or irate supervisors, maybe a given (Stroud, Tanofsky-Kraff, Wilfley, Salovey, 2000, pp. 204-213). However, studies show that when workers constantly deal with such unpleasant parts of the workplace, they lose their happiness and their ability to concentrate on their work. Workplace incivility is a type of interpersonal mistreatment that is frequently characterized by a lack of respect for others, rudeness, and disregard for protocol (Cole, Shipp, Taylor, 2016, pp. 273-302). According to one estimate, workplace incivility can cost companies $14,000 a year per employee in project delays and work-related diversions. While previous research has

made a significant effort to examine incivility and its effects at work, there is little study in the literature that focuses on moderators of incivility targets' responses to incivility (Milam, Spitzmueller, Penney, 2009, p. 58).

According to Atchley (1987), adaptation is the process of altering one's internal and exterior characteristics to fit into a circumstance or environment. The process of socialization involves learning the skills and knowledge required for one's work. Employees' perceptions of whether to engage in polite or impolite behavior at work might also be influenced by workplace adaptability (Atchley, 1987, pp. 316-330). Active socialization can reduce the deterioration of workplace norms and reduce rudeness. The experts can facilitate positive socialization activities that can help staff members successfully integrate into the company and learn the ropes, which can reduce the likelihood of disruptive behavior (Kelly, Duff, Kelly, McHugh Power, Brennan, Lawlor, Loughrey, 2017, pp. 1-18).

According to the Affective Events Theory developed in (Weiss, Cropanzano, 1996, pp. 1-74), some work behaviours are a direct result of employees' affective experiences at work. This idea focuses on significant events in a person's life that cause them to feel something or change their mood. Learning and behavior can be affected by emotions (Taub, Sawyer, Smith, Rowe, Azevedo, Lester, 2020, p. 103781). Positive and negative affect are two distinct characteristics that can be used to classify affect. It seems that one of the most important predictors of workplace rudeness is having bad emotions at work. The people who felt unsatisfied with their jobs were more likely to behave impolitely (Dodanwala, Santoso, Yukongdi, 2022; Hasnat, Khan, S.N., Khan, S.U., Ahmed, ABID, 2022, pp. 17-28).

The primary issue in organizations is job stress, which is also a popular research topic. Job stress is a circumstance in which a person is forced to deviate from their regular function due to an interruption of a job-related component that alters their physiological and physical state (Baker, 1985, pp. 367-381). Incivility increases job stress and lowers overall job satisfaction. Occupational stress, poor mental and physical health, and psychological distress are all related to incivility (Spielberger, Reheiser, 2020, pp. 51-69).

Withdrawal behavior is any intentional activity taken by an employee to avoid going to work or to lessen his or her sociopsychological attraction to or interest in the job or the organization. It is a progression of the attitudes and actions that employees display at work. Due to any reason, it causes the employees to abstain from participating in their work (Shapira-Lishchinsky, Even-Zohar, 2011, pp. 429-451; Estes, Wang, 2008, pp. 218-240).

## 2.  Literature Review

The effects of occupational stress on absenteeism and worker turnover were also clearly reflected in the same study. In early studies guided by the Person-Environment Fit theory, differences in sources of job stress, and in stressful work-related events were investigated for a variety of occupations. In research guided by the Person-Environment Fit theory, measures of occupational stress have encompassed a wide range of contents. The perceived severity of a stressor will greatly influence the intensity of an emotional reaction when that stressor occurs. The Police Stress Survey was field-tested with 50 Florida law enforcement officers from seven geographically diverse locations (Spielberger, Reheiser, 2020, pp. 51-69). Human resources are one of the most important sources of any organization and should be given special attention to identifying the factors that affect their productivity. Stress is a type of physical and psychological burnout that arises from workplace problems due to a mismatch of work needs and desires with one's abilities. Occupational stress affects one's personal and occupational life. This stress has a variety of symptoms, including physical, psychological, and behavioral. Stress disrupts psychological balance and has different consequences. One of the psychological consequences of job stress is a decrease in job satisfaction that leads to quitting and quitting jobs and reduces one's commitment to the organization. Job satisfaction is the kind of attitude that one must work whereas increases one's productivity and commitment to the organization enhances one's physical and mental health and brings satisfaction to one's life. The purpose of this study was to investigate the role of job stress on job satisfaction (Singh, Amiri, Sabbarwal, 2019, pp. 57-60). The purpose of this study is to determine the effect of job stress and job satisfaction on organizational commitment. The research method used is the quantitative research method. The population in this research is employees of the marketing department at PT. Toyamilindo Cirebon with 50 people. The sampling technique used is the saturated sampling technique so that all members of the population sampled as many as 50 people. The data retrieval technique uses a questionnaire with Likert scale as an instrument measurement scale. The data analysis technique used is multiple regression analysis. The results of the research show that: 1) job stress does not have a significant effect on organizational commitment, and 2) job satisfaction has a significant effect on organizational commitment (Hakim, Hidayat, 2018).

This study examined the effect of affective commitment, job satisfaction, and job stress on intention to leave among bank employees in Nepal. Data were collected using a questionnaire-based survey of 282 employees working at a bank in Kathmandu. Data were analyzed using multiple regression analysis. The results suggested that affective commitment and job satisfaction had a negative effect, while job stress had a positive influence on turnover intention. Practical implications for the study are discussed (Yukongdi, Shrestha, 2020, pp. 88-98). Job stress is considered one of the critical causes of construction workers' unsafe behavior.

The scholars thoroughly reviewed the literature and conducted semi-structured interviews to identify the dimensions of job stress, designed the job stress scale, and cited the safety behavior measurement scale. After that, a questionnaire survey was developed using the proposed measurement scale and distributed to the construction employees from a project in Beijing. A total of 150 responses were collected and analyzed using reliability analysis to validate the scale's internal consistency. Results from factor analysis indicate that the scales of job stress measurement can be grouped into 6 dimensions. To demonstrate the applicability of the developed scale on construction safety management research, the collected data was used to test the hypothesis that job stress has a negative correlation with safety behavior. Results show that the hypothesis is valid, and there is a negative correlation between job stress and safety behavior. In addition, finer results of the relationship between the dimensions of job stress and safety behavior can be obtained. In summary, this study developed an improved stress scale for construction workers in China, and the proposed scale was validated by analyzing the data from an empirical study in Beijing (Wu, Li, Yao, Luo, He, Yin, 2018, p. 2409). The purpose of the study is to test the effect of job stress on job satisfaction and to define whether the employees' perceptions of a toxic leader influence the significant relationship between these two variables. If there are any effects, determine whether the toxic leadership is a partial or full moderating force, and make suggestions that will increase the welfare of the organization for employees. In line with this purpose, the data for the study has been obtained from 124 workers. As a result of the analysis performed, a significant relationship has been found between job stress and job satisfaction. It has been determined that, as a result of a multiple regression analysis on the mediating effect, a toxic leader perception is a partial moderator variable on the effect of job stress on job satisfaction, and that a 1-unit increase in job stress resulted in a decrease of 0.308 units on a job satisfaction scale, while a 1-unit increase in toxicity perception resulted in a decrease of 0.111 units on the job satisfaction scale (Uysal, 2019, pp. 55-73).

In addition to its financial costs, job stress has been linked to other serious consequences for both the individual (e.g., high blood pressure and heart disease) and the organization (e.g., decrements in performance, and increased turnover and absenteeism). This study presents a general research model of job stress within which the concept of stress is embedded. The model is based on two typical models of the antecedents and consequences of job stress. Those models hypothesize a set of organizational stressors, a set of personal characteristics, an individual stress response, and a set of individual consequences. The proposal of a new conceptualization and a new measure of job stress, and to report on an initial test of it. A path analytic model was proposed that hypothesized that personal, organizational, and role characteristics relate to job stress and its attitudinal and behavioral consequences (Summers, DeCotiis, DeNisi, 2020, pp. pp. 113-128). Resident physicians are the first-line health service providers, subjected to prolonged working hours, sleep deprivation, and high job demands. Work stress causes a reduction in productivity, suboptimal patient care, and medical errors. To determine the level of stress among residents and associated factors and stressors.

A cross-sectional study at Tanta University Hospitals recruited residents (n = 278), between December 2016 and February 2017. Job stress was assessed using a predesigned questionnaire. The mean age was 26.53 ± 1.35, and 46.4% were males. The majority reported they work more than 48 h/week, do not get a break during work, and have a night shift periodically (87%, 83.1%, and 94.2%, respectively). Only 4 (1.4%) had low stress while 169 (60.8%) had moderate and 105 (37.8%) had high stress. The study revealed a statistically significant association between high levels of stress and being a single resident (p = 0.017), belonging to surgical departments (p = 0.001), and an absence of a break during working hours (p = 0.001). The prime sources of stress were underpayment for the job (87.4%), serving to large number of patients (85.2%), disruption of home life due to long hours at work (83.9%), conflict of responsibilities (81.3%) and complying with increasing bureaucratic procedures (78.8%) besides no available fund for research (74.8%). Medical residents experienced moderate to high levels of job stress. Thus, there is a need for stress management programs during the residency training period taking into consideration the main sources of stress (Hassan, Abu-Elenin, Elsallamy, Kabbash, 2020, pp. 37557-37564).

Correctional officers perform a unique job that can lead to various negative outcomes. Understanding factors that can have harmful effects on important organizational attitudes like job stress, job satisfaction, and organizational commitment is imperative for the effective management of correctional institutions. Using survey data from 641 correctional officers employed at two Southwestern state-run prison facilities, the current study examines the influence of two measures of Work-Family Conflict (WFC), strain and time based on job stress, job satisfaction, and organizational commitment while controlling for many known antecedents of these variables. The results suggest that strain-based conflict is a significant predictor of job stress and job satisfaction, while time-based conflict only predicted job satisfaction. Neither measure of WFC had a significant relationship with organizational commitment. These findings are further contextualized in the discussion section with an emphasis on potential policy implications (Vickovic, Morrow, 2020, pp. 5-25). Many gaming revenues contributed by premium players lead casinos to build and maintain good relationships with these players with the help of casino hosts. This practice often nurtures the players' loyalty toward the hosts, rather than the casinos. Hence, minimizing the hosts' turnover intention is vital. Job stress is a major reason for employees to quit a job. This study contributes to the literature by (1) introducing perceived customer relationship as a stressor and (2) examining the moderating roles of social support from supervisors and co-workers in the mediation process of the proposed method. Drawing upon survey results from 200 hosts in Macao, our findings show that perceived customer relationship is positively associated with turnover intention through job stress. Meaningful implications are provided to minimize the host turnover that is caused by job stress (Fong, Chui, Cheong, Fong, 2018, pp. 795-810). The researchers specifically, test the impact of workplace aggression overall, as well as several types of workplace aggression, on the following work-related attitudes: satisfaction with job stress,

turnover intentions, and meaningfulness of work. The moderating effect of satisfaction with job stress in the workplace aggression-turnover intention relationship and the workplace aggression-meaningfulness of the working relationship was also investigated. Research findings demonstrated that workplace aggression decreased satisfaction with job stress and meaningfulness of work. Workplace aggression also increased turnover intentions. However, satisfaction with job stress did not interact with workplace aggression in either of the work-related attitudinal models. Furthermore, not all types of workplace aggression were found to affect work attitudes. These results are thoroughly discussed in the research (Caillier, 2021, pp. 159-182). The purpose of the study is to assess the moderating role of work-life balance on the effect of job stress on employees' job satisfaction. A survey method is used to collect the necessary data for this research. A total of 308 respondents from 90 manufacturing SMEs operating in Konya took part in the study. The data gathered are analyzed using the SPSS 23 program and Hayes PROCESS macro v.3.4.1. The results of the analyses reveal a statistically significant negative effect of job stress and a positive effect of work-life balance on job satisfaction. Moreover, work-life balance is found not to have a moderating role in the effect of job stress on job satisfaction. It is recommended that policymakers and managers of SMEs institute stress management techniques that have the propensity of reducing the negative consequences of job stress while maximizing its merits, as well as formulating strategies that will enable employees to have a balance between their personal and work lives (Attar, Çağliyan, Abdul-Kareem, 2020, pp. 201-223). Table 1 provides a clear overview of how workplace incivility can affect adaptability, job stress, and withdrawal behavior, as well as potential strategies for mitigating these impacts.

**Table 1.**
*The properties of workplace incivility along with workplace adaptability, job stress, and withdrawal behavior*

| Properties | Workplace adaptability | Job stress | Withdrawal behavior |
|---|---|---|---|
| **Initial definition** | The ability of employees to adjust to changes and new demands in the workplace. | The psychological and physical strain caused by job-related factors. | Actions or attitudes that reflect disengagement or avoidance from work. |
| **Impact of workplace incivility** | Reduces adaptability by creating a hostile environment that hinders adjustment to changes. | Increases stress levels as employees face disrespect and lack of support. | Promotes behaviors and reduced effort as a response to a negative work environment. |
| **Mitigating factors** | Supportive leadership, positive workplace culture, and resilience training. | Stress management programs, supportive relationships, and workload management. | Employee engagement initiatives, supportive policies, and mental health support. |
| **Role of workplace rudeness** | Undermines adaptability by lowering morale and creating a resistance to change. | Exacerbates job stress by adding emotional and psychological strain. | Acts as a catalyst for withdrawal behaviors, leading to higher turnover and lower productivity. |
| **Potential interventions** | Training programs to enhance adaptability skills and promote civility. | Implementing stress reduction techniques and fostering a respectful work environment. | Developing policies to address incivility and support employee engagement. |

The current study tries to uncover the relationship between work overload, work ambiguity supervisory support, and employee turnover intentions. The twelve companies are selected out of 23 total so the findings can be generalized in this sector. A structured questionnaire was distributed among the sample which consisted of 412 employees of this sector. Quantitative techniques were used to measure the results and statistical analyses were applied to confirm the research hypothesis. The findings of this study suggest that there is a significant and positive relationship between job stressors and employee turnover intention. Job factors, relationships at work, and career development opportunities have also impacted employees' turnover intention. Job stress has a positive and significant impact on employees' turnover intention. Considering the importance of employee turnover intention and job stress in the Pesticide sector, the researchers, administrator, and policymakers should take necessary measures to increase supervisory support at work, minimize work overload and work ambiguity, and improve other job factors to decrease the employees' intention to leave the organization (Zahra, Khan, Imran, Aman, Ali, 2018, pp. 1-12). Work in out-of-school learning programs can be stressful, and job stress may have cascading effects on the children and youth that attend. Fortunately, workplace support can help decrease this stress. In this study, the scholars aimed to understand how youth workers' personal and work-related demands as well as supports predict on-the-job stress. They used multi-level modeling to investigate the demands and supports of a sample of 111 youth workers nested in 25 programs. Results suggested that job stress systematically varies at the program level. They found that stress at home and a negative staffing climate is associated with higher stress and the presence of supervisor support is associated with lower staff stress. Supervisor support likely can play a key role in decreasing youth worker stress. They discuss implications for training supervisors and structuring programs to support staff and ultimately foster more positive out-of-school program experiences for the children and youth that attend (White, DeMand, McGovern, Akiva, 2020, pp. 47-69). The main objective of this research is to find out the effect job stress has on the performance of employees. Job stress can affect employee performance when stress is not handled well, absenteeism, turnover, and medical compensation increase, and productivity decreases. To achieve a peak of performance, stress should be managed effectively, with the negative effects of stress minimized. The fact that most of the employees thought of leaving their jobs and felt that the organization did not care about them reflected huge dissatisfaction that undoubtedly lowered performance. The organization must conduct a needs assessment for an Employee Assistance Programme. An Employee Assistance Programme must be introduced for early identification and intervention of problems so that performance levels will increase (Daniel, 2019, pp. 375-382).

The WFC is not only prevalent among seafarers but also may cause their job stress. The objective of this research is to investigate the relationship between WFC and job stress, examining the moderating role of job satisfaction, which plays in this relationship. A cross-sectional survey was conducted in Yangshan Port, Shanghai, China, from August to October

2019. Seafarers working on merchant vessels participated in the present study. Hierarchical linear regression analyses were employed to test the moderating role of job satisfaction. The results demonstrated that WFC was positively associated with job stress. Job satisfaction played a moderating role in the association of WFC with job stress. The findings show that job satisfaction was a crucial factor in reducing seafarers' job stress. Managers should therefore enhance organizational investment and support in job satisfaction to reduce seafarers' job stress (Liu, An, Sun, Liu, 2022, pp. 1989-1995). This study proposed a nuanced approach to the association between job insecurity and financial stress by examining whether financial well-being mediates the established association. In addition, the scholars examined whether the association between job insecurity and financial stress, through financial well-being, is moderated by income. For this study, they conducted a path analysis using 1,145 survey respondents. Results revealed a significant relationship between job insecurity and financial stress and a partial mediation effect on financial well-being. Moreover, the indirect effect of job insecurity on financial stress through financial well-being was moderated by income. Although people who have higher financial well-being were more likely to have lower financial stress, this relationship varied by income such that it was stronger for higher income groups than for lower income groups. Their findings provide insights into the way job insecurity and financial well-being influence financial stress. Implications for practice and directions for future research are discussed (Choi, Heo, Cho, Lee, 2020, pp. 353-360).

## 3. Materials and Methods

### 3.1. Theoretical support and Hypothesis Development

*3.1.1. Relationship of Workplace Adaptation with Workplace Incivility*

Workplace rudeness hinders the socialization-related learning needed to adapt to the association since representatives are less willing to ask coworkers and supervisors for the information they need because of the lack of correspondence. Working environment adjustment is a learning technique that clarifies newcomers through both legitimate and easy-going learning plays out the appropriate responses for adjusting to contrasting conditions in their new environment, according to (Reio, Callahan, 2004, pp. 3-22; Reio, Sutton, 2006, pp. 305-324). By forming relationships with partners and then administrators through interest-driven exploratory practises, such as argument, supposition, and guided thinking, newcomers secure employment-related data that they need to continually integrate into workgroups, cross-functional groups, and the association (Reio, Wiswell, 2000, pp. 5-30).

**H1: Workplace Adaptation predicts the uncivil behaviour significantly.**

*3.1.2. Relationship of Workplace Adaptation with Job Stress*

It is widely acknowledged that the socialising process is a way to lessen the instability associated with starting a new career. All the newcomers go through a process of gathering information and making sense of it to assess how well they fit into the hierarchical context and gain knowledge of the typical mental states and behaviours (Louis, 1980, pp. 226-251). The effective socialising studies promotes learning opportunities as well as clarity regarding expectations related to work assignments, appropriate conduct, and social standards within the association. Consequently, one important goal of socialisation is to provide new employees with information that aids in the learning process and effectively reduces vulnerability, and by implication, stress (Klein, Heuser, 2008, pp. 279-336).

**H2: Workplace adaptation predicts the job stress significantly.**

*3.1.3. Relationship of Workplace Adaptation with Withdrawal Behavior*

One of the main concerns at work is how to pay the employees. The employees feel uncomfortable while working in a company that produces less yield productivity because of the unfavourable environment, and they continue to be always unsociable and unaware, which may lead to disappointment in the market competition and a decline in the positive trend. Vagueness and uncertainty appear to generate reduced efficiency, strain, dis-illusionment, and dis-engagement from the work group because of inability to socialise (Van Sell, Brief, Schuler, (1981, pp. 43-71). Since they are the group that will always have the most direct contact with and thus the most direct impact on the newcomer, associates and administrators are crucial facilitators of newcomer change (Bauer, Morrison, Callister, Ferris, 1998, pp. 149-214). They are frequently the resource that newcomers can access the easiest, as well as the one that newcomers perceive as being most useful during the socialisation process (Lundberg, Young, 1997, pp. 58-74). In this way, it is obvious that newcomers who experience social support are off to a good start. In any event, not every newbie contact involves a wealth of resources and assistance.

**H3: Workplace adaptation predicts the withdrawal behaviour significantly.**

This section serves as an example of how the quantitative data analysis approach should be defended. It will also outline the procedures used to verify and validate the data.

## 3.2. Quantitative Approach

In earlier research, researchers built and tested theories using two different approaches. There are two methods of reasoning: inductive and deductive (Neuman, Celano, 2006, pp. 176-201). The present study therefore chooses a quantitative approach. Figure 1 described both approaches with their detailed processes.
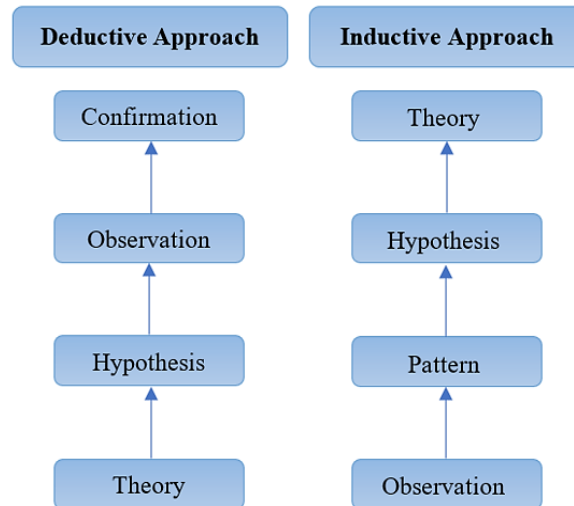
**Figure 1.** Deductive and inductive approaches with all steps.

### 3.3. Sampling Design

*3.3.1. Population*

Blerkom (2009) claims that the population refers to the collection of observations from which a preferred sample is chosen for closer examination (Van Blerkom, 2009, pp. 354-364). The target demographic in the current study is made up of workers in the banking industry in the Pakistani Punjab province's Jhelum and Sohawa districts. There are 310 active private and state banks in Jhelum and Sohawa. These banks offer their services in these two districts.

*3.3.2. Sample*

The specimen is the smallest component to represent a population. Subsequently the results from a single specimen may be extrapolated to the entire population. According to the research, an increase in sample size from 1000 to 2000 (a 100% increase) would result in an efficiency of just 1%. A key difficulty is selecting acceptable standards for efficient sampling. According to study, choosing the ideal sample size necessitates using appropriate parameters. Hence, sample criteria define in the Table 2.

**Table 2.**
*The sample criteria*

| Population | Projected Sample size |
|---|---|
| For 500 | 50 percent |
| For 1,000 | 30 percent |
| For 10,000 | 10 percent |
| For 150,000 | 1 percent |
| For one million or over | 0.025 percent |

The Jhelum and Sohawa districts' banking sectors currently employ 3100 people. The scholars state that to get the data needed to analyse the predictors and consequences of workplace incivility, the current study targeted 10% of the population, or 310 employees. Therefore, it is crucial to gather a representative sample of employees to represent the entire workforce and address the true issue of rudeness in the banking industry (Christensen, Johnson, Turner, Christensen, 2011).

### 3.4. Instrumentation

The questionnaire will be the most appropriate method of conducting the survey due to the high sample size and the geographical tests. The design of the survey and an explanation of the variables chosen, as well as its reliability and validity measures, are included in the first stage.

**Structure of the Instrument**

Six (06) components make up the questionnaire: (1) Demographic Information; (2) Workplace Adaptation; (3) Effective Experience; (4) Workplace Incivility; (5) Job Stress; and (6) Withdrawal Behavior.

To quantify workplace stress, research included 5 items. The 5-point scale was established by (Crank, Regoli, Hewitt, Culbertson, 1995, pp. 152-171). An index evaluating job stress was created by adding replies to five different questions. An example response is "I get quite annoyed or furious at work a lot of the time". Responses were collected using a 5-point Likert scale, with 1 denoting "strongly disagree", 3 denoting "neutral", and 5 denoting "strongly agree". The Cronbach's alpha for the occupational stress index was 0.82, indicating moderate construct reliability.

First, data analysis was carried out in the current study after data screening. Second, the CFA provided evidence for each of the investigated factors. Testing was done on the current study's suggested model. Using structural equation modelling, it was possible to explore the causes and consequences of workplace rudeness. Additionally, the validity and reliability of the instrument were reviewed prior to testing the path analysis. The results of the tests conducted in relation to the research questions looked at in the current study are summarised in Table 3. The Table 4 displays the CFA acceptable threshold values for various fit indices.

**Table 3.**

*Summary of statistical techniques through research questions*

| Research question 1 | Research question 2, 3 |
|---|---|
| Descriptive statistics, Pearson's moment correlation and CFA | Descriptive statistics, CFA, and Structural equation modeling |

**Table 4.**
*Threshold values of CFA*

| Name of Category | Absolute Fit | Incremental Fit | Parsimony Fit |
|---|---|---|---|
| Description | Measures overall goodness-of-fit for both the structural and measurement models collectively | Measures goodness-of-fit that compares the current model to a specified "null" (independence) model to determine the degree of improvement over the null model | Measures goodness-of-fit representing the degree of model fit per estimated coefficient |
| Name of Index | CMIN (Chi-sq) | Comparative Fit Index (CFI) | Chi-sq/df |
| | Root Mean Square Error of Approximation (RMSEA) | Tucker-Lewis Index (TLI) | |
| | Goodness-of-Fit Index (GFI) | Incremental Fit Index (IFI) | |
| Threshold Values | p-value $\leq 0.05$ | CFI $\geq 0.9$ | Chi square/df $\leq 5.0$ |
| | RMSEA $\leq 0.08$ | TLI $\geq 0.9$ | |
| | GFI $\geq 0.9$ | IFI $\geq 0.9$ | |
| Remarks | Sensitive to sample size $\geq 200$, non-significant at least p-value $\geq 0.05$ | CFI= 0.95 is a good fit | The value should be below 5.0 |
| | Range 0.05 to 0.10 acceptable | TLI = 0.95 is a good fit | |
| | GFI = 0.95 is a good fit | IFI = 0.95 is a good fit | |

### 3.5. Data Screening

A total of 310 questionnaires were given out to banking staff for this study, and 267 of them were returned, yielding an actual response rate of 86.13%. During the data screening procedure, every survey questionnaire was checked.

### Sample Description

Table 5 gives an example of a description of an employee's demographics, including age, gender, sector of employment, educational background, size of establishment, and length of employment with public and private banks in the Punjabi districts of Jhelum and Sohawa in Pakistan. A total of 267 completed questionnaires were used in the current study, of which 52 respondents were between the ages of 20 and 24 and 127 employees were between the ages of 25 and 29, 79 employees are between the ages of 30-35, and the remaining 9 employees were aged 36 or more. Furthermore, the banking industry in Pakistan has a male predominance despite the presence of females; hence, 243 respondents were men, and 24 respondents were women. A total of 224 respondents are from commercial banks, while 43 respondents are from public banks, according to additional information on the industry. The qualifying of the respondents comes next. In 267 responders, there were 14.2% intermediate employees, 58% graduates, and 27.7% post-graduates. According to additional information regarding the establishment size, the banking industry employs fewer than 25 people. 7.1% of employees have been with the company for less than a year, according to further information on job tenure. 23.2% of the workforce works in banks and has 1-2 years of experience. 56 people have worked

in banks for more than three years, which implies they have experience of at least three years, and 130 employees have worked in banks for two to three years.

**Table 5.**
*Demographic description of participants*

| Demographic | Demographic Features | Frequency | Percentage |
|---|---|---|---|
| Age | 20-24 | 52 | 19.4 |
| | 25-29 | 127 | 47.5 |
| | 30-35 | 79 | 29.5 |
| | 36 or greater | 9 | 3.37 |
| | Total | 267 | 100.0 |
| Gender | Male | 243 | 91.01 |
| | Female | 24 | 8.98 |
| Sector | Public | 43 | 16.1 |
| | Private | 224 | 83.8 |
| Qualification | Intermediate | 38 | 14.2 |
| | Graduation | 155 | 58.0 |
| | Post-graduation | 74 | 27.7 |
| | Total | 267 | 100.0 |
| Establishment size | Less than 25 employees | 267 | 100.0 |
| | 25-29 | 0 | 0 |
| | 100-199 | 0 | 0 |
| | Total | 267 | 100.0 |
| Job tenure in this organization | less than one year | 19 | 7.1 |
| | 1-2 year | 62 | 23.2 |
| | 2-3 year | 130 | 48.6 |
| | 3-5 year | 56 | 20.9 |
| | Total | 267 | 100.0 |

## 4.  Results and Discussion

### 4.1. Workplace Adaptation and Incivility

Workplace rudeness hinders the socialization-related learning needed to become accustomed to the association since representatives are less willing to ask coworkers and supervisors for the information they need because of the lack of correspondence. The success of organisational socialisation will depend on the openness of communication of many subordinates, fostering the relationship between managers and employees, comprehending the role (work) and hierarchical responsibility, and especially the organisational socialisation strategies.

### 4.2. Correlations of variables

The researchers used the data imputation approach to determine the average value of each construct to determine the Pearson's moment correlation. In earlier investigations, mean values were calculated using SPSS; however, AMOS 21 was utilised in the current study to impute the

data. The correlation coefficients between workplace adaptation, job stress, and withdrawal behaviour are shown in Table 6. The standard deviation of workplace adaptation is 0.635 and indicates a 63.5% variation in replies. The mean value of workplace adaptation is 1.76, which is close to 2 and indicates that most respondents disagreed. Furthermore, at P 0.01, workplace incivility, job stress, and withdrawal behaviour are all adversely and significantly linked with workplace adaptation (r = -.37**, r = -.38**, r = -.41**). The standard deviation of positive effects is 0.928 and indicates that there was 92.8% variation in replies. The mean value of positive impacts is 2.02, which is close to 2, which indicates that most respondents disagreed. Additionally, positive effects substantially linked (r = -.36**, r = -.37**, r = -.41**) with workplace disrespect, work-related stress, and withdrawal behaviour at P 0.01.

The standard deviation of negative impacts is 0.988, indicating that there was 98.8% variety in replies. The mean value of negative effects is 2.79, which is near to 3, indicating that many respondents were indifferent. Negative impacts also substantially and positively (r = 0.48**, r = 0.47**, r = 0.43**) associated with job stress, and withdrawal behaviour at P 0.01, respectively. The standard deviation of workplace incivility is 0.544, which indicates a 54.4% variation in replies. The mean value of workplace incivility is 3.05, which is close to 3. This indicates that most respondents were neutral.

**Table 6.**
*Means, Standard Deviation and Pearson's Moment Correlation of the standard selected parameters*

| Variables | PE | NE | WI | JS | WB |
|---|---|---|---|---|---|
| PE | 1 | -.344** | -.363** | -.370** | -.414** |
| NE | | 1 | .489** | .470** | .430** |
| WI | | | 1 | .390** | .559** |
| JS | | | | 1 | .409** |
| WB | | | | | 1 |

\* P.05, \*\* P.01, M = Mean, SD = Standard Deviation, WA = Workplace Adaptation, PE = Positive Effects, NE = Negative Effects, WI = Workplace Incivility, JS = Job Stress, and WB = Withdrawal Behavior.

The mean value of job stress is 3.22, which is near to 4, meaning that the majority of respondents agreed, and the entire variety in their answers is 66%. In contrast, the mean value of retreat behaviour is 3.15, which is higher than 3, with a variation in responses of 61%.

## 4.3. Job Stress

The element was verified by CFA using AMOS 21. Five items from (Lambert, Hogan, Camp, Ventura, 2006, pp. 371-387) construct of job stress was used to study job stress among Punjab, Pakistan, banking staff. To better understand the model of job stress, a CFA was used in this review. The criteria for item elimination were established based on the factor loadings and residual estimations of each item when CFA was tested.

The standard value of each residual was chosen at or below 2.80, and factor loading >.30 or higher was chosen to keep the item. The outcomes of the subsequent model specification were remarkably excellent, and the Chi-square value was also within a reasonable range. The goodness of fit index value is 2/df=21.174, and Table 7 displays the remaining values as GFI = 0.991, CFI = 0.992, RMR = 0.016 and RMSEA = 0.070. Besides this, Table 8 displays the items for job stress. The range of standardised factor loadings in the model is from 0.62 to 0.75, which is over the established threshold for keeping the items as shown in Figure 2 and within a very acceptable range.

**Table 7.**
*The observations regarding CFA of job stress*

| Statistics | Absolute Fit | | | | | | Incremental Fit | | | Parsimony Fit |
|---|---|---|---|---|---|---|---|---|---|---|
| Fit Indices | $\chi^2$ | DF | CMIN/DF | GFI | RMR | RMSEA | NFI | TLI | CFI | AGFI |
| Acceptable Threshold value | As close as to Zero | As close as to Zero | As low as 2 and as high as 5 | >.95 | <.05 | <.08 | >.90 | >.90 | >.95 | >.90 |
| 1-factor Model | 6.925 | 2 | 3.463 | .987 | .029 | .096 | .983 | 964 | .988 | .934 |

The following abbreviations are used in statistics: 2 = Chi-square, DF = Degree of Freedom, CMIN = Minimum Chi-square, GFI = Goodness of Fit Index, RMR = Root Mean Square Residual, RMSEA = Root Mean Square Error of Approximation, NFI = Normed Fit Index, TLI = Tucker Lewis Index, CFI = Comparative Fit Index, AGFI = Adjusted Goodness of Fit Index.

**Table 8.**
*Retained Items of Job Stress*

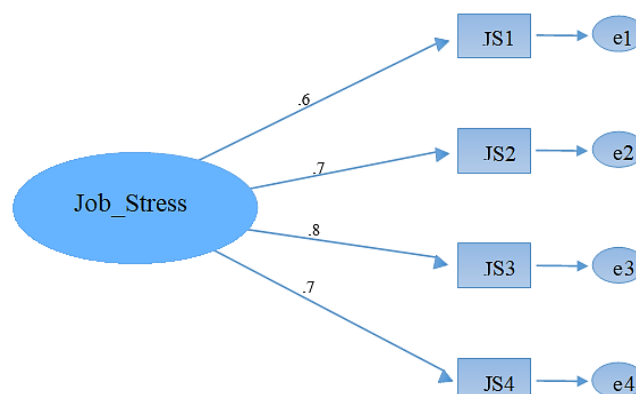| Item Number | JS1 | JS2 | JS3 | JS4 |
|---|---|---|---|---|
| Retained Items | "A lot of times my job makes me very frustrated" | "When I am at work, I often feel tense and uptight" | "I am usually calm and at ease when I am working" | "There are a lot of aspects of my job that make me upset" |



**Figure 2.** The CFA of Job Stress.

**4.4. Withdrawal Behavior**

Through CFA with AMOS 21, the factors were verified 4 elements from (Lehman, Simpson, 1992, p. 309) made up the withdrawal behaviour construct, which was used to investigate the withdrawal patterns of Pakistani banking personnel.

To further understand the results of the investigation, a CFA was tested as a model. The criteria for item elimination were established based on the factor loadings and residual values of each item after CFA testing. The standard value of each residual was chosen at or below 2.80, and factor loading >.30 or higher was chosen to keep the item from the Table 9.

**Table 9.**
*Retained Items of Withdrawal Behavior*

| Item Number | WB1 | WB2 | WB3 | WB4 |
|---|---|---|---|---|
| Items of Withdrawal Behavior | "I leave the work early without permission" | "I take longer lunch and break than allowed" | "I take suppliers and equipment without permission" | "I fall asleep at work" |

All six items were put onto a single factor to evaluate a single factor model of withdrawal behaviour, which produced the best results. This model produced remarkably excellent results, and the Chi-square value was also within a reasonable range. According to Table 10, the goodness of fit index values is 2/df = 93.353, which is high, as well as GFI = 0.971, CFI = 0.976, RMR = 0.030, and RMSEA = 0.070. As shown in Figure 3, the ranges of standardised factor loadings after the model definition are from 0.62 to 0.91, which are highly acceptable and higher than the established standard for keeping the items.
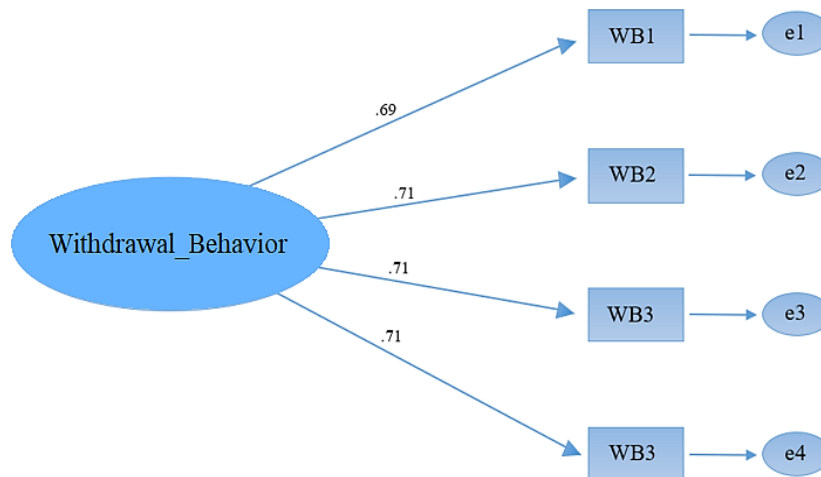


**Figure 3.** The CFA of Withdrawal Behavior.

**Table 10.**

*The observations of regarding Confirmatory Factor Analysis Withdrawal Behavior*

| Statistics | Absolute Fit | | | | | | Incremental Fit | | | Parsimony Fit |
|---|---|---|---|---|---|---|---|---|---|---|
| Fit Indices | $\chi^2$ | DF | CMIN/DF | GFI | RMR | RMSEA | NFI | TLI | CFI | AGFI |
| Acceptable Threshold value | As close as to Zero | As close as to Zero | As low as 2 and as high as 5 | >.95 | <.05 | <.08 | >.90 | >.90 | >.95 | >.90 |
| 1-factor Model | 2.040 | 2 | 1.020 | .996 | .015 | .009 | .993 | 1.000 | 1.000 | .981 |

The following abbreviations are used in statistics: 2 = Chi-square, DF = Degree of Freedom, CMIN = Minimum Chi-square, GFI = Goodness of Fit Index, RMR = Root Mean Square Residual, RMSEA = Root Mean Square Error of Approximation, NFI = Normed Fit Index, TLI = Tucker Lewis Index, CFI = Comparative Fit Index, AGFI = Adjusted Goodness of Fit Index.

# 5. Conclusion

According to the research question, is there a link between workplace adaptability, successful experience, job stress, and withdrawal behaviour in banking staff?

According to (Baron, Kenny, 1986, p. 1173) definition of the conditions for mediation, there must be a substantial direct relationship between the exogenous and endogenous variables for mediation to exist. To answer this study topic, various hypotheses have been investigated. Incivility at work is significantly positively correlated with job stress. According to the findings, there is a strong positive correlation between workplace rudeness and job stress. The results of the new study agree with those of the earlier ones. For instance, according to (Miner, Settles, Pratt-Hyatt, Brady, 2012, pp. 340-372), rudeness among coworkers is associated with higher levels of stress. According to (Lim, Cortina, Magley, 2008, p. 95), workplace incivility is linked to stress from the job, poor mental and physical health, and psychological distress among employees. Incivility at work has a mediation influence on both workplace adaptation and job stress. The results showed that rudeness at work had a substantial partial mediation influence between workplace adaptation and job stress. In the context of this study, it suggests that when socialising is effective, there would not be any rude behaviour and, consequently, no stress at work.

Incivility at work and withdrawing behaviour have a strong positive correlation. According to the findings, there is a strong positive correlation between rudeness at work and withdrawal. According to (Kern, Grandey, 2009, p. 46), even one act of rudeness results in unfavourable consequences. In an unwelcoming or unpleasant atmosphere, employees feel distracted and dissatisfied, which may increase employee absences or contribute to escalating employee conflict. The result could be a reduction in work effort and a drop in production. Incivility in

the workplace has a mediation influence on both workplace adaptability and withdrawal behaviour. The results showed that workplace rudeness had a substantial partial mediation influence between workplace adaptability and withdrawal behaviour. In the context of this study, this suggests that when workplace adaptation is effective, there would not be any uncivil behaviour, and employees won't ultimately exhibit withdrawal behaviour.

According to the findings, uncivil behaviour, task stress, and withdrawing behaviour don't exist when there are positive impacts. On the other side, if there are adverse impacts, there will be rude behaviour, which will eventually lead to job stress and withdrawal behaviour.

## 6. Limitations of the study

The current study contains limitations, as with all investigations. The study tried to cover the broad range of elements that can affect the phenomenon of workplace rudeness among bank employees. To complete this assignment, the researcher had to deal with a few obstacles, which need to be explored and avoided in future studies. The results of the current study are only applicable to the two districts of Punjab, Pakistan (Jhelum and Sohawa). For greater understanding, divisional discussions should be held. The investigation at hand is quantitative. Qualitative research may also help to clarify the reasons why rudeness occurs. Researchers would also benefit greatly from the creation of new incivility measures that are theoretically more sound and psychometrically more rigorous. The current study by the researcher is cross-sectional; therefore, longitudinal studies may be valuable for tracing the evolution of the research variables' effects on organizational results. For instance, it would be intriguing to monitor newcomers for two years and look at how unruly behaviour affects how much they learn and socialise as well as how long they stay with the company.

## 7. Acknowledgement

## 8. Conflict of interest

The authors confirm that there is no conflict of interest involved with any parties in this research study.

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