

THE IMPACTS OF ETHICAL AND LAISSEZ-FAIRE LEADERSHIP STYLES ON THE
EFFECTS OF CUSTOMER INCIVILITY INFLUENCING VOLUNTARY TURNOVER

by

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Doctoral Research Project – Case Study

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Abstract

As voluntary employee turnover is a disruptive and costly problem for many organizations, numerous research studies have emerged to address the many and complex stressors that contribute to the problem. Recent studies have found a correlation between workplace incivility and voluntary turnover, and while many studies have been conducted on abusive supervision and co-worker incivility, much less research has been conducted on the topic of customer incivility. This research study sought to determine if leadership style of a direct supervisor influenced the effects of customer incivility. The leadership styles of ethical and laissez-faire leadership were studied to determine if either style influenced the effects of customer incivility on frontline-service personnel. A single case study was conducted using qualitative methods using an insurance agency with discrete sales offices, comparing leadership styles of supervisors and incidents of voluntary employee turnover in the face of customer incivility. The findings of the study showed that while ethical leadership style mitigated the negative effects of customer incivility, reducing employee turnover, laissez-faire leadership style exacerbated the negative effects of customer incivility, with a corresponding increase in voluntary turnover. The study provided insight into the relationship between leadership style and voluntary employee turnover, offering suggestions for leaders to follow to address the problem of customer incivility and reduce turnover intention in frontline service personnel.

Key words: voluntary turnover, customer incivility, leadership style, ethical leaders, laissez-fair leaders.

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Section 1: Foundation of the Study

The purpose of this research project was to add to the existing body of research on the problem of high employee turnover faced by many Small and Medium Enterprises (SMEs) in the insurance industry. The research focused on the little explored topic of customer incivility to study its impact upon employees. The topic leadership style was explored to see if there is a specific influence on employee turnover, either mitigating the problem of customer incivility through ethical leadership or exacerbating the problem through passive leadership.

Section one opens with a discussion of the background of the problem of employee turnover and is followed by a specific problem statement, and purpose statement for the study. Specific research questions are presented with a discussion of how these questions assisted in examining the problem. The next section discusses the nature of the study, explaining the research paradigm, research design, and research methods utilized. This section is followed by a discussion of the research framework, including a diagram, which presents a visual representation of the research framework, illustrating the key concepts and components of the study itself, which are afterward discussed. Supplemental material follows, including definitions of key terms and a discussion of the assumptions, limitations, and delimitations of the study. These supplemental materials are followed by a discussion on the significance of the study, leading into a review of the professional and academic literature, appendices, and references.

Section two of this research study includes an exhaustive overview of the research framework utilized. The section begins with an explanation of the purpose of the study, outlining the role of the researcher, the research methodology, participants, population and sampling, data collection and data analysis plan. A single-case study, using qualitative methods was selected, employing both bracketing and methodological triangulation. Individual semi-structured, face-to-

face interviews were selected to collect data, with interviews of both leaders and frontline service personnel, with the addition of survey data of up to 18 additional staff and archival data providing triangulation. The study utilized qualitative content analysis to cluster the data into codes from which related themes were produced and grouped for analysis. To establish a high level of reliability, a system of note taking was selected to form an audit trail, which, along with triangulation and bracketing, established trustworthiness. The researcher meticulously followed the planned research framework to maintain the validity of the study.

Section three provides a detailed discussion of the research findings and their application to general leadership practice. This section begins with an overview of the project, transitioning into the presentation of the findings, which are presented as emerging themes. The relationship between these findings and the research questions, research framework, anticipated themes, unanticipated themes, and literature review are then presented in detail. Section three concludes with recommendations for further study as well as personal and professional reflections.

Background of the Problem

The problem of employee turnover, the voluntary severance of employment ties, has been the subject of research for more than 100 years (Hom et al., 2017, p. 530). The expenses associated with locating and training new staff are often exorbitant. In a study of employee turnover in accounting firms, Nouri and Parker (2020) found that replacing an employee cost an estimated \$32,500.00. Consequently, identifying the reasons for high employee turnover and presenting strategies to mitigate the problem is high priority for many organizations.

The stressors that may lead to employee turnover are many and complex. Researchers have noted that frontline service employees perform in a perilous role, facing mistreatment from supervisors, coworkers, and customers (Shin et al., 2021). A significant amount of previous

research has focused on incivility from supervisors or coworkers, but far less research examines the relationship between interactions with customers and employee turnover behavior (van Jaarveld et al., 2021). Kim and Qu (2019) state that because of their responsibility to interact with customers on a regular basis, service employees experience more incivility from customers than other sources, warranting further study of the relationship between customer incivility and employee turnover.

A key factor that gaining consideration in this regard is the role of organizational leadership. The responsibility of leaders to address the problem of customer incivility has become a matter of record among researchers (Al-Hawari et al., 2020) and also among the courts. Employees who have suffered harassment from customers have successfully sued their employers, leading legal briefs to conclude that employers have a duty to protect their employees from the harassment of customers, and employers must take reasonable steps to prevent any such harassment (Kobata & Denis, 2017). While the threat of litigation looms large, the day-to-day problem of excessive employee turnover, which is exacerbated by customer incivility, remains a constant concern for organizational leaders (Shin et al., 2021, p. 5377) making customer incivility an issue leaders cannot afford to ignore.

One element of leadership that has an influence upon employee turnover in the face of customer incivility is leadership style. Studies have found that negative interactions with customers deplete employees' emotional resources, contributing to emotional exhaustion, motivating employees to quit or think about quitting, but supervisors may provide emotional support to employees to offset the negative emotions (van Jaarsveld, 2021, p. 303). While previous studies have explored the effects of leadership style on workplace hostility among coworkers (Lee, 2018), current research has yet to explore the relationship between leadership

style and the relationship between customer incivility and employee turnover. The current study addressed that gap in the literature.

Problem Statement

The general problem that was addressed by this study is the failure of leaders to establish a protected, public facing organizational culture in a small and medium enterprise (SME) resulting in disengagement and employee turnover. Studies have found that customer incivility has a negative effect on employees' proactive customer service performance, exhausting employee's emotional and psychological resources over time (Cheng et al., 2020). Shin et al. (2021) found that the interactive effect of abusive supervision, coworker incivility, and customer incivility contributed to a decline in employee job performance and an increase in emotional exhaustion leading to employee turnover. In service-sector works, researchers found that employee resilience had a mitigating effect on emotional exhaustion related to abusive supervision and customer incivility (Al-Hawari et al., 2020). As employees face customer incivility, they become increasingly uncivil toward both customer and coworkers, leading to an increase in employee turnover (Kim & Qu, 2019). The specific problem that was addressed by this study is the possible failure of leaders to establish a protected, public facing organizational culture in a small, multi-office insurance agency potentially resulting in disengagement and employee turnover (Shin et al., 2021).

Purpose Statement

The purpose of this flexible single case study was to add to the existing body of research on the problem of high employee turnover faced by many SMEs in the insurance industry. The research focused on the little explored topic of customer incivility to study its impact upon employees. The topic leadership style was explored to determine if there is a specific influence

on employee turnover, either mitigating the problem of customer incivility through ethical leadership or exacerbating the problem through passive leadership.

Research Questions

While the topics of abusive supervision and workplace incivility among coworkers and their effects upon employee turnover intention have been addressed in numerous studies, far fewer studies have explored the effects of customer incivility upon employee turnover and the influence of leadership style on the problem. This study utilized specific research questions to explore their connection.

RQ 1. What is the impact of customer incivility on employees?

RQ1a. What actions on the part of customers are perceived by front-line employees to be abusive?

RQ 1b. What is the effect of customer incivility on employee engagement?

RQ 1c. What is the effect of customer incivility on employee turnover?

RQ 2. What steps can be taken by organizational leaders to reduce instances of customer incivility upon employees?

RQ3. What is the effect of leadership style on customer incivility?

RQ3a. How much influence does laissez faire leadership style have in exacerbating the effects of customer incivility?

RQ3b. How much influence does ethical leadership have in mitigating the effects of customer incivility?

Discussion of Research Questions

RQ1. The first area of research examined the impact of customer incivility on the employees in the study. Sub question 1 explored the employee perceptions of customer incivility

to establish what customer behaviors the employees found abusive. Sub question 2 explored the effects of these actions on employee engagement in the workplace. Sub question 3 further explored the effects of these actions upon employee turnover intention.

RQ2. The second research question shifted the focus to organizational leaders. This question explored the steps that organizational leaders took to reduce the instances of customer incivility. Although the organization selected for the study is a small business with 36 employees, the business operates with six, separate sales offices, each managed by a different supervisor. Four offices were selected, and the actions or inactions of each organizational leader were distinctly examined in this question.

RQ3. The final research question focused upon specific leadership styles and the influence they had on the effects of customer incivility upon the employees they manage. Sub question 1 explored the effects of passive or laissez-faire leadership style, which was postulated to exacerbate the effects of customer incivility on employees. Sub question 2 explored the effects of ethical leadership, which were postulated to mitigate the effects of customer incivility on employees.

Specific Problem Statement Coverage

The specific problem that was addressed is the possible failure of leaders to establish a protected, public facing organizational culture in a small, multi-office insurance agency potentially resulting in disengagement and employee turnover. The multi-office nature of the organization facilitated the study of the selected research questions. As the rate of employee turnover in each office was well documented by the agency's administration office, studying the effects of customer incivility upon employee turnover and the influence of leadership style upon the problem was possible.

The Nature of the Study

The purpose of this research project was to add to the existing body of research on the problem of high employee turnover faced by many Small and Medium Enterprises (SMEs) in the insurance industry. The research focused on the little explored topic of customer incivility and its impact upon employees. The topic leadership style was explored to see if there is a specific influence on employee turnover, either mitigating the problem of customer incivility through ethical leadership or exacerbating the problem through passive leadership. This study was conducted from a postpositivism paradigm utilizing a flexible design using qualitative methods in a single case study.

Discussion of Research Paradigms

Research paradigms exist because all researchers bring a set of preconceived notions to their studies. Creswell and Poth (2018) note that philosophical assumptions are often applied within interpretive frameworks when qualitative studies are being conducted. To add clarity to this study, a discussion of the research paradigms of pragmatism, constructivism, positivism, and postpositivism was made, followed by a discussion of the research paradigms, research designs, and that were utilized in conducting this study.

Pragmatism. It may be noted that some researchers do not commit themselves to any one system of philosophy and reality, electing to focus instead on the problem and the tools available to study it. Robson and MacCartan (2018) suggest stakeholders seeking solutions to the problems they are trying to address may push this approach onto researchers. Creswell and Poth (2018) state that pragmatists agree that research always occurs in social, historical, political, and other contexts, but truth is simply what works at the time.

Social Constructionism. This approach is also referred to as interpretivism, as it focuses on how the social world is interpreted by those individuals involved in it (Robson & MacCartan, 2018). Creswell and Poth (2018) state that the goal of constructivist research is to reply as much as possible upon the participants' views of the situation. Rather than seeing the world in an objective light, interpretivism posits that individuals construct the world, each perceiving their own reality (Rahsid et al., 2019). This approach is best applied when the goal of the research is to understand the perceptions of the individuals involved and understand how those perceptions shape the realities and subjective experiences of the participants.

Positivism. For many years, positivism was the standard philosophical view of natural science (Robson & MacCartan, 2018). The term scientific philosophy is used in conjunction with positivism as the philosophy possess all the attributes of science: accuracy, positivity, and objectivity (Brenner, 2018). This viewpoint is based on a belief in objective knowledge and notion that every scientist looking at the same bit of reality sees the same thing (Robson & MacCartan, 2018).

Though once widely accepted, positivism has come under much criticism. Stones (2017) states that in the 1960s and 1970s, in the social sciences, sociologists took an ontological turn, moving away from both positivism and empiricism. Robson and MacCartan (2018) note that modern researchers doubt the claim that theoretical concepts have a 1:1 correspondence with 'reality' as it is observed. The characteristics and perspectives of the researcher have an effect, and what the researcher sees is not simply determined by the characteristics of the object or event observed.

Postpositivism.

Creswell and Poth (2018) state that inquiry in postpositive research involves a series of logically related steps including rigorous methods of qualitative data collection and analysis. The postpositive approach is rooted in the belief that a reality does exist, but because of inherent limitations, the researcher's grasp of it is imperfect and probabilistic (Robson & McCartan, 2018). Panhwar et al. (2017) argue that post-positivism balances both positivist and interpretivist approaches, making it an effective research method for social and educational studies.

This study proceeded with a post-positivist research paradigm. Robson and McCartan (2018) note that the once standard view of positivism waned in influence with philosophers and researchers who came to acknowledge that the observer does have an effect on the thing being observed. They state that postpositivism is the way forward for researchers who believe that reality does exist but understand the limitations of the researcher's perspective of it. This researcher does hold beliefs that embrace absolute truth, and while absolute truth may be grasped in some domains, the relational nature of human interaction, which may be viewed from multiple perspectives, influenced by a host of factors, does impart uncertainty and doubts into the study of workplace incivility, leading to the post-positivist research paradigm. D'Cruz et al. (2018) state that postpositivism is especially relevant to understand the subtleties and polemics involved in emotional abuse at work; consequently, the post-positive approach is appropriate for this research study.

Discussion of Design

A failure to give serious attention to the design of a research project is likely to result in a muddle (Robson & MacCartan, 2018). An effective project includes consideration to the design that will be followed in the research study. The options available for researchers include the fixed, flexible or mixed-method approaches. While all three approaches are commonly utilized in

research studies, not all approaches are best suited for a particular study. This research project utilized a flexible design.

Fixed. Often associated with quantitative research, the fixed design, as the name suggests, is utilized when the research design is fixed, being fully planned before the data is collected. When a fixed design is utilized, the researcher often maintains both emotional and physical distance from the study (Robson & MacCartan, 2018). While often employed in scientific realms, fixed designs are criticized for their inability to capture the subtleties and complexities of individual human behavior. As this proposed research study focused heavily upon the complexities of individual human behavior regarding employee turnover and the forces that may subtly influence it, a fixed design was not deemed to be the best selection.

Flexible. In the realm of social research, including criminology, education, health, social work, and business, qualitative methods utilizing flexible research design have become the standard (Robson & MacCartan, 2018). Unlike fixed design methods, flexible designs allow for changes, even to the research questions, in the middle of the study to better reflect the types of questions needed to understand the research problem (Creswell & Poth, 2018). Another significant difference between fixed and flexible designs is found in the distance between researcher and participants. Researchers try to get as close as possible to the participants being studied in qualitative research. Given the type of research proposed for this research project, a flexible approach was deemed to be the appropriate choice.

Mixed Methods. As the name suggests, a mixed-method approach combines both quantitative and qualitative methods in a single study. Advocates of the mixed-methods approach argue that this method produces greater validity and a deeper, broader understanding of a phenomenon than either quantitative or qualitative methods alone (McKim, 2017). Nevertheless,

consideration must be given to determine whether a mixed-methods approach will add value to a specific study. In this case, the inclusion of a quantitative element was not feasible, ruling out the mixed-methods approach as a viable option.

Selected Design. This study was conducted with a flexible design using qualitative methods. Morgan (2018) states that every research project requires decisions about the suitability of one method versus another, and the relevant strengths of each design method are the core for those decisions. The flexible design is appropriate for a study centered in a business setting and will allow the researcher to conduct the study in close relationship with the subjects being studied. If adjustments in the research questions are needed in order to gain a better understanding of the problem being analyzed, the flexible design will accommodate these changes accordingly.

Discussion of Method

This study was conducted with a flexible design using qualitative methods; specifically, a single case study design was utilized. Creswell and Poth (2018) identify five possible qualitative approaches; narrative, phenomenological, grounded theory, ethnographic, and case study. This research project adopted the qualitative case study method to study the phenomenon under consideration.

Narrative. Narrative research begins with the experiences as expressed in lived and told stories of individuals (Creswell & Poth, 2018). Stories may be collected through interviews but also through observations, documents and pictures. These stories are analyzed using varied strategies, including thematic, structural, and the dialogic approach.

Phenomenology. The phenomenological approach shifts emphasis from the individual to the essence of the experience. Unlike other approaches, interpretive phenomenology deals with

biases by attempting to explain and integrate them into the research findings to reveal and convey insight into the concealed meanings of everyday life experiences (Robson & MacCartan, 2018). Creswell and Poth (2018) state that the focus in phenomenological research is upon what all participants in a study have in common as they experience a phenomenon such as grief.

Grounded Theory. A grounded theory study seeks to generate a theory grounded in data from the field. The researcher generates a theory of a process, action or interaction shaped by the views of a large number of participants (Creswell & Poth, 2018). Unlike traditional, linear one-way research in which all the data is first gathered and then analyzed, grounded study research is a dialogic process utilizing a back and forth approach as the researcher goes to the field to gather data, returns to analyze it, and then returns to the field for more data in a repeated fashion (Robson & MacCartan, 2018).

Ethnography. When the focus of research is on an entire culture-sharing group, the approach often utilized is ethnography. With roots in anthropology, ethnography provides a description and interpretation of the culture and social structure of a social group (Robson & MacCartan, 2018). Researchers look for patterns of social organizations and ideational systems (Creswell & Poth, 2018).

Case Study. According to Yin (2018), case study research remains of the most challenging of all social science endeavors; nevertheless, Rashid et al. (2019) state that case study research is the most widely used method in academia for researchers interested in qualitative research. Creswell and Poth (2018) define case study research as a qualitative approach in which the investigator explores a real-life, contemporary bounded system through in-depth data collection involving multiple sources of information. Rather than an end to itself,

the case study may be viewed as an intermediary step in the quest for generalizations (Piekkari, et al., 2009).

Selected Method. For this research project, the case study was the most suitable approach to utilize. The problem being researched, employee turnover and its connection to both customer incivility and leadership theory, is a real-life issue, and the insurance offices dealing with the problem make up a bounded system for study. Verleye (2019) states that a case study research approach allows researchers to gain in depth insight into complex, contemporary phenomena in real life contextual conditions, such as the context of this research project. Goffin et al. (2019) state that case study research is highly appropriate with exploratory research in business taking a theory-building perspective. Data collection was possible through interviews, questionnaires, as well as archival data, including email, providing multiple sources of information.

Discussion of Triangulation

In order to provide validity to the study, corroborating evidence through triangulation was utilized. Creswell and Poth (2018) suggest using multiple sources of data when planning a study to provide triangulation. The organization selected for this study is an independent insurance agency at which the research is a partner, providing significant opportunities to conduct semi structured interviews, and collect documents, including email, to gather empirical material from multiple sources to allow triangulation (Rashid et al., 2019). The participants included 6 office managers and 25 current staff members. Participation was voluntary. Triangulation was achieved by comparing the data collected from multiple sources, including participant interviews and questionnaires, and secondary sources, including email, letters of resignation, and exit interviews.

Summary of the Nature of the Study

In conclusion, this study utilized a post-positivist approach, acknowledging that reality does exist but allowing that the researcher's perception of it may be imperfect, and human experiences and reactions are inherently viewed from multiple perspectives. This approach is compatible with a flexible design that allowed the researcher to make adjustments to the research questions as necessary to properly study the problem. Qualitative methods only were utilized since the data collected were not quantifiable. The method selected was a single-case study to explore a real-life, contemporary bounded system through in-depth data collection involving multiple sources of information. This research study added to the existing research on employee turnover and the factors which influence it, including customer incivility and leadership styles.

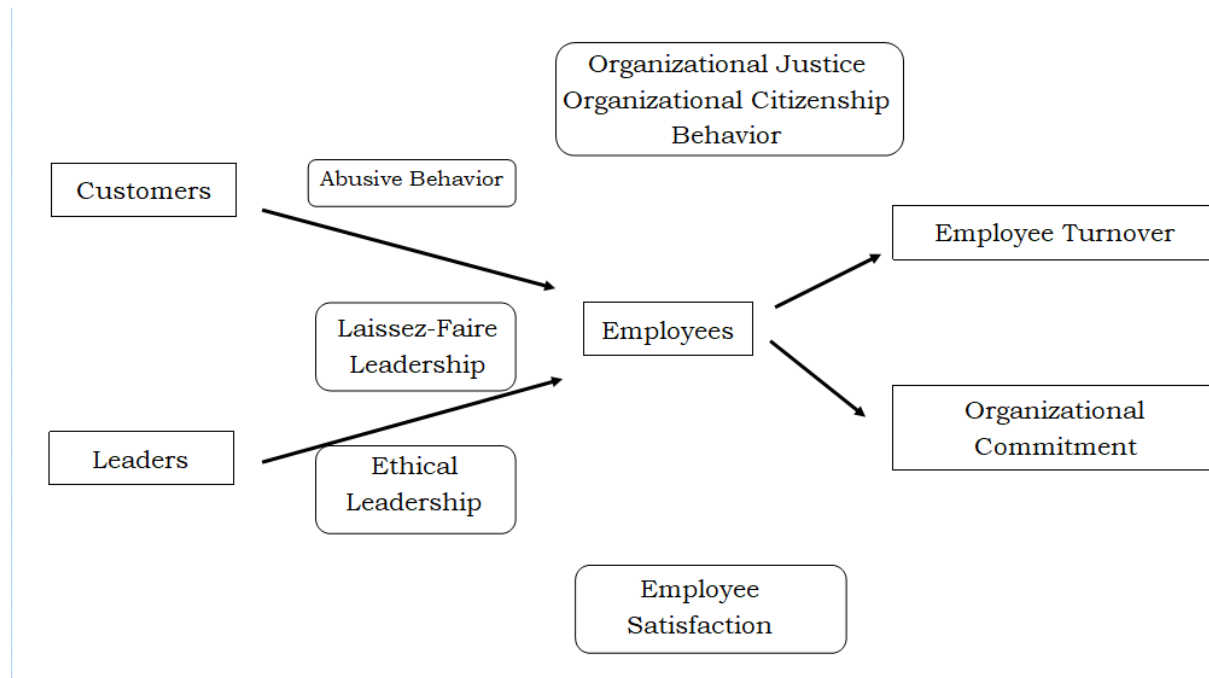
Research Framework

The research framework for this project included a visual representation of the problem being studied with the key concepts, theories, actors and constructs connected to the research. Each aspect of the framework connected to show how customer incivility affects the employees of the organization being studied and what leaders may do to mitigate or exacerbate the problem. Specific attention was given to the leadership styles of laissez faire and ethical leadership. The visual representation of the research framework defined the key concepts and components of the study itself.

Diagram

Figure 1

Visual Representation of the Theoretical Framework



Concepts

In keeping with the methodology of flexible research design, this project incorporated research concepts. Described by some researchers as the building blocks of theory, research concepts are essential components in the development of theory (Bergdahl & Berterö, 2016). This project incorporated three research concepts: customer mistreatment of employees has a negative effect on employee wellbeing, customer incivility has a negative effect on employee job performance, and organizational leaders need to limit workplace stressors.

Customer mistreatment of employees has a negative effect on employee wellbeing. In a study related to employee turnover intention, Ahmad (2017) concluded that both intrinsic and extrinsic factors of the job contribute to employees' formation of their reciprocal perspective towards the job and organization, characterized by their job satisfaction and organizational commitment. Customer incivility is the primary factor that this study examined as it relates to job satisfaction and organizational commitment, which in turn influence employee turnover intention. Kim and Qu (2019) concluded in their study that customer mistreatment of employees

has a negative effect on employee wellbeing, making customer incivility a factor to consider. Sliter et al. (2012) note the connection between customer incivility and emotional exhaustion, which they describe as a facet of burnout in which feelings of fatigue develop as emotional energies become drained. Al-Hawari et al. (2020) support these findings and claim that customer incivility has a positive relationship to emotional exhaustion in employees working in frontline, service positions.

Customer incivility has a negative effect on employee job performance. In a study of the work outcomes of multiple sources of mistreatment on employees, Shin et al. (2021) found customer incivility had a negative effect on employee job performance. Frontline service employees face multiple stressors, and customer incivility has emerged as a factor in need of further study. If left unchecked by leaders, the problem of incivility may spiral, as emotionally fatigued frontline service personnel perform poorly on the job as a result. Sommovigo et al. (2020) found that frontline service personnel may respond to customer incivility with incivility, becoming uncivil to customers in general. The result is a deteriorating relationship between customers and service employees, resulting in poor service, which negatively effects customer retention (Wang & Chen, 2020).

Organizational leaders need to limit workplace stressors.

Al-Hawari et al. (2020) found that to promote employee resilience and mitigate the effects of both abusive supervision and customer incivility, leaders need to play an active role in controlling interpersonal workplace stressors. This study examined the role that leaders play in mitigating or exacerbating the role of customer incivility by their leadership styles. Bani-Melhem (2020) states that the common slogan, “The customer is king,” used by companies giving priority to customer happiness leaves employees in an unfair position with respect to their customers (p.

38). Specific recommendations to reduce the stress of customer incivility have been made, including giving employees a short break, at their discretion, after dealing with an uncivil customer and ultimately denying service to routinely uncivil customers (Sliter et al., 2012).

Theories

Theory provides some assurance that research being conducted is in tune with the practices of other researchers and that the study itself is of high quality (Robson & McCartan, 2018). Creswell and Poth (2018) describe theory as a lens through which to view the needs of participants and communities in a research study. In order to gain a proper conception of the problem of employee turnover, four formal theories were utilized: organizational justice, organizational citizenship behavior, ethical leadership, and laissez-faire leadership.

Organizational Justice. Organizational justice is a highly relevant theory to bring to bear on a discussion of leadership and organizational culture (Majeed et al., 2018). Of the four dimensions of organizational justice, which include distributive, procedural, informational, and interpersonal justice, emerging empirical evidence supports the conclusion that interpersonal justice is an accurate predictor of employee workplace attitudes and behaviors (Holz & Harold, 2013). Employees who do not feel they are being treated justly by the organization lack commitment to the organization. In connection with this lack of commitment, Schat et al. (2006) found exposure to workplace aggression led to a higher propensity for employees to quit. The specific connection to customer incivility has been established because frontline service staff who experience it interpret it as unfair treatment (Bani-Melhem et al., 2022).

Organizational Citizenship Behavior. Edwin (2017) defined organizational citizenship behavior (OCB) as discretionary behavior exhibited by an individual and which goes beyond the expected terms of service for an employee in an organization. Organizations benefit greatly when

employees act in such a manner to exceed requirements and expectations. Organizational citizenship behavior has been shown to have a significant positive relationship with organizational justice (Majeed et al., 2018). When employees do not feel they are being treated justly, employees cease acting as good citizens of the organization (Edwin, 2017; Majeed et al., 2018). Studies have found that when employees view the organization as fair (OJ), the employees are more likely to participate in OCB (Abbasi et al., 2022).

Ethical Leadership. Ethical leadership has been connected to the theory of organizational justice, as an employee's expectation regarding the ethical behavior of the leader is a dimension of interpersonal justice (Game & Crenshaw, 2017). Kuenzi et al. (2020) investigated the connection between ethical leadership and creating an ethical organizational environment. Wong et al. (2019) add that ethical leaders not only want to do the right thing, but they also want to create conditions where followers understand and act morally to promote justice. Safeguarding employee wellbeing is an important concern for the ethical leader (Vullingsh et al., 2018). This study examined the relationship between ethical leadership and employee turnover by determining if ethical leadership style mitigated the effects of customer incivility.

Laissez-faire leadership. Laissez-faire leadership has long been shown to result in high conflict levels and bullying behavior in the workplace (Skogstad et al., 2007). This passive approach has been shown to increase incivility among coworkers; it is also a potential factor in customer incivility, as laissez-faire leaders may potentially fail to take steps to protect their staff.

Laissez-faire leadership style is positively related to employee burnout, leading to reduced employee productivity and performance and increasing employee turnover (Usman et al., 2020). Unlike ethical leaders, who accept the moral responsibility to safeguard their

employees (Vullings et al., 2018), laissez-faire leaders fail to take action, which results in high conflict levels in the workplace (Skogstad et al., 2007). A goal of this research study was to determine if laissez-faire leadership style exacerbated the effects of customer incivility, leading to increased employee turnover.

Actors

Conducting a case study requires identification of the specific case, which may be an event, process, program or people (Creswell & Poth, 2018). This case study was focused on actors, key people groups who are central to the problem being researched. The actors in this study included organizational leaders, employees, and customers.

Leaders. The organizational leaders were critical to the research being conducted, as their influence played a significant role in mitigating or exacerbating the problem of customer incivility leading to employee turnover. A 2013 Gallup poll indicated the number one reason the surveyed workers they quit their jobs was a bad boss (Han et al., 2017, p. 21). This study sought to determine if bad bosses include those who are too passive as well as those who are abusive. Conversely, van Jaarsveld et al. (2021) found that supervisors may provide emotional support to offset negative emotions created by workplace stressors. This study focused on ethical leadership as a style that provides support to employees resulting in a lower margin of employee turnover.

Employees. The frontline staff of the organization were the primary focus of the study, as their role is instrumental to day-to-day operations, and replacing staff is a time consuming and costly venture for organizations (Nouri & Parker, 2020). The employees of the organization under investigation were all classified as customer service representatives (CSRs) and held either 4-40 or 2-20 insurance licenses issued by the state of Florida. Their degree of contact with

customers subjects them to acts that they may interpret as abusive. This study sought to identify and classify the customer conduct that the employees experience as customer incivility.

Customers. The problem of customer incivility must obviously include as actors the customers in question. The conduct of some customers towards employees has been interpreted to be harassment, leading to successful cases in which employees who have suffered harassment from customers have successfully sued their employers (Kobata & Denis, 2017). While such direct harassment of staff is clear in intent, customer incivility is usually defined as low-intensity, deviant behavior that is more subtle than active harassment or bullying (Nixon et al., 2021). Incidents of customer incivility include rude, insulting, or discourteous language in violation of social norms of mutual respect and courtesy (Li et al., 2021).

Researchers have positioned customers as co-creators of the value of a service through their interactions with frontline service employees, and yet they often exhibit rude and uncivil behaviors in their interactions with them (Frey-Cordes et al., 2019). Henkel et al. (2017) affirm that services are fundamentally two-party interactions between customers and staff, but add that customers often regard employees as an element of the service equation. The customers do not regard the employees with whom they interact as human beings, and uncivil behavior towards them is the result.

Constructs

Research constructs are broad concepts or topics that are included in a study. Gove and Junkunc (2013) defined constructs as non-directly observable phenomena, which may be abstract in nature. This research study incorporated the constructs of employee satisfaction, organizational commitment, ethical leadership, and laissez-fair leadership.

Ethical leadership. Studies in ethical leadership have investigated its effects on employee work engagement, as trust in leadership has a positive effect upon employee's attitudes and behaviors, such as job satisfaction, organizational citizenship behavior, and well-being (Ahmad & Gao, 2018; Barbalola et al., 2019). Ethical leadership may have a mitigating effect on customer incivility, and this study will examine its effects.

Employee satisfaction. Job satisfaction can be simply defined as the extent to which workers are happy with their own jobs, with factors including task, organization, and human relations being considered (Lee et al., 2019). Recent studies have found that job satisfaction is not always governed by economic factors, but by different factors from person to person (Kim, 2016). Hwang (2019) concluded that employee happiness includes demographical, psychological, physical, and professional characteristics. As employee satisfaction diminishes, employee turnover rises, making this construct important to the study.

Laissez-faire leadership. Laissez-faire leaders may not engage in abusive behavior themselves, but the negative impact of passive leadership has led some researchers to recommend screening out those who display passive leadership during and after hiring or promotion (Lee, 2018; Saez, 2020). Leaders who fail address customer incivility are failing to establish a protected, public facing organizational culture.

Organizational Commitment. Defined as the individual's psychological attachment to the organization, organizational commitment shows the employee's voluntary active attitude towards working, and not being limited to fulfilling what has been outlined by the organization (Lee et al., 2019). Ahmad (2017) notes that a sense of obligation to the organization reduces employee intentions to discord the organization membership. This construct was important as the

study's aim of gaining a better understanding of the role of leadership in influencing employee turnover in the face of customer incivility.

Relationship Between Concepts, Theories, Actors, and Constructs

The concepts, theories, actors and constructs of this research study were selected to thoroughly study the problem of employee turnover and examine the role that leadership may play. The study focused first upon the employees who perform their day-to-day duties within the organization. For front-facing service employees, their duties bring them into frequent, if not constant, with the organization's customers (Kim & Qu, 2019). Unfortunately, customers are often reaching out to the organization in circumstances when they have complaints about products or services received. They may be upset with the costs of services, which do increase somewhat unpredictably in the insurance industry, or they may be displeased with services rendered when claims occur. Although these issues are typically beyond the control of the service staff, they face the incivility of the dissatisfied customers on a frequent basis. As noted earlier, the customer incivility faced by the employees tends to lead to reduce job satisfaction and organizational commitment, leading to increased employee turnover (van Jaarveld et al., 2021).

The theories that come into play in the face of customer incivility include both organizational justice and organizational citizenship behavior. Employees typically believe they have the right to be treated fairly, a belief instrumental to organizational justice theory (Majeed et al., 2018). If employees view their treatment as unfair or unjust, the result is typically a decline in organizational citizenship behavior as the quality and quantity of their work may erode in the face of what they perceive to be injustice (Holz & Harold, 2013). The subsequent loss of employee satisfaction erodes individual organizational commitment, and consequently increases employee turnover.

A goal of this research study was to examine the other significant actor in the equation – the organizational leader. Two particular leadership styles were examined to determine what influence they have on employee turnover in the face of customer incivility. Based on previous research, it was hypothesized that a laissez-faire leadership style, a passive approach to leadership, would worsen the problem of customer incivility (Lee, 2018). By contrast, it was anticipated that ethical leadership style would mitigate the problem by providing employees with emotional support to lessen the personal effects of customer incivility (Al-Hawari et al., 2020).

Unlike leaders utilizing laissez-fair leadership style, ethical leaders are expected to take a more active approach in dealing with customers who are acting in an abusive manner towards the employees they supervise (Kuenzi et al., 2020). Employees whose leaders stand up to uncivil customers will view the treatment they are receiving as fair and just, which according to organizational justice theory strengthens their organizational commitment and reduces employee turnover (Edwin, 2017).

Definition of Terms

This research study included concepts that may be nebulous to some readers. To provide foundation, definitions of terms were included. These terms include front line employees, customer incivility, ethical leadership, and laissez-faire leadership.

Front Line Employees (FLE)

Studies in leadership focus upon the relationship between leaders and followers, but followers serve different functions within organizations. Frontline service employees (FLEs) are employees who deal directly with customers, making them vulnerable to mistreatment from customers (Shin et al., 2021).

Customer Incivility

A facet of the larger topic of workplace incivility, customer incivility is defined as low-intensity acts of rudeness in violation of accepted social norms with ambiguous intent to harm (Szczygiel & Bazińska, 2021). Examples of customer incivility include disrespectful comments, eye rolls, negative comments about the organization and blaming employees for problems they did not cause.

Ethical Leadership

The classic explanation by Brown et al. (2005) defines ethical leadership as “the demonstration of normatively appropriate conduct...and the promotion of such conduct to followers through two-way communication, reinforcement, and decision-making” (p. 120). Ethical leaders are both moral as persons, and as managers model honesty, trustworthiness, and concern for others including their followers (Magalhaes et al., 2019).

Laissez-faire leadership

Leaders with a laissez-faire style assume a passive approach to management, opting to avoid issues when possible. They are characterized by decision avoidance, neglect of workplace problems, and failure to model or reinforce appropriate behaviors (Harold & Holtz, 2015).

Assumptions, Limitations, Delimitations

Assumptions

In addressing the effect of customer incivility upon employees, some assumptions were made concerning the employees, the subjects of the study. Bowling and Jex (2013) state that, depending on their personality, employees may experience occupational stressors, including incivility, in subjectively different ways. This study assumed that the employees being examined were of similar personality, with a similar level of conscientiousness and no significant neuroticism.

Similar level of Conscientiousness. Conscientiousness describes individuals who are goal-focused, responsible, hardworking, and disciplined (Agarwal & Gupta, 2018). While conscientiousness is typically viewed as a desirable trait for employees to possess, Welbourne et al. (2020) state that at high levels, conscientiousness may result in employees responding with excessive emotion to incidents of workplace incivility. This study assumed that the employees being studied had a similar level of conscientiousness.

Absence of Neuroticism. Another characteristic of significance among employees is the trait of neuroticism, defined as the tendency to experience negative emotions and heightened stress reactivity (Varghese et al., 2020). The trait of neuroticism leads to fear, anxiety, and insecurity, and individuals with a high level of this trait are more likely than emotionally stable individuals to react negatively to stressors like workplace incivility (Welbourne et al., 2020). This study assumed that the employees being studied were emotionally stable and not afflicted with the trait of neuroticism.

Limitations

All research studies have limitations that should be acknowledged. These may be based on design and methods employed. Limitations in this project are found in the limited scope of the study and in the general issue of generalization, which is inherent to case-study design.

Limitation Due to the Scope of the Study. This study focused on the role of customer incivility and its effect on employee turnover, but the larger topic of workplace incivility includes incivility from both co-workers and customers, which may be simultaneously occurring. Additionally, incidents of abusive supervision may be occurring simultaneously. In addressing the limitations in their study of customer incivility and employees' service performance, Cheng et al. (2020) acknowledge the need for controls to address the possible influence of incivility

from other sources. This study was similarly limited, though the open-ended interview questions used in data collection did mitigate this concern by providing opportunities for participants to address these related themes.

Limitations to Generalization. As the research in this project was qualitative, based upon a single case study, the question of generalization or eternal validity was relevant. Robson and McCartan (2018) describe generalization as the extent to which results found in a particular situation or at a particular time can be more generally applied. The findings in this case study were limited by this issue with acknowledgement that future studies might provide insight into specific issues that may be unique to the insurance industry.

The context in which this case study was rooted concerned a specific culture. Leadership theory is currently divided by the question of whether leadership processes are universal or a reflection of the culture in which they are found (Mustafa & Lines, 2016). Research into workplace incivility focuses upon the targets' perception of workplace mistreatment, and cultural factors certainly influence those perceptions (Nixon et al., 2021). Moreover, researchers have recognized the need to analyze the personal characteristics of the targets of incivility, and these vary case-to-case (Jelavić et al., 2021). Consequently, the results of this case study provided insight and led to specific recommendations that are not fully generalizable to other cases, though once again, the flexible nature of the study allowed opportunity to address this limitation with specific participants through the use of open-ended interview questions in the data collection process.

Delimitations

This single case study was conducted within a single organization with 30 employees. The organization is largely decentralized, operating with a single accounting and HR office and 6

additional sales offices. A single owner-supervisor manages each sales office that employs between 3 to 5 frontline service staff with regular customer interactions. The accounting office, with manager and staff, were excluded from the study, as this office is not open to the public, and the staff do not have regular interactions with outside parties.

Significance of the Study

Jelavić et al. (2021) note that the number of studies investigating workplace incivility has recently increased as the frequency of incivility incidents has also increased, and the negative consequences to employees, organizations, and their stakeholders have become clearer. For employees, the relationship between customer incivility, emotional exhaustion, job satisfaction, and job performance has been well established (Al-Hawari et al., 2019). For organizations facing employee turnover, the consequences are equally clear. Van Jaarsveld et al. (2021) report that retail stores, restaurants, and contact centers face annual employee turnover percentages ranging from 26% to 200%, and resulting in damage to customer service quality, reduced customer loyalty, the service experience, and brand image. Consequently, an extensive research stream on the topic of employee turnover has emerged as organizations look for strategies to reduce turnover and the associated high cost (Nouri & Parker, 2020).

Reduction of Gaps in the Literature

The body of literature focused on workplace incivility is extensive, as is the literature concerning employee turnover, but the specific focus upon the relationship between customer incivility and employee turnover is just emerging in scholarship (Cheng et al., 2020). A few recent studies have begun to examine factors which may have a moderating and exacerbating effect, and one factor being considered is the effect of the leadership style of the supervisors of the employees who are experiencing customer incivility. Bani-Melhem (2020) specifically

investigated the role of passive leadership in the face of customer incivility, finding a negative relationship between customer incivility and extra-role behaviors via burnout. Employees with supervisors who tend towards a passive leadership style are more susceptible to burnout.

Conversely, Arnold and Walsh (2015) identified transformational leadership as an effective buffer against customer incivility, stating that the leadership style helps employees develop more psychological resources to cope with customer incivility. This conclusion was supported by Boukis et al. (2020) who determined that an empowering leadership style exerts a greater positive impact than a laissez-faire style on frontline service employees' wellbeing. These conclusions pave the way for additional studies to examine the moderating role of specific leadership styles on the impact of customer incivility on employee turnover. This study will reduce the gap in literature by examining the moderating role of ethical leadership in contrast with laissez-fair leadership style.

Implications for Biblical Integration

The importance of leadership is found in many ancient writings, from the work of the Greek philosophers (Bauman, 2018) to the writings of Scripture. New Testament church leaders are given significant instruction and referred to by multiple titles. Excluding the words like “evangelist” which describe those who teach the gospel but may not actually direct the operations of church leaves three terms used synonymously in Acts 20:17-28 and 1 Peter 5:1-2. In the later text, Peter writes, “The elders who are among you I exhort, I who am a fellow elder and a witness of the sufferings of Christ, and also a partaker of the glory that will be revealed: Shepherd the flock of God which is among you, serving as overseers, not by compulsion but willingly, not for dishonest gain but eagerly” (1 Peter 5:1-2, New King James Version). In this

text, Peter uses three different terms to describe the work of church leaders, each of which casts the work in a different light.

First, Peter calls them elders using the Greek word *presbuteros*, from which the English word Presbyterian is derived, indicating a person advanced in years. In the ancient nation of Israel, every city had elders who brought wisdom to those who came to them with conflicts (Proverbs 31:23). Wisdom and approachability are both assets to leaders in all realms.

Second, Peter instructs them to serve as overseers or exercise oversight depending on the translation. Translated “overseer” or “bishop,” as in Titus 1:7, the Greek word Peter uses here is *episkopos*, from which the English word Episcopal is derived. The word carries with it the idea of fulfilling a duty to look upon and inspect things. This word carries the strongest sense of direct leadership over the church.

Peter uses the third term as an imperative form of the verb when telling these leaders to shepherd the flock of God among them, using the word *poimen*. It is interesting that when choosing an image to describe godly leaders, the Lord selected shepherds (John 21:15-17, Acts 20:28, Ephesians 4:11) and not cowboys. Cowboys drive cattle, pushing them from behind. Shepherds lead sheep, calling their names and guiding them from the front. Peter’s exhortations to church leaders preclude domineering over them, instead advocating leadership by example (1 Peter 5:3). They lead as servants, knowing they will be rewarded when the chief Shepherd appears (1 Peter 5:4).

The use of these multiple terms to describe the same office of leadership within the church has interesting implications for leadership. In keeping with modern leadership study, there is no single, universal definition for leader (Gumus et al., 2018). Leadership occurs in a context, and as contexts change, if a single leader is to be effective, a certain amount of

flexibility is required. A single leader may need to be elder, overseer, and/or shepherd to meet the needs of those following.

Benefit and Relationship to Leadership Practice

The dark side of leadership, beginning with the studies of abusive leadership by Tepper (2000), has become a topic of much fascination in scholarship (Xu et al., 2015). Much has been written about the dangers posed to organizations by the tolerance of abusive supervision (Blum, 2017). More recent studies have supported the ancient conclusion that all that is required for evil to succeed is for good men to do nothing (Mellen, 2018). At a time when laws are being passed to make bystanders accountable for their inactivity (Uelmen, 2017), organizational leaders are still tempted to adopt a passive approach, avoiding dealing with problems and conflicts to the detriment of those who follow (Bani-Melhem, 2020).

This research project benefited leadership practice by exploring the moderating role of ethical leadership in contrast with laissez-faire leadership in the context of customer incivility. Previous literature has found laissez-faire leadership to be ineffective in equipping frontline service employees to deal with customer incivility with the results being employee burnout, contributing to employee turnover (Boukis et al., 2020). This study supported previous literature, providing an alternative for leaders to provide their followers the support they need to promote their personal wellbeing and that of the organizations of which they are a part.

A Review of Academic Literature

This review of academic literature connects this research study with the existing body of academic knowledge. The review begins with a discussion of the leadership practices related to the problem being studied, specifically showing how leadership theory has advanced from trait theory to modern theories of leadership centered in leadership style, including the styles of

ethical and laissez faire leadership which are central to this study. The review continues with a detailed discussion of the general and specific problems, workplace and customer incivility and their impact upon employee turnover. Next, the concepts from the research framework are discussed, with background and support from the existing body of knowledge. These concepts include the negative effect customer mistreatment has upon employee wellbeing and employee job performance, and the need for organizational leaders to take an active role in limiting workplace stressors for employees. Next, the theories of organizational justice and organizational citizenship behavior are reviewed, along with the literature reviewing the leadership theories central to the study: ethical and laissez faire leadership styles. This discussion is followed by the review of the research constructs of employee satisfaction, organizational commitment, and leadership style. Related studies, showing similar bodies of research, are also reviewed, noting the viewpoints and conclusions reached by previous research. The final section of this literature review considers anticipated themes with a discussion of discovered themes to follow the study.

Leadership Practices

The study of leadership is one with a vast history in both practical and academic settings. Antonakis and Day (2017) state that leadership is one of the most extensively examined phenomena in social science. The protracted history of leadership study reaches back to ancient Greece, to the writings of Plato and Aristotle, which remain influential in leadership studies today (Frémeaux et al., 2018). In modern times, the need for effective leaders has only become more evident as the achievement of individuals, organizations, and sectors may significantly depend upon the success of leaders (Gumus et al., 2018).

Despite the vast volume of literature published regarding leadership, many questions remain unanswered, or the answers are contested. Even the definition of leadership remains in

dispute, and a specific, widely accepted definition of leadership currently does not exist (Antonakis & Day, 2017). Leadership is defined in general terms as a process of social influence between leaders and followers (Galdames & Guihen, 2020). Having noted the difficulty regarding a definition, Antonakis and Day (2017) move beyond the definition of leadership to discuss its goal: to merge organizational resources and coordinate those resources to achieve desired outcomes or to solve complex problems.

While leadership study has advanced significantly since the days of the ancient Greek philosophers, modern theories of leadership continue to be influenced by the great minds of the past. Mouton (2019) argues that although it is largely repudiated today, the Great Man theory of leadership, first codified by Carlyle (1841) in *On Heroes, Hero-Worship, and the Heroic in History*, remains subtly influential in modern theory. Spencer (2016) notes that trait theories of leadership are reminiscent of Great Man theory, and although emphasis has changed from leaders being born to leaders being made, these theories continue to rest on the foundation of Great Man theory.

Even as some theorists continue to pursue the study of the traits of leaders, other researchers have turned their attention from the traits leaders possess to the actions that successful leaders take. Liden and Antonakis (2009) note the importance of context in leadership research, noting that the effectiveness of a particular leadership style is thus rooted. Antonakis and Day (2017) state that the effectiveness of a leader may be influenced by the context of the situation and the type of leadership being utilized. Bowers (2017) supports this view and argues that choosing a leader is not a one-size-fits-all proposition, as different leadership styles may be better suited in specific situations.

This facet of leadership research has largely developed in the study of leadership style. Lewin, hailed as the father of social change theories, conducted one of the first studies of leadership behavior, introducing three leader behaviors or styles: autocratic, democratic and laissez faire (Huang & Mas-Tur, 2016). This foundational work in leadership style has been examined, expanded, and expounded upon significantly.

Lewin had first-hand experience with autocratic leadership, having come to America from Germany in 1933 following Adolph Hitler's rise to power (Burnes & Bargal, 2017). Rast et al. (2013) list four qualities of autocratic leaders: 1) they make all of the important decisions, 2) they are primarily concerned with task accomplishment, not the satisfaction of their followers, 3) they maintain social distance from their followers, and 4) they motivate followers by punishment or threats rather than by rewards.

Studies have shown that employees are more satisfied with democratic leadership than with autocratic leadership, but when studies have focused on productivity, the results have been mixed (Schobel et al., 2011). In some circumstances, autocratic leaders can successfully motivate followers to complete tasks and accomplish goals. If the goal is organizational commitment, however, studies have shown autocratic leadership to be ineffective (Lapointe & Vandenberghe, 2018). The vast body of modern research on leadership style presents a variety of approaches on effective styles that are associated with enhanced employee productivity and organizational commitment.

The Problem

Since leadership styles vary in effectiveness in different situations (Bowers, 2017), context is quite important in leadership studies. The context of this research study is the problem of employee turnover in face of customer incivility, one facet of the larger topic of workplace

incivility. Introduced as a new domain within the research on negative workplace behaviors in (Andersson & Pearson, 1999), workplace incivility is differentiated from other negative workplace behavior constructs by its low intensity and ambiguous intent to harm (Schilpzand et al., 2016). Aggression and violence are more overt and easily interpreted, while workplace incivility is less overt, and consequently, more difficult to clearly diagnose.

Workplace Incivility and Employee Turnover

Researchers have noted a recent, alarming increase in workplace incivility and its consequences (Ghosh et al., 2013). Pearson (2000) identified turnover intent and voluntary turnover as negative outcomes for employees who experience uncivil behavior at work. Compared to those who did not experience uncivil workplace behavior, Hogh et al.(2011) found the risk of turnover to be three times higher among employees who experienced it frequently, and 1.6 times higher among employees who experienced it occasionally. Schilpzand et al. (2016) conducted an extensive review of workplace incivility and concluded that incivility is pervasive and costly with important negative affective, cognitive, and behavioral consequences its instigators, targets and witnesses.

Workplace incivility has been studied in broad terms, but also with more specific emphasis Van Jaarsveld et al. (2021) studied the three primary sources or workplace incivility: supervisors, coworkers, and more recently, customers. These three sources of workplace incivility have been the subject of significant research.

Abusive Supervision. The most heavily researched element of workplace incivility is the phenomenon of abusive supervision. The current trend in research on the dark-side of leadership has been traced back to numerous scholars. Tepper (2000) defined abusive leadership as a “subordinates' perceptions of the extent to which supervisors engage in the sustained display of hostile verbal and nonverbal behaviors, excluding physical contact”(p. 178). Tepper (2007) identified various labels that describe the dark-side leadership, including petty tyranny, supervisor aggression, and supervisor undermining, noting that the term abusive supervision had become most common in the work to date. The term abusive leadership began to be used to describe nonphysical actions by leaders including angry outbursts, public ridiculing, improperly assigning blame, and assuming credit for subordinates' accomplishments (Xu et al., 2015). Additionally, Tepper (2007) included in his discussion of dark-side or destructive leadership, the topic of sexual harassment. Fitzgerald (2017) argues this represents a systemic trauma for women in the workplace.

One area of particular interest is the frequency with which subordinates are exposed to abusive supervision. Tepper (2007) estimated 13.6% of U.S. workers were exposed to abusive supervision. Eschleman et al. (2014) note that the inconsistency in the methods of assessment add to the difficulty of measuring abusive supervision; instead, they present a range of the prevalence of employees being exposed to workplace aggression which has been estimated in Austria (8% to 26%), Belgium (3% to 20%), Denmark (2% to 27%), Finland (5% to 24%), France (8% to 10%), Ireland (23%), Norway (5% to 9%), Lithuania (23%), South Africa (20%), Sweden (4%), Turkey (55%), UK (11%) and US (10% to 41%). While an exact number is elusive, even the minimal estimates present an alarming scenario. During the span of their careers, the percentage of US corporate employees who will face abuse by their supervisors and

co-workers exceeds 90% (Peltokorpi, 2019). Abusive supervision is an experience so common as to be nearly ubiquitous for employees.

When supervisors engage in abusive behaviors, the consequences can be far reaching. Researchers have focused both on the costs to the organizations and the individuals involved, as abusive supervision is an organizational and social problem (Tariq & Ding, 2018, p. 378). Costs to both organizations and the individuals have become the topics of varied studies.

Regarding organizational costs, Sheehan et al. (2001) estimated that the costs from serious cases of abuse in the workplace ranged from \$17,000 to \$24,000 as a result of absenteeism, turnover, reduced productivity, and legal costs. By multiplying the number of US workers according to the Bureau of Labor Statistics and the frequency of abusive supervision, Tepper et al. (2006) gave a conservative estimate of the annual cost at \$238 billion. Since even a small reduction in abusive supervision consequently results in significant financial savings to organizations, significant resources have been brought to bear.

While much of the focus regarding the costs created by abusive leadership targets the organization, significant research has been done regarding the effects upon the employee. McTernan et al. (2013) linked workplace bullying and job strain to depression, anxiety, substance abuse, psychological stressors and chronic illness. Recent research has found that symptoms suffered by victims of abusive supervision are suggestive of post-traumatic stress disorder (Liang et. al., 2018). Organizations, which have genuine concern for the well-being of their employees, must address abusive leadership for the welfare of their own staff.

Co-worker Incivility. While the topic of abusive supervision has received the most attention in scholarly research, a significant body of research also addresses coworker incivility. Early studies addressing coworker incivility found it to be a primary job stressor for employees (Pearson et al., 2001). Moon and Hur (2018) state that coworker incivility leads to decreased job satisfaction and job performance, and the employees who experience it suffer a loss of psychological well-being, and increased distress and turnover intention. Sakurai and Jex (2012) found that employees who experience coworker incivility regularly are more likely to respond with an increase in their own counterproductive work behaviors (CWBs). Increased tardiness, absenteeism, sabotage, theft, interpersonal hostility, and turnover intention are among the CWB volitional behaviors engaged in by employees with the intent to harm the organization or stakeholders in organizations, including organizational leaders, employees, and customers or clients (Liao et al. 2021). These studies clearly demonstrate the damaging effects of coworker incivility.

Moon and Hur (2018) discuss the theoretical background of coworker incivility, turning to the ethics literature, which has shown a growing interest in the role of coworkers on the (un)ethical behaviors of employees. Bandura (1986) noted coworkers naturally provide a significant impact upon (un)ethical behavior for the simple reason that coworkers are the ones with whom employees spend most of their time at work. Moore and Gino (2013) found that coworkers may act with intention, aiming to build up an (un)ethical climate (i.e. the prevailing perceptions about the principles, practices, and processes within an organization as they pertain to ethical behaviors and attitudes) in the workplace through their actions or inaction.

The influence of coworkers upon the behavior of fellow workers is well established in the research. Gino et al. (2009) found cheating to be contagious, concluding that when a coworker

within a team cheats, other team members also tend to cheat. A subsequent study noted that due to their psychological intimacy and emotional connections to coworkers, employees' unethical behaviors are easily emulated and the experiences of coworkers' unethical behaviors can result in distance from one's own moral compass (Gino & Galinsky, 2012). Consequently, one act of coworker incivility may trigger another unethical behavior, including additional acts of incivility, which may be directed at coworkers or customers according to Andersson and Pearson's (1999) "incivility spiral," and responses of CWB against the organization itself may come as consequence (Moon & Hur, 2018).

Customer Incivility. The third area of workplace incivility, and the one directly connected to this study is customer incivility. While the topics of supervisor and coworker incivility have received significant attention in scholarship, far fewer studies have addressed the connection between employee turnover intention and customer incivility (van Jaarsveld et al., 2021). That topic is the key element of this research study.

Defining Customer Incivility. Definitions and descriptions of customer incivility remain closely tied to Andersson and Pearson's (1999) definition of workplace incivility with the emphasis on low-intensity actions with ambiguous intent, with the primary difference being that source of the incivility is the customer with whom service employees must engage in frequent interactions in the course of their jobs (Frey-Cordes et al., 2020). The behaviors associated with customer incivility are not overtly, violent acts but uncivil behaviors characterized by rude, impolite, or discourteous acts (Hur et al., 2015). Drawing upon research originally conducted on the topic of race, Sue et al. (2009) used the term "microaggressions" to describe the subtle insults (verbal, nonverbal, and/or visual) that may be directed, sometimes automatically or unconsciously, towards people of color in brief, everyday exchanges.

While studies have shown that racial minorities do face more incivility from customers at work, Kern and Grandey (2009) found that relationship between incivility and stress appraisal was stronger for Whites, concluding that no differences in job-related exhaustion was found relative to race. The emotional exhaustion produced by customer incivility transcends race, having a near-equally damaging effect on all employees, even though the acts which produce it are considered to be low-intensity behaviors.

This approach to customer incivility varies from early incivility research addressing more overt customer behaviors. Bitner et al. (1994) divided problem customer behavior into four

categories of uncivil customers, focusing on various uncivil behaviors which are primarily overt in nature. The four groups included drunkenness, verbal and physical abuse, breaking company policies or laws, and uncooperative customers. These categories describe customer interactions with employees, but the intensity tends to be high with their behaviors, and there is little ambiguity regarding the customers' intentions. Similarly, Lovelock (1994) used the term "jay-customers" to refer to the customers who deliberately act in a thoughtless or abusive way. Lovelock (1994) defined six categories of jay-customers, which included thieves, deadbeats, vandals, rule breakers, belligerents, and family feuders. These categories also tend towards the intentional in terms of the behaviors, and the interactions may rise from low to high intensity.

The conception of customer incivility as more aggressive, overt actions is still the approach favored by some more modern scholars. For example, Boo et al. (2013) categorized deviant customer behavior as grungy, inconsiderate, rule breaking, crude, violent or physical abusive, and verbal abusive. Though this usage of the term customer incivility certainly has relevance, most recent studies have shifted emphasis to the Andersson and Pearson (1999) conception of low-intensity, ambiguous customer behaviors, and this study will follow in that path.

An issue that is arising in the discussion of customer incivility is frequency of incidents. Cheng et al. (2020) conclude that customer incivility incidents are increasing in frequency and seriousness among frontline service employees who provide services to customers via voice or face-to-face interactions. Since studies have shown that the most common negative emotional events encountered by frontline employees are related to customer incivility (Chen et al., 2021; Diefendorff et al., 2008), increasing incidents of customer incivility present a significant issue for organizational leaders.

The Emotional Toll on Employees. Early studies in customer incivility focused upon the emotional toll that it takes on employees. Grandey et al. (2004) studied the effect of verbal aggression from customers, including yelling, insults, and cursing, upon call-center employees, who received calls from verbally aggressive customers daily, with the employees reporting that customer verbal aggression occurred ten times per day on average. They found that customer aggression did not actually have a significant relationship with employee absences, likely because employees at service jobs consider customer aggression to be part of the job, but a positive relationship to employee burnout, leading to employee turnover, was supported by their study.

Further studies have supported the connection between customer incivility and burnout with emotional exhaustion serving as a primary dimension of burnout (Kern & Grandey, 2009). Opting to use the term customer injustice, van Jaarsveld et al. (2021) drew a correlation between customer injustice, which produces negative emotions in employees, and emotional exhaustion, which increased employee's turnover intentions and actual turnover. Sliter et al. (2012) found that customer incivility depletes the emotional resources of employees, leading to emotional exhaustion with negative consequences for the individual employees and a potential risk for harm to the organization as a result.

The Toll on Employee Performance. Further studies have focused on the role of customer incivility upon employee performance with unsurprising results. Hur et al. (2015) explored the connection between customer incivility and customer orientation in the retail environment, finding that service employees who experienced customer incivility turned to surface acting as their preferred emotional labor strategy, resulting in a decrease in their efforts to make customer-service contributions, as the service employees make an effort to prevent the

further depletion of their emotional resources. Combining customer and coworker incivility, Sliter et al. (2012) also noted a decrease in sales performance by employees who experienced incivility.

The Toll on the Organization. In keeping with Andersson and Pearson's (1999) "incivility spiral," additional studies have detailed the reciprocal nature of customer incivility and the toll the customer incivility may ultimately take on the organization. Noting that previous research had focused on supervisors, coworkers, and more recently, customers, as sources of incivility, van Jaarsveld et al. (2010) examined the customer as the target of incivility from employees, once again limiting incivility to low-intensity behaviors such as rudeness and disrespectful or insulting speech. They found that employee incivility towards customers was associated with customer incivility with employees. Employees who experienced incivility from customers reciprocated with incivility to customers.

This reciprocal response by employees to customer incivility has also been shown to spiral to coworkers. In addition to reciprocating against customers when experiencing customer incivility, employees have been found to respond with incivility towards their coworkers with increasingly negative effects on the employees and organization (Kim & Qu, 2019). In a rare study combining the different potential sources of workplace incivility, Shin et al. (2021) combined abusive supervision, coworker incivility, and customer incivility in a single study, finding customer incivility alone to be an important boundary condition, which increased the emotional exhaustion experienced by frontline service employees when combined with abusive supervision.

Discrete Research Approaches. As research into customer incivility has progressed, studies in customer incivility tend to address the problem from one of two primary perspectives. Some studies address the phenomenon as an event, looking to determine the immediate consequences of an incident of customer incivility (Walker et al., 2014). Immediate employee responses, including reciprocal actions, tend to be the primary focus of event-based research. Other researchers study the phenomenon as a social entity, emphasizing measures which seek to determine the cumulative effect of customer incivility across encounters and over periods of time (e.g. days, weeks, or months) (Kern & Grandey, 2009). While examining customer incivility as an event may yield answers about how employees address the problem in the moment, this study focused on customer incivility as a phenomenon, as this approach relates to the cumulative effects of customer incivility, including emotional exhaustion, burnout, and turnover intention, which is central to this study.

Organizational Accountability. Shin et al. (2021) made an important point concerning customer incivility and noted that of the three types of workplace incivility (abusive supervision, coworker incivility, and customer incivility), customer incivility is the most difficult of the problems for organizational leaders to address. They argued that it is simply not feasible for organizations to send out codes of etiquette to customers. This problem is a challenging one, but given its consequences, one that calls for further study to address.

While this issue is still being broached in the research, it has already found strong footing in the courtroom. Kobata and Denis (2017) note a case in which the Equal Employee Opportunity Commission (EEOC) brought suit against Costco on behalf of a former employee who failed to find support in management when a regular customer began harassing her. A jury awarded the employee \$250,000.00 in damages. Courts have clearly placed a burden of

responsibility on organizations, as multiple cases have determined that although employers may be unable to easily control the actions of non-employees, including customers, clients, sales representatives, vendors and the like, employees are legally obligated to respond to any third-party harassment of their employees (Smith & Stone, 2018). Organizations are being held accountable, making customer incivility an issue that should not be ignored.

The research to date has led to some recommendations for organizations to follow in addressing customer incivility. Studies have found that supervisors play a mitigating role, and fair treatment of employees by supervisors can lesson negative outcomes, including voluntary turnover (Skarlicki et al., 2016). Similarly, Gong et al. (2014) found that employees who are exposed to customer incivility also seek support from peers, and this connection can be utilized by organizations to provide needed reinforcement. Jaarsveld et al. (2021) argue that companies should develop strategies to address the difficulties created for employees who face negative customer encounters to ensure employees feel comfortable discussing customer mistreatment with supervisors, and that supervisors receive training enable them to offer positive support. Such strategies are essential to reduce the voluntary turnover of service employees.

Employee Turnover. Since employee turnover has such an impact on operational costs of employing and re-employing staff positions, turnover intention is one of the widely studied areas of industrial psychology (Jano et al., 2019). Hom et al. (2017) state that employee turnover has been the subject of research for more than 100 years as researchers seek to identify the reasons for high employee turnover and offer strategies to mitigate the problem to bolster profitability for organizations. Zimmerman et al. (2020) note that because employees leave for different reasons and to different destinations, organizations must understand the specific reasons for employee turnover if they are to be successful in reducing unwanted turnover.

This understanding of the specific causes of employee turnover has resulted in significant distinctions being made in its categorization. Chung et al. (2021) note that turnovers can be divided into organizational turnovers and occupational turnovers, distinguishing between employees who leave an organization for a similar position with a competitor and employees who leave one occupation for another. Chung et al. (2021) conclude that these causes may be different, but they similar effects on an organization, requiring institutions to confront these problems they may not necessarily want to face.

A quite valuable classification of turnovers within the organizations was offered by Wanous et al. (1979) who classified turnovers into two categories: voluntary turnovers, and involuntary turnovers. Voluntary turnovers are caused by factors such as the salary, benefits, workplace stress, relationships with other staff members, and the working hours, and consequently, voluntary turnovers are considered avoidable (Mobley, 1977). By contrast, involuntary turnovers are considered unavoidable in nature, being caused by such factors as contract expiration, retirement, illness, or death (Mobley, 1977). Because the factors that cause involuntary turnovers are not a function of the individual employee's intent, organizations can do little to address them, and research into employee turnover tends to focus upon voluntary turnover, which involves "the conscious and deliberate willfulness to leave a certain position in the organization after a certain period of time" (Tett & Meyers, 1993, p. 262). This study follows suit, focusing upon the problem of voluntary employee turnover, which is considered preventable by organizations that address the problem.

The stressors that may lead to employee turnover are many and complex. Shin et al. (2021) noted that frontline service employees perform in a perilous role, facing mistreatment from supervisors, coworkers, and customers. A significant amount of previous research has

focused on incivility from supervisors or coworkers, but far less research examines the relationship between interactions with customers and employee turnover behavior (van Jaarveld et al., 2021). Kim and Qu (2019) state that because of their responsibility to interact with customers on a regular basis, service employees experience more incivility from customers than other sources.

Allowing unchecked customer incivility to increase voluntary turnover is problematic for businesses. Yan et al. (2021) note that achieving business goals is not possible without highly qualified employees, making the problem of voluntary employee turnover a problem that should not be ignored. Li et al. (2021) note that voluntary turnover is costly to an organization, especially when employees take their talent and proprietary knowledge to a competitor. Organizational leaders should take note when they lose valuable staff to the competition. To address the problem of employee turnover in the face of customer incivility, researchers have turned their attention to organizational leaders (Al-Hawari et al., 2020; Shin et al., 2021).

Concepts

This project incorporates three research concepts: 1) customer mistreatment of employees has a negative effect on employee wellbeing, 2) customer incivility has a negative effect on employee job performance, and 3) organizational leaders need to limit workplace stressors. Each of these concepts has a rich history of research. An examination of these is foundational to the completion of the study.

Customer Mistreatment of Employees - Negative Effect on Employee Wellbeing.

The role of the frontline employee can be a difficult one. Shin et al. (2021) state that as the recipients of most customer complaints, the frontline employees often play the role of punching bag for organizations. The problem of employee mistreatment has been well documented with

Porath and Pearson (2013) finding in various studies that about fifty percent of employees face it on at least a weekly basis and as many as ten percent on a daily basis. These studies were broad in nature, encompassing mistreatment from the three primary sources: leaders, co-workers, and customers.

Although it was common for research on incivility to focus primarily upon inter-organizational sources, recent research has shifted the focus to customer incivility (Hur et al., 2015). Sliter et al. (2012) researched a midsized Midwestern-based bank with fifty branches, looking for incidents of incivility from customers and co-workers. They concluded that both sources of incivility negatively affected employee wellbeing. Kim and Qu (2019) state that the frequent need for service workers to interact with customers results in more experiences of social violations from customers than coworkers.

The effect of customer incivility on employees is a slow burn. Customer incivility is defined as low-intensity, rude behaviors that do not have clear intent to harm and come short of the aggressive behaviors of violence and bullying (Shin et al., 2021). Bani-Melhem (2020) states that repeated incidents of customer incivility have a cumulative effect on employees, leading to feelings of frustration, depletion of cognitive resources, and negative emotions. Anderson and Pearson (1999) characterized the cumulative results of workplace incivility as a spiral, which becomes increasingly intense. The building psychological stress ultimately leads to emotional exhaustion (Szczygiel & Bazińska, 2021).

Customer Incivility has a Negative Effect on Employee Job Performance. In a study of the work outcomes of multiple sources of mistreatment on employees, Shin et al. (2021) found customer incivility had a negative effect on employee job performance. Frontline service employees face multiple stressors, and customer incivility has emerged as a factor in need of further study. Al-Hawari et al. (2020) found that customer incivility has a positive relationship to emotional exhaustion in employees working in frontline, service positions.

Organizational Leaders need to Limit Workplace Stressors. Al-Hawari et al. (2020) also found that to promote employee resilience and mitigate the effects of both abusive supervision and customer incivility, leaders need to play an active role in controlling interpersonal workplace stressors. This study examined the role that leaders may play in mitigating or exacerbating the role of customer incivility by their leadership styles. Bani-Melhem (2020) states that the common slogan, “The customer is king,” used by companies giving priority to customer happiness leaves employees in an unfair position with respect to their customers (p. 38).

In an examination of the relationship between customer incivility, job stress, and employee turnover, Chung et al. (2021) found that customer incivility did not show a direct effect on employee turnover when job stress proved to be the compelling reason for employees to leave their jobs. They found that customer incivility was a variable that influenced other factors, including job stress, emotional exhaustion, and job burnout, which in turn led to employee turnover intention. This means organizational leaders must address customer incivility given the extent to which it contributes to employee turnover.

Theories

Theory provides some assurance that research being conducted is in tune with the practices of other researchers and that the study itself is of high quality (Robson & McCartan,

2018). Creswell and Poth (2018) describe theory as a lens through which to view the needs of participants and communities in a research study. In order to gain a proper conception of the problem of employee turnover, four formal theories will be utilized: organizational justice, organizational citizenship behavior, ethical leadership, and laissez-faire leadership.

Organizational Justice. The topic of justice, long the purview of philosophers and social commentators, would ultimately come to reside in the domain of business ethics (Cropanzana et al., 2007). While philosophers attempt to identify what is just, researchers focus on what people believe to be just. Given the time, skills, and effort they invest, employees view justice as a fundamental to be expected in the workplace (Majeed et al., 2018). To describe the role that fairness plays in the workplace, Greenberg (1987) presented a taxonomy of organizational justice theory as a way of understanding various organizational phenomena. Three dimensions of organizational justice emerged.

Distributive justice deals with employee's perception of fairness in reward and compensation of their efforts. Greenberg (1990) built upon Adams' equity theory that people compare the ratios of their perceived contributions (inputs) to their perceived rewards (outputs) in comparison to the perceived ratios of coworkers. Equal ratios are associated with feelings of satisfaction, but an unequal ratio might yield either feelings of guilt or anger, depending on the direction of the difference.

A second dimension of organizational justice is procedural justice, which addresses the formal allocation processes, but not specifically to the outcomes themselves (Cropanzana et al., 2007). In order to be considered just, a process must be applied consistently to all, free of bias, accurate, representative of relevant stakeholders, correctable, and consistent with ethical norms (Vermunt & Steensma, 2016). Procedural justice is a mitigating factor in uncertainty

management (Van den Bos & Lind, 2002). In a fundamentally unpredictable world, the expectation of fair treatment by organizational leaders reduces negative thoughts and feelings of anxiety. Significantly, studies have shown that when a leadership decision is viewed as just in terms of procedural justice, subordinates are more accepting of the decision, even if the outcome is an unfavorable for them personally (Cropanzana et al., 2007).

The third dimension of organizational justice is interactional justice. Roch and Shanock (2006) describe this as the extent to which organizational leaders, who determine outcomes and execute procedures, treat employees with dignity and respect. Bies and Moag (1986) gave four dimensions to interactional justice: truthfulness, justification, respect and propriety. Though some researchers continue to use the term interactional justice, following the suggestion of Greenberg, many researchers separated the concept of interactional justice into two separate concepts: informational and interpersonal (Colquitt, 2001). Information justice addresses the adequacy of the information presented by organizational leaders to subordinates while interpersonal justice includes a wide variety of types of interpersonal treatment (Roch & Shanock, 2006). Interpersonal justice goes beyond formal decision-making contexts to address the personal treatment of subordinates in their everyday interactions with supervisors in the organization.

Of the four dimensions of organizational justice, which include distributive, procedural, informational, and interpersonal justice, emerging empirical evidence supports the conclusion that interpersonal justice is an accurate predictor of employee workplace attitudes and behaviors (Holz & Harold, 2013)..Game and Crawshaw (2017) argue there are three reasons why interpersonal justice matters to the employee: first, being treated fairly by one's supervisor signifies group acceptance; second, in fulfilling instrumental/relational needs, it signals the value

of the individual to the group; and third, it meets the employee's expectation regarding the ethical behavior of the leader; consequently, the everyday interactions of supervisors with their subordinates in the workplace have a considerable effect.

As studies into abusive supervision emerged, organizational justice theory was often used to explain the effects of abusive supervision on subordinates (Valle et al., 2019). Tepper (2006) related abusive supervision to a lack of employee organizational commitment. Employees who do not feel they are being treated justly by the organization lack commitment to the organization. In connection with this lack of commitment, Schat et al. (2006) found exposure to workplace aggression led to a higher propensity for employees to quit. These outcomes pose significant issues for organizations and employees.

Organizational Citizenship Behavior. Recent studies have combined the discussion of organizational justice with the related theory of organizational citizenship behavior (OCB). The term was coined by Bateman and Organ (1983), though the concept dates back to the 1930s (Ocampo et al., 2018). Edwin (2017) defined OCB as discretionary behavior exhibited by an individual, which extends beyond the expected terms of service an employee in an organization. Acts associated with OCB are voluntary, not required of employees, and organizations benefit greatly when employees act in such a manner to exceed requirements and expectations.

Organizational citizenship behavior has been shown to have a significant positive relationship with organizational justice and (Majeed et al., 2018). When employees do not feel they are being treated justly, employees cease acting as good citizens of the organization (Edwin, 2017; Majeed et al., 2018). This connection has led to studies seeking to further understand and promote OCB within organizations (Saez, 2020).

Studies have shown significant relationships between OCB and specific factors. In a study of employees and managers in the hospitality industry, Teng et al. (2020) found that an ethical work environment promoted OCB. Khan et al. (2020) found that job satisfaction played a mediating role in influencing organizational justice, and a lesser role with OCB, in a study of 334 employees in the pharmaceutical industry. De Clercq and Belausteguigoitia (2017) found that perceived organizational politics, beliefs that organizational decision making is driven by self-serving behaviors, had a negative effect on OCB, though they stated that the negative effect might be mitigated by transformational leadership.

Numerous studies have examined the connection between various leadership styles and OCB. Regarding authoritarian leadership, Ahmad Bodla et al. (2019) found a curvilinear relationship. High levels of authoritarian leadership created backlash among employees, but a moderate level of authoritarian leadership, subordinates responded with the high levels of OCB. In a study the supervisors and staff of 171 hotels, Elche et al. (2020) found servant leadership to have a positive effect on employee OCB. A similar positive relationship has been found by multiple studies with employee OCB and ethical leadership (Danish et al., 2020; Shareef & Atan, 2019; Yang & Wei, 2018).

Ethical Leadership. Along with authentic leadership and servant leadership, Magalhaes et al. (2019) include ethical leadership among prominent leadership models that emerged in the late twentieth century with ethical concerns. Brown et al. (2005) defined ethical leadership as “the demonstration of normatively appropriate conduct...and the promotion of such conduct to followers through two-way communication, reinforcement, and decision-making” (p. 120). This model of leadership presents organizational leaders as role models of ethical behaviors, communicating ethical standards and inspiring high moral practices among followers (Babalola et al., 2019).

The modern theory of ethical leadership is attributed to Treviño et al. (2000) by current researchers (Zhu et al., 2019), but Treviño et al. (2000) cite far older sources, including Plato and Chester Barnard, as influential voices on the importance of reputation for leaders. Treviño et al.’s (2000) theory proposed two important pillars upon which a leader’s reputation rests: the moral person and the moral manager. As a moral person, the ethical leader must demonstrate personal characteristics such as honesty, trustworthiness, concern for people and for society; and as a moral manager, the leader must create a strong ethics message that captures the attention of employees and influences their thoughts and behaviors in a positive manner (Magalhaes et al., 2019). One point of emphasis in Treviño et al.’s (2000) theory is the importance of supporting behaviors because of the sentiment expressed by one executive, "Your actions speak so loudly I can't hear what you're saying," is fundamentally correct (p. 131). A leader who says one thing but does another, presenting a personal contradiction, is not one who employees are likely to emulate.

Wong et al. (2020) state that ethical leaders develop moral climates within their organizations, and employees find the climate to be welcoming and rewarding. In a study of 154

white-collar employees and their immediate supervisors, Lee et al. (2017) found that ethical leadership had a positive relationship to employee moral voice, concluding that ethical leadership did influence followers to be more ethical. Mo and Shi (2017) studied the connection between ethical leadership and organizational citizenship behavior, studying the mechanisms that cause ethical leadership to enhance employees' organizational citizenship behavior.

The classification of an ethical leader is essential if this study is to determine if ethical leaders mitigate the negative effects of customer incivility on frontline service personnel. Yuki et al. (2013) note that while the construct domain of ethical leadership is broad, the behaviors indicative of ethical leadership include being supportive and helpful when someone has a problem, being fair when distributing rewards and benefits, setting clear ethical standards for the work, keeping actions consistent with espoused values, and holding people accountable for ethical and unethical actions. Another significant characteristic of ethical leaders is presented by Kalshoven et al. (2011) who emphasize how ethical leaders have a people orientation and demonstrate true concern for others.

Laissez-faire Leadership. While some leadership models have been shown to have a positive relationship to OCB, others have been found to do just the opposite. When Bass (1985) proposed the full range model of leadership, including transformational, transactional and passive leadership, the construct of passive leadership was used to illustrate leadership behaviors including passive management-by-exceptions and laissez-faire. Building on the model proposed by Bass (1985), Bycio et al. (1995) suggested the model be reduced to two factors: active-passive leadership. Passive leadership is characterized by decision avoidance, neglect of workplace problems, and failure to model or reinforce appropriate behaviors (Harold & Holtz,

2015). The laissez-faire approach to leadership has been labeled the least effective style of leadership (Bass & Avolio, 1994).

Justification for the negative view of laissez-faire leadership is easily found when exploring the impact of the leadership style on organizations. Laissez-fair leadership has long been shown to result in high conflict levels and bullying behavior in the workplace (Skogstad et al., 2007). This passive approach has been shown to increase incivility among coworkers; it is also a potential factor in customer incivility, as laissez-faire leaders may potentially fail to take steps to protect their staff. Laissez-faire leadership style has been shown to be positively related to employee burnout, leading to reduced employee productivity and performance and increasing employee turnover (Usman et al., 2020). Vullings et al. (2020) studied employee burnout in the context of ethical and passive leadership, finding that ethical leadership reduced employee burnout while passive leadership increased it.

The characterization of a laissez-faire leader is also essential in this study which seeks to determine if laissez-faire leadership exacerbates the negative effects of customer incivility on frontline-service personnel, resulting in increased voluntary turnover. Previous studies have drawn the characteristics of laissez-faire leadership from the Multifactor Leadership Questionnaire (MLQ), which includes several types of non-leadership: avoiding responsibility, not responding to problems, being absent when needed, failing to follow up, resisting expressing views, and delaying responses (Hinkin & Schriesheim, 2008). These criteria serve as the basis of characterization of laissez-faire leaders.

Constructs

This research project included the constructs of employee satisfaction, organizational commitment and leadership style in the form of ethical and laissez-fair leadership. These

constructs provided insight into the problem of employee turnover and the factors that may mitigate or exacerbate the problem. The literature on these three variables is extensive.

Employee Satisfaction. Miao (2012) identifies job satisfaction as a dominant construct in organizational literature. Studies have linked job satisfaction to significant employee themes, including job productivity (Arnold et al., 2016) and absenteeism (Wegge et al., 2007), costly issues for organizations. In the context of this study, job satisfaction is an important construction because of its connection with organizational commitment, which is itself a significant factor in employee turnover (Saridakis et al., 2020).

Researchers recommend taking a proactive approach to employee job satisfaction. Gross et al. (2021) conclude that reputation is a crucial asset for service organizations, and maintaining a high level of employee job satisfaction is equally crucial, as organizational employees are an important voice in the development of the stakeholder relationships and the gaining of public trust for such organizations. Studies have found that job satisfaction is a key factor because employees maintain significant control over the organizations reputation by their intention to recommend the organization to potential employees and customers (Lages, 2012).

Organizational Commitment. Numerous studies have been conducted on the construct of organizational commitment, with the model of organizational commitment developed by Allen and Meyer (1990), who conceptualized affective, continuance and normative commitment as its manifest variables. They identified affective commitment, which postulates that employees continue working because they want to, as the best predictor of organizational commitment; the variable of continuance they describe as employees remaining because they feel they need or have to, and normative commitment alludes to an employees' feeling or moral obligation to continue providing services (Allen & Meyer, 1990). Most studies conducted over the past 30

years show a negative relationship between organizational commitment and turnover intention (Jano et al., 2019).

Leadership Style. Since the year 2000, the number of new leadership styles being discussed in scholarly literature has grown to a level some researchers consider to be bewildering, including the commonly addressed styles of charismatic, transformational, transactional, shared/distributed, authentic, ethical, initiating structure and consideration, integrative public, spiritual, pragmatic/ideological, and servant; as well as less frequently referenced styles, including empowering, responsible, directive, self-sacrificial, Pygmalion, paternalistic, heroic, despotic, egotistical, altruistic, relational, e-leadership and functional (Anderson & Sun, 2015). Studies commonly address what are considered to be contrasting styles, such as transformational and transactional to evaluate their effectiveness. For example, Clarke (2013) conducted a study in the context of safety leadership, concluding that while transformational leadership style is effective in encouraging employees to participate in workplace safety, transactional leadership, which is often viewed negatively in research, had a positive effect on safety climate and safety participation. Researchers have continued to explore various leadership styles because studies have found that different leadership styles are appropriate in different contexts (Müller & Turner, 2007).

Some of the newer leadership styles, such as authentic, shepherd and ethical styles, may contain areas of overlap, but areas of specific emphasis make these unique leadership styles (Gumus et al., 2018). As ethical leadership has been positively connected to the establishment of a positive work environment, which reduces employee turnover (Lee et al., 2017), it features as a construct as well as a theory in this research project. Similarly, the negative association between

laissez-faire leadership and workplace incivility make it a significant construct to consider (Lee, 2018; Saez, 2020).

Related Studies

The body of research in leadership theory offers much to draw upon in relation to issues such as burnout and employee turnover. Much has also been written on the topic of workplace incivility. To examine the mitigating effect of leadership upon employee turnover as an effect of customer incivility, several related studies have been selected.

Study One: Leadership Style and Burnout Among Nurses. In the field of healthcare, Wie et al. (2020) studied the impact of leadership style on burnout among nurses. To conduct their study, they performed a literature review of articles published between 2010 and 2019, selecting eighteen articles meeting their criteria. Included articles were required to be research data-based and to have reported the relationship between burnout and leadership. Data from the articles were converted for a quantitative analysis to determine the leadership styles which reduced burnout and the ones that promoted it. They found that authentic leadership promoted workplace civility, which served to reduce burnout. Transformational leadership was also found to create a positive environment which reduced burnout and intent-to-leave. They conclude that creating an environment with the expectation for respectful communication and having a zero-tolerance policy for workplace incivility should be priorities for leaders.

Study Two: Mitigating or Exacerbating the Effects of Customer Incivility. While Wie et al. (2020) focused on workplace incivility in general, a study by Bani-Melhem (2020) focused directly on the topic of customer incivility. Bani-Melhem's study explored the factors that might mitigate or exacerbate the effects of customer incivility in hospitality organizations, distributing 400 questionnaires and receiving 312 completed surveys. An analysis

of the collected data showed a positive relationship between customer incivility and feelings of burnout among service staff. The findings also demonstrated that passive leadership exacerbated the effects of customer incivility, leaving employees feeling unsupported and devoid of resources to reduce the negative emotions.

Study Three: Coworker Incivility and Customer Incivility. Wang and Chen (2020) conducted another study of the hospitality industry with application to this research project. Their study compared the effects of workplace incivility and incivility on the part of co-workers, with customer incivility and incivility from perpetrators outside of the organization, on employee work engagement and job performance. To investigate the study, they recruited frontline employees, utilizing questionnaire responses from 312 participants. They concluded that both coworker and customer incivility reduced work engagement, with coworker incivility having a stronger effect. The mitigating effect of a positive work environment was once again noted. Given the effects of customer incivility on work engagement and job performance, they encouraged hotel managers to protect the dignity and rights of their frontline employees from unreasonable treatment and bullying.

Anticipated Themes and Discovered Themes

The study of customer incivility and its affects upon employees touched on numerous themes. The subtle nature of the issues connected with customer incivility dictated a flexible approach as research continued. It was expected in this research project to find the themes of culture, absenteeism, and workplace deviance to arise.

Culture. Instances of workplace incivility are phenomena that occur within a context. Evidence suggests that employees in different contextual settings respond differently to incidents of workplace incivility (Javed et al., 2019). Researchers have explored the effects of social

worldview, sociopolitical orientations, and religious orientation upon perceptions of abusive supervision (Khan et al., 2017), and a similar relationship between cultural background and customer incivility is anticipated.

In one specific study, Viotti et al. (2011) found that US nurses are significantly more exposed than Italian nurses to coworker incivility. Some 80% of US nurses experienced coworker incivility compared to 40% of Italian nurses. Drawing on Hofstede's (1984) study of the international differences in culture and work-related values, they suggested that coworker incivility is higher in so called 'indulgent' cultures in which control over impulses is weaker than in 'restrained' cultures in which impulse control is typically stronger. Viotti et al. (2011) conclude that in Anglo-Saxon countries with indulgent cultures the need for administrators to identify measures to manage and prevent coworker incivility is amplified.

Absenteeism. The nonattendance of employees for scheduled work is a complex and multifactorial phenomenon that is influenced by a variety of factors. Nguyen et al. (2016) found that justice perceptions contribute to absenteeism, as employees who feel they are being treated unjustly will tend to turn to absenteeism as a coping mechanism. Similar connections have been made between absenteeism and workplace stress (Darr & Johns, 2008). Brewer et al. (2020) specifically researched workplace bullying in the field of nursing and established a correlation between workplace bullying and absenteeism. As absenteeism disrupts work processes, reduces efficiency, and reduces morale among staff members who must cover for the absent parties, it creates significant indirect costs to organizations (Nguyen et al., 2016). These costs escalate with frequency, creating a drain on organizational resources.

Workplace Deviance. Another topic connected to workplace incivility in the literature is workplace deviance, which has been estimated to cost around \$4.2 billion in lost productivity and legal fees each year (Michel et al., 2016). Because of the power distance between supervisor and subordinate, when subordinates are subjected to abusive supervision, rather than reciprocating against their supervisor, subordinates sometimes act with aggression towards the organization (Park et al., 2019). In addition to aggressive actions against the organization, such as theft, employees may respond with creating the illusion of being hard at work while using work time to engage in personal pursuit, i.e. cyberloafing (Oosthuizen et al., 2018). Employees who feel unjustly treated in the workplace may feel that such workplace deviance is warranted in such cases.

The term counterproductive workplace behavior (CWB) has been used to categorize employee behaviors including taking excessively long breaks, loafing around without effort, sabotage, verbal abuse, theft, lying, physical attack or engaging in interpersonal hostility (Martinko et al., 2002). Baka (2015) states that CWBs may be motivated by a desire for retaliation when employees feel mistreated or as a form of coping with job stressors, including workplace incivility. Martinko et al. (2002) note that while some theorists focus upon the individual differences of specific employees to understand CWB, environment is an important stimulus, and organizational factors must be considered to develop a full picture of the nature of CWB.

Organizational Culture. Rudes and Magnuson (2019) describe organizational culture as “the obscure beast of organizational studies,” noting that significant disagreement exists among scholars on the definition of the term itself (p. 1). Choosing a process-oriented approach, Tan (2019) defines culture as a unique characteristic of human groups created to fulfill the basic

need for finding shared meanings of events around them, without which every social contact would be a frightening new experience. An organization's culture can ultimately make an organization a house of horrors for employees who struggle to find meaning in its shared events.

In this regard, leadership plays a significant role in the establishment of culture. Krajcsák (2018) notes the significance of the beliefs of an organization's founders in establishing organizational culture, noting that it takes on a life of its own which influences job satisfaction of employees. Matos et al. (2018) found a high correlation between the prevalence of a masculinity context culture and toxic leadership.

Summary of the Literature Review

Volumes have been written on the topic of leadership, and given the practical implications for organizations in terms of profitability and sustainability, more volumes are likely to follow. As employee turnover is a constant, costly problem for organizations, identifying its causes and finding ways to mitigate the problem remain a priority for organizations. Customer incivility has been identified to have a significant influence on employee wellbeing and turnover intention, and leadership style has been identified as a force that may mitigate or exacerbate the problem. This study continued the research by focusing on the contrast between ethical leadership and laissez-faire leadership and the role each style may play upon customer incivility and its influence upon employee turnover.

Summary of Section 1 and Transition to Section 2

The problem of employee turnover continues to be a significant issue for organizations, as the costs of locating and training new personnel can be excessive, and losing key personnel can be a significant disruption to efficient, continued operations; consequently, additional research is needed to understand the underlying causes that lead to voluntary employee turnover

and offer pragmatic suggestions for addressing the problem. The connection between employee turnover and workplace incivility has been well established, and while significant research has been conducted on abusive supervision and, to a lesser extent, co-worker incivility, research into customer incivility has just begun. The potential for leadership style to play a role in either lessening or intensifying the effects of customer incivility on employee turnover is compelling, and this research project has the potential to provide insights into that connection. In order to add to the current body of research on employee turnover, section 1 of this project laid out a research structure which identified the problem being addressed, specific research questions being explored, and the nature of the study being conducted. Additionally, the concepts, theories, actors and constructs were selected to ground the study by providing a summary showing the relationship between them, and how they would impact the study. Gaps in literature were identified, showing the value that this specific study provided to increase understanding of the problem. Implications for Biblical integration were offered, connecting to issues raised by this study to most valuable source material available. Finally, a detailed review of the literature was presented to show the significant research that has already been conducted on this topic. This study built on that foundation to further the body of knowledge on employee turnover and its connection to customer incivility. This continuing research promises to offer organizations options to take actions to moderate the effects of customer incivility and reduce employee turnover.

This project identified the general problem as the failure of leaders to establish a protected, public facing organizational culture in a small and medium enterprise (SME) resulting in disengagement and employee turnover. Section 1 provided the background that served as the foundation for the examination of this problem. Section 2 followed this introductory look at the

problem, moving from theory to practice as the specific plan being utilized to research the selected organization for the study was outlined. This section of the research project discussed the research being conducted, including the role of the researcher and methodology of the research itself. This analysis was followed by a discussion of the participants, population, and sampling, leading to the data collection, and analysis.

Section 2: The Project

Researchers addressing the issue of employee turnover note that in an increasingly knowledge-focused economy, the ability of an organization to survive rests on its ability to attract and retain its employees (Renaud et al., 2021). This point is particularly valid in the insurance industry, in which this researcher has labored for the past decade. The staff who perform the daily operations in a small insurance agency must be knowledgeable and experienced to perform their duties effectively and efficiently, and so losing staff to voluntary employee turnover creates a major disruption in operations and a significant cost to the organization.

The research that was conducted in this project was intended to expand the understanding of how leadership style can help mitigate the stress suffered by frontline service staff who experience customer incivility. Specifically, this project focused upon employees in a central-Florida insurance agency whose experiences with customer incivility resulted in disengagement and voluntary employee turnover. This project provided some valuable insight into connection between employee turnover and leadership style as it serves to alleviate or exacerbate the problem of customer incivility.

Purpose Statement

The purpose of this flexible single case study was to add to the existing body of research on the problem of high employee turnover faced by many SMEs in the insurance industry. The research focused on the little explored topic of customer incivility to study its impact upon employees. The topic leadership style was explored to identify any specific influence on employee turnover, either mitigating the problem of customer incivility through ethical leadership or exacerbating the problem through passive leadership.

Role of the Researcher

The role of the researcher in qualitative research has been highly debated as issues of reflexivity intermingled with ethical concerns complicate the researcher-researched relationship (Råheim et al., 2016). Roger et al. (2018) state that unlike other forms of research that seek independent realities through objective observations, qualitative research is co-constructed by the researcher and participants, making it essential for the researcher to engage in reflexive practices. The term “empathic neutrality” has been used to describe the stance of the researcher in working with study respondents as the researcher seeks vicarious understanding without judgment by displaying awareness, openness, respect and sensitivity (Ormston, 2014). The researcher’s role in collecting data, ostensibly through surveys and interviews in relation to this project, must be accompanied by reflexivity and a commitment to ethical principles, which include respect for participants, informed consent, voluntary participation, and the presumption and preservation of anonymity (Vanclay et al., 2013). As the researcher works in the administration department of the organization, providing IT and bookkeeping support to the staff, the maintenance of reflexivity and the preservation of participant anonymity were priorities for the researcher in this project.

In order to conduct research in an ethical manner, this researcher utilized interviews with selected staff members as a primary method of data collection from staff and used interviews with managers and surveys of additional staff for triangulation. The participants were asked to take part in the study with the understanding that the researcher is part of a doctoral program, and the responses of each participant, whether employee or supervisor, would remain anonymous.

The role of the researcher in association with the research data itself was also significant in this study. Kapoulas and Mitic (2012) note that qualitative research bears the challenge of accusations of being a manipulative approach that enables researchers to speculate on the meaning of data in the favor of personal agenda. Researchers may be tempted to find what they are looking for, allowing preconceived ideas to infuse the collection and interpretation of the data in a study with undo bias. The researcher's personal understanding must not become the basis for assigning meaning to findings via manipulative interpretation of the research outcomes..

Bracketing

Moreover, an effort was made to prevent the researcher's own experiences from influencing the participant's understanding of the phenomenon being researched. The deliberate putting aside of one's own beliefs about the phenomenon under investigation has been referred to as "bracketing" (Chan et al., 2013). Gregory (2019) notes that bracketing can be particularly challenging and unrealistic in circumstances when a researcher is heavily wedded to a particular framework or model, citing the work of Gearing (2004) in this context. The foundational focus of bracketing is important in this research project as Gearing (2004) notes that interviews can be constructed using a bracketing technique to remove much of the researcher's preconceptions. In addition to this effort, the researcher maintained a bracketing journal throughout the project. Prior to the beginning of data collection, the researcher engaged in a dialogue with a non-

participant, recording any relevant personal knowledge, experiences or biases in the journal.

During the project, the researcher recorded any occasions when a sense of bias or preconceived notion comes to mind. Everything that was bracketed in this manner was recorded in the final report of the project.

Summary

The purpose of this project was to explore the connection between customer incivility, leadership style, and employee turnover in a small and medium enterprise at which the researcher is principle. The relationship of the researcher to the organization being researched provided significant access to data but also created pitfalls that were avoided. The researcher prioritized ethical standards during the information gathering to ensure the wellbeing of those being researched, and significant efforts were made by the researcher to avoid the bias created by preconceived ideas about the organization and its members. As these issues were addressed properly, the study added valuable knowledge to the study of employee turnover.

Research Methodology

This study was conducted with a flexible design using qualitative methods, utilizing a single case study design. Creswell and Poth (2018) define case study research as a qualitative approach in which the investigator explores a real-life, contemporary bounded system through in-depth data collection involving multiple sources of information. Although researchers have noted the challenges involved in performing case study research (Yin, 2018), for research using qualitative research, the case study is the most widely used method (Rashid et al., 2019).

Studies utilizing qualitative methods have become the standard in the realm of social research, including criminology, education, health, social work, and business (Robson & MacCartan, 2018). In addressing common misconceptions about case-study research, Flyvberg

(2006) argues that human behavior cannot be meaningfully understood as simple rules-governed acts, and case studies are important for the development of a nuanced view of reality made possible by the closeness of the case study to real-life situations. In order to conduct effective research, in qualitative research using flexible design, like the single-case study, researchers try to get as close as possible to the participants being studied (Creswell & Poth, 2018). This approach is optimal in the proposed study, as the researcher works in close interaction with the participants on a regular basis. Gibbert et al. (2008) praise the case study for the insights that the method has generated, and this study seeks to follow that rich tradition.

Triangulation

Because the researcher's personal beliefs, values and perspectives influence their interpretations of their research, triangulation is suggested as a method to maintain the reliability and validity of the research (Fusch et al., 2018). Farquhar et al. (2020) note that triangulation, originally a geometric technique for establishing locations, is metaphorically viewed in social sciences as employing different methods, theories, or data sources that enable the capture of the phenomenon under study. Creswell and Poth (2018) suggest using multiple sources of data when planning a study to provide triangulation. The organization selected for this study is an independent insurance agency at which the researcher is a partner, providing significant opportunities to unobtrusively make observations, conduct semi structured interviews, and collect documents, including email, to gather empirical material from multiple sources to allow triangulation (Rashid et al., 2019). The participants in the study included 6 sales-office managers and 13 staff members, who were willing to be included. Triangulation was achieved by comparing the data collected from multiple sources including interviews and questionnaires by the researcher of the participants, and additional data sources including email. The primary data

source was the interviews with online surveys and archival data serving as secondary sources of data for triangulation.

Summary

In order to investigate the potential failure of leaders to establish a protected, public facing organizational culture in a small and medium enterprise (SME) resulting in disengagement and employee turnover, this research project utilized a single-case study with a flexible design. The researcher gathered data from surveys, interviews, and other secondary sources, maintaining proper ethical standards to prevent harm to those being researched. Specific efforts were made to address the problem of personal bias through bracketing techniques, and multiple sources of data were utilized to create triangulation to maintain the reliability and validity of the research. Utilizing this approach allowed this research study to add to the existing knowledge base on employee turnover and the factors which influence it, including customer incivility and leadership styles.

Participants

This research project focused upon employees of an independent insurance agency with 6 sales offices located in Central Florida. As the researcher sought to study the mitigating or exacerbating effects of leadership style upon voluntary employee turnover in the face of customer incivility, both managers and frontline service personnel were included. Managers who were included in the study are all principles in the agency, and all had been with the organization for greater than ten years. When frontline service personnel are initially hired, their employment with agency begins with a 90-day provisional period. Only personnel who have completed this provisional period and become regular employees were included. The customer service representatives (CSRs) employed by the agency are not formally divided into sales verses service

staff, but a number of these employees work more in service than sales, providing assistance to more senior service personnel. As the duties of these service-focused employees include more data entry and accounting, these CSRs spend less time in direct contact with the customer. As this study is focused upon employee turnover in the face of customer incivility, these employees were not included in the sample.

Population and Sampling

In their discussion of external validity and generalizability, Robson and McCartan (2018) note that the idea of a sample is linked to that of population. A population refers to all cases with a sample selected from the population. For this research project, the population included the seven principle managers of the insurance agency and the full contingent of twenty-six staff full-time and two part-time employees.

In qualitative research, deliberate sampling strategies, including purposive sampling, criterion sampling, theoretical sampling, convenience sampling, and snowball sampling, may be utilized in a sampling strategy to provide rich data of interest to researchers (Moser & Korstjens, 2018). As the name suggests, criterion sampling seeks cases that meet some criterion, while snowball, or chain sampling, involves selection of participants through referrals from people who know people who are information rich (Creswell & Poth, 2018). Convenience sampling, deemed some researchers to be the least desirable strategy, involves doing what is often fastest and easiest for the researcher, making it the most common strategy utilized (Gentles et al., 2015). In purposive sampling, the principle of selection is based on the judgment of the researcher about what potential participants will be most informative (Robson & McCartan, 2018). Given the strategies available, Kegler et al. (2019) state that the best sampling strategy to apply is the one

which allows the recruitment of participants who can provide the richest information for a specific study. The sampling strategy best suited to this research project was purposive sampling.

The issues related to this research were somewhat complex, addressing the relationship between voluntary leadership style, employee turnover, and customer incivility. Mthuli et al. (2021) state that when a complex research problem entails multi-dimensional issues, a larger sample size is needed than that of a one-dimensional research problem. This approach was followed in this research project.

In keeping with purposive sampling, the researcher's judgment was applied in determining which potential participants would provide the richest information. Consequently, the administrative staff were excluded from the study. The part-time employees in admin do have some contact with customers, but this contact is infrequent, not a part of their regular duties which are focused on human resources and bookkeeping. Six of the agency's owner/managers and 13 frontline service staff members were included, based upon their willingness to participate.

In gathering data, the researcher conducted a series of 18 interviews, twelve of which were with frontline service personnel and six of which will be with principles. The employees were invited to participate in the study by the agency's HR administrator, who invited them by email to complete online surveys as a means of data collection. All employees who were willing to participate were included in the study. One week after the interviews were conducted, the agencies employees were sent a link to an online survey as a secondary means of data collection. Thirteen valid responses were received.

Summary

In order to research the relationship between leadership style and voluntary employee turnover in the face of customer incivility, this research project studied leaders and employees in

a central-Florida independent, insurance agency. The method of data collection was purposive sampling. From the population of seven managers and twenty-eight employees, a sample was selected to include six managers and thirteen employees who operate as front-line personnel dealing with customers as a part of their every-day duties.

Data Collection

Data collection is an element of case-study research that requires careful consideration. Scholars note that qualitative research has a long history of suffering criticism that qualitative researchers are engaging in creative theorizing on the basis of rather thin evidence, and this criticism at times has been well deserved (Gioia et al., 2013). Consequently, this research project included a thorough discussion of the data collection process and the case study tactic being utilized.

Data Collection Plan

Alam (2020) notes that qualitative research assists in describing the practical life situation along with difficulties, and case studies approaches are suitable in exploring the complex behavioral procedures. To address the practical issues, which are the focus of this study, and explore the research questions of the study, qualitative data will be collected through interviews, surveys, and archival data. These data sources provide rich longitudinal data in qualitative research (Gehman et al., 2018), which through inferential reasoning processes can be linked to theoretical conclusions (Harley & Cornelissen, 2020). Two sets of interviews were conducted. In the first set of twelve interviews, the participants were frontline service personnel. In the second set of interviews, the participants were six supervisors who are office managers of the organization being studied. One week after the interviews were conducted, frontline service personnel were sent a link, inviting them to participate in an online survey about customer

incivility. Thirteen valid responses were received. Archival data in the form of email was also be utilized in the study.

Instruments – Interview Guides

Three research questions provided the direction for this research study. Those questions addressed the impact of customer incivility on employees, the steps organizational leaders can take to reduce instances of customer incivility, and the effect of leadership style as a mitigating or exacerbating influence on the problem. The interviews with organizational leaders were focused on the second and third research questions, addressing the role of leaders and the effects of leadership style on customer incivility.

In qualitative research, three types of interviews, structured, semi-structured and unstructured interviews, may be utilized by the researchers, and conducted face-to-face or through telephone or online mediums (Robson & McCartan, 2018). Moser and Korstiens (2018) state that most interviews in qualitative research are semi-structured, including an interview guide to enhance that a set of topics will be covered. Alam (2020) states that semi-structured interviews conducted face-to-face tend to safeguard the respondent's independence in their opinion, which is a highly valued quality in the data collection arena. The interviews utilized to collect data in this research project followed that model, semi-structured and face-to-face. They were recorded using a Microsoft Surface tablet, which was also used to take notes during the interviews.

Two sets of interviews were conducted. The participants interviewed in the first set were front-line personnel working at the agency. The interview guide, attached as Appendix A, was utilized for the first set of interviews. The questions prepared for these interviews included ten open-ended questions aimed at addressing all three research questions, with the first question

serving as an ice breaker. Moser and Korstiens (2018) state that the first few minutes of an interview are decisive, as the participants want to feel at ease before sharing their experiences, and an ice breaker offers the opportunity to quell anxiety and establish rapport. Specifically, questions two and three were focused on research question one and the problem of customer incivility. Questions four through eight were focused on research questions two and three and the role of leadership style in mitigating or exacerbating the problem. Question nine and ten addressed the related issue of employee retention.

The second series of interviews utilized the second interview guide, attached as Appendix B. Ten questions were selected to provide data to address the three research questions. Question one of this second guide also served as an icebreaker. Questions two through nine were focused on research question three, which addressed leadership style. Question two was a direct question asking the organizational leaders to describe their leadership style. Questions three through nine were indirect questions, which were aimed at assessing leadership style through the leader's actions. Questions eight and nine of the interview guide addressed research questions one and two that dealt with customer incivility. The tenth question of the interview guide addressed the topic of employee turnover. The guides were intended to parallel one another in content to provide data from both frontline-service employees and supervisors on the same topics.

Instruments – Online Surveys

In order to address research question one and provide some insight into questions two and three, online surveys of additional staff were utilized. Conducting these surveys online was preferable for at least two reasons. First, the use of online surveys effectively eliminates concerns of interviewer bias (Chang & Vowles, 2013). Second, the subjects being discussed in the study were personal and potentially emotionally charged. Chang and Vowles (2013) advocate the use

of online surveys because they tend to desensitize sensitive participants, making them more comfortable by providing stronger anonymity than other primary survey methods.

The surveys, attached as Appendix B, were divided into three subject areas related to the research questions. The first question, asking the staff member's length of employment was intended to serve as an initial trap question. Hauser and Schwarz (2015) found that asking a trap question in a survey prior to the questions of substance, can better capture the participant's attention to improve the quality of item measurement. As the correct answer to the length of each employee's employment was available to the researcher, this question could also be used to gauge the attention level of the participants.

Question two of the survey directly addressed the problem of customer incivility, research question 1 of the study. Questions three of the survey focused on leadership style, relative to research question three. The third survey question began by asking respondents if they have had the same office manager throughout their employment. Staff members who had more than one manager provided valuable insight in contrasting the leadership styles of their different supervisors. Question four of the survey addressed intent to quit which is related the research question 1 regarding the effects of customer incivility on staff.

Instruments – Archival Data

Additional data were sought from archival sources. Barratt et al. (2011) note that valuable data can be found in archival sources including documents, historical records, organizational charts, and production statistics. The primary source of archival data searched for this project was email. The organization being studied maintained its own Microsoft Exchange email server, and the researcher was provided web access to all accounts. Searches for keywords including, complaint, unfair, angry, ridiculous, ludicrous, and unbelievable, were conducted to identify

complaints from staff about the uncivil conduct of customers and gauge the responses of the organizational leaders to these complaints. Additional searches were conducted based upon key words identified in the interviews and surveys once they have been conducted. This archival data provided support for the data found in the interviews and surveys.

Data Organization

The data collected were organized in Microsoft Word documents and Microsoft Excel spreadsheets, which were stored in a secure, online location at Onehub.com. This storage location meets HIPAA regulations and requires dual-factor authentication, making it exceptionally secure as only the researcher has the primary credentials and the cellphone used for secondary authentication. Separate spreadsheets were maintained for each of the three instruments utilized for data collection. Notes from the interviews were taken digitally on the researcher's tablet in Word format and saved directly to the Onehub.com secure location. The notes were then converted to a single, Excel spreadsheet, documenting both verbal and nonverbal insightful behaviors (Decrop, 1999).

The online surveys for staff were conducted through Intouchinsight.com. This website is of particular benefit as the survey tools are designed for multi-location businesses. As Intouchinsight.com has enterprise-level security, the initial data was kept secure, and the anonymity of the respondents was fully maintained. As an added layer of security, when the data from each respondent was converted to the Excel spreadsheet that be used to organize the survey data, the respondent's names were substituted with the final four digits of the unique MAC address that corresponds to the staff member's telephone extension. These numbers would not be recognizable to any third-party, including the office managers who the staff are being asked to evaluate. This secured the privacy and confidentiality of the participants. The Excel spreadsheet

utilized to organize the survey data included categories for office location, leadership style, and incidents of customer incivility, as well as column for effects upon employees. Additional categories were added as they arose from the results of the interviews and surveys themselves.

A similar Excel spreadsheet was utilized to organize the archival data from email. This spreadsheet included the same categories and others that were added as they are discovered in the data. This spreadsheet was also secured at Onehub.com with dual-factor authentication to maintain privacy and confidentiality.

Summary

In summary, the primary instruments used for data collection were interviews and surveys with additional data being sought through archival email. The researcher conducted recorded interviews, taking brief notes during the interviews, and revisiting the notes and interviews, organizing the data using Microsoft Excel spreadsheets. The survey data and archival data were similarly organized. The data were securely stored at an online location required dual-factor authentication to preserve the privacy and confidentiality of the participants. During the coding process, the participant's names were substituted with assigned numbers to maintain long-term confidentiality.

Data Analysis

Numerous approaches may be taken to analyze data in qualitative research with coding of data being performed manually by researchers or with computer assistance (Elo & Kyngäs, 2008). When computer assisted qualitative data analysis software (CAQDAS) emerged, its use was met with skepticism by some researchers, like Roberts and Wilson who argued that the implicit assumptions of the software architecture would interfere with the qualitative research process, resulting in the loss of shades of meaning and interpretation (2002). This sentiment is

still maintained by some researchers who believe that the physical act of coding data using display boards and sticky notes encouraged a slower and more meaningful interaction with the data (Maher et al., 2018). Nevertheless, a review of the literature on the use of CASDAS shows that the use of CASDAS in general, and the software tool NVivo in particular, has become common in research projects based on discourse analysis, grounded theory methodology, conversational analysis, ethnography, phenomenology and other methods, including mixed research methods (Schönfelder, 2011), and the use of traditional, hands-on methods can be successfully combined with data analysis using NVivo (Bazeley & Jackson, 2019). Moreover, in addition to providing a framework for analysis, the use of CAQDAS has been shown to reduce bias in data coding and interpretation (Woods et al., 2016), making the use of NVivo for data analysis the correct choice for this research project.

Qualitative Analysis

In concert with the use of NVivo, this project utilized content analysis in the research method to synthesize the data into categories. Qualitative content analysis focuses on subject and context and emphasizes variation, e.g. similarities within and differences between parts of the text (Graneheim et al., 2017). This approach is particularly appropriate with this research project as data from both interviews with managers and surveys from staff could be analyzed with emphasis on similarities and differences in the responses. Additionally, content analysis was utilized in keyword searches of email to analyze the archival data utilized in this research project (Zakaria, 2014). Qualitative content analysis can be approached inductively, deductively, or abductively (Krippendorff, 2013). The abductive approach was utilized in this project as the researcher incorporated previously identified themes from the literature in addition to looking for similarities and differences in the data, described them in categories and/or themes on various

levels of abstraction and interpretation (Graneheim et al., 2017). This method provided rich data for analysis.

Coding Themes. In describing qualitative data analysis, Bazeley and Jackson (2019) describe field notes and verbatim transcripts of interviews as reflections of the undigested complexity of reality that need coding to make sense of them. This research project coded data by the process of separating the original data into unique Excel spreadsheets, one for each open-ended interview and survey question, which were then imported into NVivo. Thorne (2016) recommends the creation of a quotable quotes file to flag and harvest especially powerful bits of data during the data analysis process. As the interview and survey data are being transcribed into Excel format, the researcher concurrently maintained a separate posterboard for each question, using sticky notes to encourage the slower and more meaningful interaction with the data encouraged by Maher et al. (2018).

Emergent Themes. Once the raw data were imported into NVivo, the process of addressing emergent themes began. Bazeley and Jackson (2019) state that codes can be theoretically derived, a priori, or derived in vivo from the data. Section one of this research project included an exhaustive review of the literature on the topics of customer incivility, leadership style, and employee turnover, and this research led to the derivation of some anticipated a priori themes. Additional themes derived from the data collecting during the coding phase emerged. Bazeley and Jackson (2019) recommend that researchers look for repetitions and regularities, as people tend to repeat ideas that are of significance to them, and the use of questions – who, what, when, why, how, how much, what for, what if, and with what consequence – may also assist in generating codes.

The NVivo software itself provided additional assistance in this process. Feng and Behar-Horenstein (2019) advocate the use of NVivo's word count feature to perform word frequency analysis to create the nodes, which are then inductively analyzed to develop themes and

conceptual definitions of themes. Schönfelder (2011) notes that NVivo allows the creation of an ordered code structure, a category tree that is highly helpful in creating a core category that emerges during coding. In concert with the analysis of a priori themes, this research project followed this model, utilizing the matrix coding tools in NVivo to assist in the development of emerging themes.

Interpretations. Debesay et al. (2008) state that all practical research is based on understanding and judgment, making interpretation a reflexive process in which researchers continually question their own preunderstanding and the plausibility of the findings. The concept of the hermeneutic circle acknowledges that researchers inherently adopt a particular perspective when approaching any phenomenon, and in order to find meaning in any encounter, researchers must draw upon some ideas and assumptions in order to begin to make sense of it (Willig, 2012). Interpretations may be ‘empathic,’ motivated by a desire to get as close to the meaning of a text as possible without importing theoretical concepts to make sense of it, or interpretations may be ‘suspicious’ interpretations, seeking to reveal deeper, hidden meanings, by applying theory to concepts to interpret (Freeman, 2007). Willig (2012) advocates engaging in both types of interpretation but at different stages of the research process, utilizing empathic interpretation during the early stages during which patterns are identified, but moving later to a suspicious interpretative phase to resolve anomalies and to present an explanation of ‘what is going on.’ This research project followed that model, moving from empathic to suspicious interpretation, with a reflexive approach to constantly address researcher prejudices.

Data Representation. For effective data representation, NVivo was once again utilized. Once the raw data were transcribed into Excel spreadsheets and imported into NVivo, the software application made it possible to create accurate, compelling visuals. During the data

analysis process, the data were represented in word clouds, concept maps, and word trees as applicable. During the presentation of findings, the patterns across themes and relationships were represented using matrix coding queries and hierarchical charts as applicable.

Analysis for Triangulation

In research, triangulation involves using more than one approach to increase confidence in the findings (Heale & Forbes, 2013). In qualitative research, four types of triangulation are possible: (1) data triangulation, which includes matters such as periods of time, space and people; (2) investigator triangulation, which includes the use of several researchers in a study; (3) theory triangulation, which encourages several theoretical schemes to enable interpretation of a phenomenon, and (4) methodological triangulation, which promotes the use of several data collection methods such as interviews and observations (Fusch et al., 2018). This project utilized the methodological approach, using interviews, surveys, and archival data to provide triangulation of the results. The transcripts of the interviews and text of the completed surveys were coded together, looking for commonalities in response supported by both sources of data. The archival data were then examined in association with the codes and themes until triangulation. As the study itself utilized a flexible design with qualitative methods, the use of the methodological approach for triangulation was deemed appropriate and followed (Creswell & Poth, 2018).

Summary

In summary, this study utilized qualitative content analysis. The analysis of the data were performed inductively, using open coding, creating categories and abstraction. A methodological approach for triangulation was utilized, drawing data from three sources to provide confidence in the conclusions.

Reliability and Validity

In association with triangulation to provide confidence in the data, Rose and Johnson (2020) identify trustworthiness, which includes issues commonly though not exclusively associated with traditional markers of reliability and validity, as a vital component of research across the natural sciences, social sciences, and humanities. Healy and Perry (2000) conclude that establishing reliability and validity is sometimes problematic as the methods employed by some researchers are sometimes incompatible with the research paradigms that constitute their worldviews. In case study research utilizing qualitative methods, Healy and Perry (2000) identify the most compatible worldview to be realism, which defines reality as “real” but imperfectly and probabilistically apprehensible. This worldview is synonymous with postpositivism, which was the underlying research paradigm for this study.

Reliability

According to Rose and Johnson (2020), reliability refers to the soundness of the research, particularly in relation to the appropriate methods chosen, and the ways in which those methods were applied and implemented in a qualitative research study. Reliability asks researchers to question the consistency of the methodological process, hopefully remaining reasonably stable over time and across researchers and/or methods engaged (Miles et al., 2014). Providing a justification of the methods used, as well as clarity in the analytical procedures, increases a sense of reliability of a study. Reliability also addresses the consistency and clarity associated with the actual conduct of the research, thereby increasing the likelihood that other researchers could not only discern but also undertake many of the research methods described (Creswell, 2013). As consistency in research paradigm and proper alignment with methodological processes have formed the foundation of this research project, a high level of reliability was established.

Specifically, to maintain reliability in this study, the researcher maintained detailed notes using consistent forms, which will be transcribed into Excel format. In addition to the original interview notes and recordings being retained, the raw data from the completed surveys and archival data were retained. The researcher's decisions in coding were documented in a clear and transparent manner. All materials related to the collected data were securely stored online with Onehub.com to make independent corroboration possible.

Trustworthiness

Researchers argue that the criteria used to evaluate the quality of quantitative research are not suitable to judge the quality of qualitative research, and consequently, researchers in qualitative studies speak of trustworthiness, which asks if the findings of a qualitative study can be trusted (Korstjens & Moser, 2018). The criteria of credibility, transferability, dependability, and confirmability have become the standard by which the trustworthiness of a study is evaluated (Stahl & King, 2020). Korstjens and Moser (2018) state that credibility in qualitative research is the equivalent of internal validity in quantitative research, and it is established through means including triangulation and member checking. Transferability, according to Stahl and King (2020), is a tricky issue as qualitative research is not given to inherent replicability. The key to establishing transferability is context, and researchers can aid in this process by providing detail of the context as well as the behaviors and experiences of the subjects of a study (Korstjens & Moser, 2018). Dependability is based upon consistency in the analysis process and the conformity of the research to accepted standards for a particular design. Confirmability is not universally accepted by qualitative researchers who view reality as a construct, but this facet remains relevant to researchers adopting a paradigm of positivism or post-positivism, and as such holds importance in this study (Korstjens & Moser, 2018). This aspect of trustworthiness is

established through an audit trail, a complete set of notes on decisions made throughout the research project, establishing the transparency of the research path (Stahl & King, 2020).

In order to establish trustworthiness, this research project utilized triangulation, which has been previously discussed, and member checking. The researcher utilized the accepted standard for the case study design, and maintained thorough, complete notes that may be the basis of an audit trail. Additionally, as an element of bracketing, the researcher engaged in bracketing interviews with a qualified consultant, which also significantly built the trustworthiness of the project.

Validity

While reliability focuses upon the soundness of the research methodology, validity refers to the process of determining the fidelity (sometimes understood as accuracy) of the findings from the standpoint of the researcher, the participants, and/or the consumers of the research (Rose & Johnson, 2020). Cho and Trent (2006) state that validity is achieved by means of revisiting facts, feelings, experiences, and values or beliefs collected and interpreted. Wolcott (1990) stated that to increase validity, he shared his 'manuscripts with informed readers as part of this process of analyzing and writing' (p. 132). He also urges qualitative researchers to record and write accurately, seek feedback, and report fully. As misunderstanding is possible, Cho and Trent (2006) advocate the process of member checking, a process in which collected data is played back to the informant to check for perceived accuracy and reactions. This practice is particularly important when utilizing interviews. Moser and Korstiens (2018) encourage researchers to avoid influencing the answers to fit their point of view, as they want to obtain the participant's own experiences, perceptions, thoughts, and feelings. Member checking by reading summaries back to participants of interviews to check for accuracy is an excellent tool to create

validity. In this project, the researcher transcribed the interviews and sent copies to the participants for feedback, and based upon availability and willingness to participate, a meeting was held midway through the study to allow participants to correct any interpretations they believed to be incorrect. Additionally, Lloyd (2011) states that research triangulation is a means for reducing bias and for improving validity. To maintain the validity of the research in this study, the researcher fully transcribed each interview and received feedback from participants to verify accuracy. Methodological triangulation in the data analysis process was also utilized to maintain validity.

Another topic of significance in the context of validity is the concept of saturation. With origins in grounded theory, saturation may include theoretical saturation, which refers to the development of theory, when all the main variations of the phenomenon have been identified and incorporated into an emerging theory, or saturation may include data saturation, which refers to the point in data collection and analysis when new information produces little or no change to the codebook (Guest et al., 2006). Significant research has been conducted to identify the point of saturation when using interviews as the primary source of data. In a study that entailed 60 in-depth interviews, Guest et al. (2006) found saturation had occurred after twelve. More recently, in a similar experiment, Hennink et al. (2017) found that code saturation was reached after nine interviews, noting that additional interviews failed to produce new codes, but still added some meaningful content. These findings suggest that the 18 interviews utilized for this study provided sufficient saturation.

In addition to data saturation, this research project, as previously noted, utilized methodological triangulation, the use of several data collection methods such as interviews and observations, to establish validity (Fusch et al., 2018). This project utilized interviews, surveys,

and archival data to provide triangulation of the results. These methods supported the accuracy of the findings, establishing the validity of the results.

Bracketing

The topic of personal bias was one of heightened concern in this research project, as the researcher does have a personal connection to the organization being studied, having worked in bookkeeping and IT support for the organization for the past decade and recently becoming a principle with the agency. The researcher is currently a minor shareholder with the potential for becoming a full partner in the future. This connection with the organization under investigation necessitates discussion of potential power dynamics and personal bias issues that might arise. In studies when the researcher is viewed by those researched to be in a position of power, those researched may attempt to tailor their answers in an effort to tell the researchers what they believe the researchers want to hear. Mitra and O'Brien (2021) faced this methodological concern when their backgrounds in psychology and social work led the participants of their adoption-related study to routinely consider them to be experts in field. In order to address this inherent power dynamic, they adopted a position of detachment and always suggested to the participants to hold the ideas of the researcher lightly. This researcher took a similar stance. The staff were advised that the researcher was conducting the survey as part of a business program to demonstrate practical knowledge of concepts being studied. The study could be conducted in any organization and was not based on anything that had transpired or was expected to transpire within the company. The staff were further advised that any responses would in no way impact their current situation in the company, and they should not attempt to provide responses they believed would be favorable to the researcher, as the researcher had no preconceived use for the information. This approach was used to mitigate concerns about the power dynamic.

The second issue addressed in this context was the possibility that personal familiarity could lead to bias on the part of the researcher. Weiss' (1995) characterization of the interview process as "learning from strangers" reflected the expectation of distance between researcher and organization. Any preconceived notions the researcher does bring to the study are typically "bracketed" to prevent researchers from imposing their understanding and construction on the data (Hamill, 2010).

While a degree of closeness between researcher and organization could pose issues for a study, such closeness is not necessarily prohibitive. Tufford and Newman (2012) acknowledge that close relationships between researcher and the research topic may precede and develop during the research process. Moreover, in arguing that the taboo on telling one's own story should be relaxed in organizational scholarship as it has been ethnographic studies, Anteby (2013) states that professional distance and personal involvement are related but independent concepts, and when handled properly, regardless of social distance, personal involvement can lead to the development of insights that can significantly contribute to and sharpen the analysis. From a practical standpoint, theorists argue that it is not possible for researchers to remove their beliefs and values, and so the goal in addressing personal bias must be to refrain from judgment (Dörfler & Stierand, 2021).

In acknowledgment of the influence of the researcher's values and lived experiences upon the process and outcomes of research, Mitra and O'Brien (2021) advocate the use of bracketing along with the adoption of a position of detachment. They note the description by Attia and Edge (2017) of how to "step back to reflect and step up again to action" (p. 36) to achieve the detachment necessary to navigate the dual experience as researchers and practitioners

in the given field of study. The researcher conducting this study approached the topic of bias from this perspective.

Two specific tools that were also utilized in this project to address personal bias were memos and bracketing interviews. Tufford and Newman (2012) state that memos can take three forms: 1) theoretical notes which explicate the cognitive process of conducting research, 2) methodological notes that explicate the procedural aspects of research, and 3) observational comments that allow the researcher to explore feelings about the research endeavor. While bracketing memos should not be limited to only one phase of the research endeavor, researchers argue that it is particularly important that initial preconceptions arising from personal experience with the research material are surfaced prior to undertaking the research project (Rolls & Relf, 2006).

To this end, bracketing interviews were utilized to address preconceptions. While traditional bracketing methods may be beneficial, some researchers note the limitations of such solitary activities and advocate the use of bracketing interviews to resolve tensions in research interviewing (Thomas, 2021). Tufford and Newman (2012) state that bracketing interviews held with a non-clinical and non-managerial colleague or research associate, constitute a negotiated, supportive relationship, which serves as an interface between the researcher and the research data. Consequently, the researcher in this study secured the services of an associate with a background in counseling to participate in formal, paid interviews, conducted prior to, during, and following data collection to help uncover themes that may hinder the researcher's ability to listen to respondents or trigger emotional responses in the researcher that may foreclose on further exploration. These interviews increased the researcher's clarity and simultaneously develop the researcher's capacity to understand the phenomena in question (Rolls & Relf, 2006).

Summary

In summary, this research project was properly aligned with a research paradigm consistent with the research methodology to maintain a high degree of reliability. The researcher periodically revisited facts, feelings, experiences, and values throughout the research process. Along with member checking and triangulation, these methods maintained a high degree of validity in this research project. Additionally, the researcher utilized both memos and formal interviews for bracketing to address the problem of personal bias.

Summary of Section 2 and Transition to Section 3

Section two of this research study provided an explanation of the purpose of the study, outlining the role of the researcher, the research methodology, participants, population and sampling, data collection and data analysis plan for the study. The study was designed to provide insight into the relationship between customer incivility and employee turnover among frontline-service personnel, exploring the role that the leadership styles of the employee's supervisors may have in mitigating or exacerbating the problem. The researcher used qualitative methods in performance of a single-case study, which employed both bracketing and methodological triangulation. Of the population, which includes the organization's six owner/managers and twenty-eight employees, a sample was selected to include six managers and thirteen employees. To collect data, individual semi-structured, face-to-face interviews were conducted with twelve staff members and six supervisors with the addition of survey data of thirteen staff and archival data providing triangulation. The study utilized qualitative content analysis to cluster the data into codes from which related themes were produced and grouped for analysis. The researcher maintained consistency in the methodological processes to establish a high level of reliability, and thorough, complete notes were maintained to form an audit trail, which along with

triangulation and bracketing, established trustworthiness. Because of the researcher's previous knowledge of many of the participants, emphasis was also placed on bracketing, utilizing both bracketing memos and bracketing interviews to minimize personal bias, yielding research with valid conclusions. The topic of customer incivility has received less attention than the more heavily researched topics of abusive leadership and workplace incivility. Consequently, the study provided insights to add to the existing literature on leadership style's effect on customer incivility and voluntary turnover.

Section three of the study includes a detailed discussion of the findings of the study and the application of those findings to professional practice. After a comprehensive overview of the study, findings are presented in the form of emerging themes. In addition to references from scholarly literature, this section includes numerous direct quotations from both leaders and frontline service personnel to support the study's conclusions. To aid in this process, the findings are discussed in the context of the original research framework. The section concludes with recommendations for further study, recommendations for implementation of the findings, and personal and professional reflections by the researcher.

Section 3: Application to Professional Practice and Implications for Change

The following section contains an exhaustive review of the findings of the research study, beginning with an overview of the study, followed by a discussion of the themes discovered by the researcher during the data collection and analysis process of this research study. The results of the quantitative analysis were included to support each theme and their associated discussion to establish triangulation. Additionally, the researcher outlined the relationship of the findings to key areas from the research proposal, including discussion of the research questions, the research framework, and the literature review. This discussion of the findings is followed by discussions

of application to improve general leadership practice with potential implementation strategies, recommendations for further study, and researcher reflections.

Overview of the Study

The purpose of this research study was to explore the potential for leadership style to mitigate or exacerbate the deleterious effects of customer incivility on frontline service personnel to determine resulting effect on voluntary employee turnover by creating a properly aligned research framework, collecting data, and reporting findings. An exhaustive review of literature was performed to identify potential gaps in the literature to address, leading to the selection of ethical leadership and laissez-faire leadership styles as mitigating or exacerbating factors to examine. Following a post-positive approach, the single-case study was selected to utilize qualitative methods with a flexible design. Grounded on a theoretical foundation of organizational justice theory, three research questions related to customer incivility and responses by leadership were selected, with related concepts, actors, and constructs forming a research framework to study the relationship between the constructs and the problem of voluntary employee turnover. An independent insurance agency was identified as a consequential organization to utilize, and permissions were granted allowing access to management, staff, and archival data in the form of email, letters of resignation, and associated HR data on employee turnover at the agency's various offices. Data collection was accomplished through the use of management and staff interviews with the addition of surveys and archival data to provide triangulation. The raw data were assembled in Excel spreadsheets and imported into the NVivo data analysis software package to assist with the development of the study's emerging themes. The field study found that ethical leadership mitigates the effects of customer incivility, but laissez-faire leadership exacerbates the problem, as customer incivility is an unfair

experience that has a negative impact on an employee's sense of organizational justice, leading to burnout and increased turnover intention.

Presentation of the Findings

The field study of the organization provided useful insights into the problem of the potential failure of leaders to establish a protected, public facing organizational culture in a small and medium enterprise (SME), potentially resulting in employee disengagement and voluntary employee turnover. The participants worked for an insurance agency that was founded in the mid-1980s by former employees of a larger insurance company that ceased to operate. Three original partners joined forces with two others to establish the agency. When the organization first began, the agency operated out of a single office, and all staff were hired, fired and evaluated entirely by one partner, dedicated to administration instead of sales. He managed all the administration functions of the agency. More because of personality than profitability, the other partners ultimately opened discreet sales offices spread across the Central-Florida county where the agency operates. Originally, the management of staff remained with the administrative partner, but over time, the other producer-partners decided they wanted oversight of their own personnel, and the hiring, management, and firing of staff moved from the admin office to the partners in their own sales offices. Each of the agency's offices is now managed by a producer-partner, and while the partners do come together for monthly board-of-directors' meetings, they maintain significant autonomy in their operations, managing their own offices as they see fit. This decentralized organizational structure provided an excellent opportunity for comparisons and contrasts to be made to address the study's research questions in depth, leading to the findings that ethical leadership mitigated the effects of customer incivility, reducing employee

turnover, while laissez-faire leadership exacerbated the effects of customer incivility, leading to increased employee turnover.

The study ultimately included offices identified as office 2, 3, 6, and 9. Office 5 underwent a change in management just prior to the beginning of the field study, and so that office was excluded. An additional sales office, designated office 7, was closed and the business consolidated with office 2. The admin office, office 8, was not included in the study because its employees do not have regular interactions with the public. Office 4 was ultimately also excluded from the study to limit the scope of the study. While references were made in the findings to interviews with some management and staff from offices 4 and 5, these only involved employees previously employed at an office included in the study. Limiting the scope to office 2, 3, 6, and 9 yielded valuable data to answer the research questions proposed by the study and to address the problem of the potential failure of leaders to establish a protected, public facing organizational culture in an SME, potentially resulting in employee disengagement and voluntary employee turnover.

Overview of Themes Discovered

To complete the field study, data was collected through interviews with managers, interviews with staff, online surveys of staff, and examination of archival data, including email, letters of resignation and exit interviews with former staff. Triangulation was accomplished through the compilation of the data sources with word searches using the NVivo data analysis computer software package to assist in developing the themes of the field study that emerged from the data. Anticipated themes included leadership style, customer incivility, and employee turnover, with some secondary themes also emerging, but the anticipated themes of culture and absenteeism were not found to be relevant in the study.

Discussion of Themes

The primary themes which emerged during the field study included leadership style, customer incivility, and voluntary employee turnover. Data from manager interviews, staff interviews, staff surveys and archival sources showed the significance of these themes and their relationships to one another. Both leadership style and customer incivility emerged as important factors in the problem of voluntary employee turnover.

Leadership Style of Managers.

In keeping with the original research topic, the failure of leaders to establish a protected, public facing organizational culture in a small and medium enterprise (SME) resulting in disengagement and employee turnover, the topic of leaderships style is an important theme in this study. In addressing the effect of supervisor support in mitigating the effects of customer incivility, Boukis et al. (2020) specifically state that the outcome largely depends on the leadership style of the supervisor. The two styles specifically selected for examination in this study were ethical leadership and laissez faire leadership styles.

Ethical Leadership. The topic of ethical leadership and its potential to mitigate the negative effects of customer incivility was an important theme in the findings. Interview data from managers and staff as well as online surveys and archival data were studied, to evaluate the managers on the basis of ethical leadership. The presentation of this evaluation includes the characteristics of the ethical leader, offices led by ethical leaders, employee perceptions, and additional supporting evidence.

Characteristics of Ethical Leaders. As a starting point for the evaluation of ethical leaders, characteristics of ethical leaders were pooled from previous scholarly research. While the construct domain of ethical leadership is broad, the behaviors indicative of ethical leadership

include being supportive and helpful when someone has a problem, being fair when distributing rewards and benefits, setting clear ethical standards for the work, keeping actions consistent with espoused values, and holding people accountable for ethical and unethical actions (Yuki et al., 2013). Another emphasis found in ethical leadership research is placed upon people orientation, having a true concern for people (Kalshoven et al., 2011). These characteristics were applied to the leaders of the insurance agency being studied.

Offices Led by Ethical Leaders. When the interview and survey results, along with archival data, were analyzed, the offices led by ethical leaders were readily identifiable. Offices 2, 3, and 6 were led by ethical leaders. Based on the criteria utilized, a clear identification of ethical leadership was not found in offices 4, and data indicated that the leader of office 9 was not an ethical leader.

Employee Perceptions. Staff interviews revealed numerous, positive statements about the ethical characters of the leaders of offices 2, 3 and 6. Statements included “Everything I’ve been asked to do is by the books and legit” and “‘Do the right thing’ describes our manager. Regarding treatment of people, positive statements included “He’s very fair in the way he treats staff.” These responses indicate a strong perception of ethical leadership.

Current and former staff members of office 9 did not perceive the leader of office 9 to be an ethical leader. When asked about the ethics of her manager, one current office 9 staff member repeated the question, “How ethical is my current supervisor?” and then raised her right hand, flat out, palm down, and wagged it, all the while wearing a sardonic smile. A former staff member, now working in office 5, replied to the same question with one of her own: “Is it all about the money? I think it is.” This staff member’s comments were supported by 3 other current

and former staff members who accused the manager of office 9 of requiring them to bind business that failed to meet proper underwriting guidelines to make the sales.

Additional Supporting Evidence. The perceptions of the employees regarding the ethical leadership of offices 2, 3, and 6 were supported, not only by the interviews with the managers, all of whom presented themselves as ethical in their leadership, but by archival data. One specific example includes an email from the manager of office 2. In this email, the leader of office 2 made specific comments about the importance of “protecting the staff” with regards to practices by former producers with the agency, who he believed were treating them unfairly. Archival data, like this email, provided further support that the leaders of office 2, 3, and 6 were properly identified as ethical leaders.

One characteristic of an ethical leader is holding people accountable (Yuki et al., 2013), and the manager of office 2 illustrated this clearly. When asked what it meant for a leader to be ethical, the office 2 managers noted its importance and then shared a very personal illustration. He said, “That’s why I fired my brother because he’s in here falling asleep at his desk not doing his job, *like not doing his job*, and I’ve got all these other people in this office that I am requiring to do their job and not sleep at their desk, so how do you do that? How do you do that? How ethical would it be for me to allow that continued and then require all these other people do it a different way.” The manager’s younger brother had been hired to become a producer but was unable to enter production because he could not pass the 2-20 licensing exam. He was used as a receptionist for several years, but the manager of office 2 felt it would be unethical to allow him to sleep on a job that was not really needed when the rest of the staff were required to work. This grim but fair decision is characteristic of the ethical leader.

Laissez-faire Leadership. In the research framework, ethical leadership was contrasted with laissez-faire leadership, with the preconception being that ethical leaders would be active in addressing problems, including customer incivility, out of a sense of right to protect their employees, while laissez-faire leaders would remain uninvolved, unless their involvement was absolutely necessary, potentially creating an environment for customer incivility to thrive, potentially resulting in increased voluntary employee turnover. The leadership of each office was evaluated on the basis of laissez-faire leadership. The presentation of this evaluation includes the characteristics of the ethical leader, offices led by ethical leaders, employee perceptions, and additional supporting evidence.

Characteristics of Laissez-faire Leaders. While an ethical leader, by definition, cannot take a laissez-faire approach to leadership (Bedi et al., 2016), the opposite is not necessarily true. A leader who is not particularly ethical may be quite active in the business and not demonstrate the qualities associated with laissez-faire leadership. The two leadership theories are not true opposites in that sense. To evaluate laissez-faire leadership, the characteristics of laissez-faire leadership were drawn from the Multifactor Leadership Questionnaire (MLQ), which includes several types of non-leadership: avoiding responsibility, not responding to problems, being absent when needed, failing to follow up, resisting expressing views, and delaying responses (Hinkin & Schriesheim, 2008). These criteria were utilized to identify laissez-faire leadership.

Offices Led by Laissez-faire Leaders. When the characteristics of a laissez-faire leader were applied to the leaders of the offices in the study, only one leader presented as laissez-faire leader. This leader's responses in the surveys with managers revealed a tendency to avoid responsibility, not respond to problems, and delay responses to staff. While the managers of

offices 2, 3, 4, and 6 did not display the characteristics of a laissez-faire leader, the same could not be said of the manager of office 9.

Employee Perceptions. The perceptions of the staff of the manager of office 9 were universally negative when it came to their leader's response to their concerns. One staff member stated that when they spoke to their manager, "He wouldn't do anything." Another staff member spoke to him about an incident she felt was particularly disturbing, but according to her, "He blew it off. He never said or did anything." His failure to engage when incidents were brought to his attention led some staff to keep these problems to themselves and not involve him. One such staff member said in general terms, "There wasn't much to be done." Going to their manager was unprofitable because he would not respond when needed.

Additional Supporting Evidence. When interviewed, prior to addressing the issue of customer incivility, the manager of office 9 was asked what steps he takes to deal with conflict situations in the office, and his reply was curious. Speaking of the office staff, he said, "We're not always here to make you happy. What's best for the customer, and our service, and the agency, the business. That's where we want to make our decisions, not to make that employee happy." While he would listen to any complaints or problems brought to him, the manager of office 9 personally expressed a reluctance to take any sides and a preference for allowing time to pass in hopes the problems would take care of themselves. This leader avoided responsibility and failed to respond to problems, demonstrating the characteristics of a laissez-faire leader.

Customer Incivility. Another important theme in the study is the problem of customer incivility. When asked about the problem of customer incivility, the manager of office 2 not only acknowledged the problem but stated that in his opinion, the problem had gotten worse in the past 5 years. This opinion is supported by Cheng et al. (2020) who conclude that customer

incivility incidents are increasing in frequency and seriousness among frontline service employees who provide services to customers via voice or face-to-face interactions. Since studies have shown that the most common negative emotional events encountered by frontline employees are related to customer incivility (Chen et al., 2021; Diefendorff et al., 2008), increasing incidents of customer incivility present a significant issue for organizational leaders.

For the offices of the insurance agency being studied, customer incivility was noted, almost unanimously by managers and staff alike, to be a universal problem. All frontline service personnel must deal with customers, some of whom are uncivil. Staff members reported uncivil calls from customers who raised their voices, hung up on them, told them they were not good at their jobs, and in one case, called the staff member “stupid.” Almost all of the managers also customer incivility as a problem, with the manager of office 6 acknowledging, “Unfortunately, it’s part of the job.” Of the 18 persons interviewed, only one person denied customer incivility was a problem; the manager of office 9 claimed because he agreed with the customer 100% of the time, and never got confrontational himself, he had never experienced any customer incivility.

Voluntary Employee Turnover. The third primary theme addressed by this study is the problem of employee turnover. Yan et al. (2021) note that for business organizations, achieving business goals is not possible without highly qualified employees, making the problem of voluntary employee turnover as important as ever for businesses. Li et al. (2021) note that voluntary turnover is costly to an organization, especially when employees take their talent and proprietary knowledge to a competitor. According to the operations manager at insurance agency, hiring CSRs with a high level of both customer service skill and insurance knowledge is difficult, and the process of training a newly hired CSR without previous experience can take as

long as five years. Consequently, losing talented employees is exceptionally costly to the organization.

A search of the agency's HR records, which were made available for the field study, revealed significant voluntary turnover of the CSR staff for the agency over the past 5 years. During this time, HR records indicate that the agency has employed an average of around 37 employees, including owners, producers, and CSRs, with the average number of CSRs being about 25, working in the six, discrete sales offices. As it related to customer incivility or leadership style, offices 2, 3, 4, and 6 experienced no significant voluntary employee turnover; whereas office 9 experienced the turnover of 8 staff members, five of whom specifically identified issues with customer incivility and a lack of positive leadership as factors in their resignations.

Relationship of Findings to Research Questions

The research findings are very much in keeping with the preliminary elements of the study. An examination of the original research questions and research framework establish a close relationship between findings of the study and the foundation upon which it was based. The study began with three research questions intended to address the problem of organizational leaders failing to establish a protected, public facing organizational culture in a small and medium enterprise (SME), potentially resulting in disengagement and employee turnover. The research questions, and the included sub-questions, were largely answered by the research study, with the relationship of study and question to follow.

Research Question One. The first research question and sub-questions addressed customer incivility and its effects on employees. The base question was a general one, asking, "What is the impact of customer incivility on employees?" Previous studies found a positive

relationship to employee burnout, leading to employee turnover (Grandey et al., 2004), and this study's data supported that conclusion. Interview and survey results revealed that customer incivility had detrimental effects upon job satisfaction and employee engagement, leading to increases in voluntary employee turnover.

All staff members who were interviewed and surveyed indicated having experienced customer incivility, and staff members with more experience noted negative effects over time. Staff member 204 described her experience with the agency, experience which spanned more than 20 years. In that time her role in the organization had changed, moving from frontline service to a processing job involving much less interaction with customers. She said, "I don't think I could ever go back." The effects of customer incivility were felt by all staff members with long-tenured staff members expressing their cumulative effect.

Question One: Sub-question One. The first sub-question regarding customer incivility asked, "What actions on the part of customers are perceived by front-line employees to be abusive?" Staff provided very specific answers to this question with some providing specific examples of incidents that occurred. Some examples would be properly interpreted as overtly abusive behavior, which does not fall within the range of customer incivility. Only staff responses to more subtle actions, which would be interpreted as customer incivility were included in the study in this context.

Actions perceived as uncivil ranged from more subtle actions such as obvious, deep sighing, negative head shaking, and slanting eyes to more confrontational actions, including hanging up on the staff member when speaking on the phone, speaking with raised voices, and making derogatory statements. Staff member 203 reported walking out of the office crying once when a customer she was trying to help called her "stupid." Staff member 302 stated that a

customer once told him that he was not good at his job, and another customer quipped, “You don’t know what customer service is.” While specific experiences varied among frontline service staff, every staff member interviewed and surveyed experienced some form of customer incivility.

Question One: Sub-question Two. The second sub-question regarding customer incivility asked, “What is the effect of customer incivility on employee engagement?” Results indicated that customer incivility has a negative effect on employee engagement. Rather than being engaged in their jobs as frontline service personnel, some employees responded to customer incivility by withdrawing, disengaging themselves from the customers.

Staff member 302 stated that he sometimes experienced discomfort simply answering the phone and returning phone messages because of the potential for customers to be uncivil. Staff member 602 admitted that she would sometimes put uncivil customers on hold, and on occasions, she would tell uncivil customers they would have to call back later and simply hang up on them. The experiences of customer incivility led to a disengagement on the part of these employees who stepped back from their duties in response.

Question Three: Sub-question Three. The third sub-question regarding customer incivility asked, “What is the effect of customer incivility on employee turnover?” The study supported a positive relationship between customer incivility and employee turnover. Customer incivility has a negative effect on staff over time, and the cumulative effect led to voluntary employee turnover in specific cases.

Staff member 204 described the problem of customer incivility as “tedious,” indicating a taxing effect over time. Staff members 503, an employee with 23 years of experience, ranging from frontline service to accounting, described only being able to deal with customer incivility

“for so long,” before a change of jobs became necessary for her. Not all staff members have the option to change from frontline service to processing or accounting jobs, and based on exit interviews and letters of resignation, issues with customer incivility played a role in at least half the voluntary employee turnover experienced by the organization.

Research Question Two. The second research question asked, “What steps can be taken by organizational leaders to reduce instances of customer incivility upon employees?” While previous studies have noted both moral and legal obligations of for employers to protect their employees, few specific details on how to do so have been offered (Smith & Stone, 2018). Interviews with the office managers provided some specific answers to this question. Not all managers took specific steps, but those who did offered their responses.

The actions described by managers who try to reduce customer incivility concern direct contact with uncivil customers. The manager of office 6 stated that he keeps a notebook in his desk, and whenever a staff member reports a problem with a customer’s conduct, he makes a note of it. If he finds a customer has been repeatedly uncivil to members of his staff, he calls the customer to let them know that he doesn’t tolerate that type of behavior with his staff. This manager, as well as the managers of office 2 and 3 spoke of building a team in their offices and not allowing uncivil customers to damage their teams. The manager of office 2 stated that early in his career, he had been told by someone he respected, “Sometimes the best days in business are when you get to fire a customer.” This manager went on to say that keeping certain customers who are uncivil is totally counterproductive to building a successful team, and he would tell them “It’s not a good fit,” encouraging them to take their business elsewhere. Staff member 203 corroborated this statement, noting an incident in which this manager told a customer to take their business to someone else.

Research Question Three. The third research question asked, “What is the effect of leadership style on customer incivility?” with sub-questions specifically examining the influences of laissez-faire and ethical leadership styles. Ethical and passive leadership have been found in previous studies to have opposite effects on burnout in general (Vullingsh et al., 2020). This research question specifically addressed these leadership styles in the context of customer incivility. To do so, the characteristics of laissez-faire and ethical leaders were compared with data from interviews with managers and interviews and surveys with staff to identify relevant leadership styles and guide their effects in mitigating or exacerbating the problem of customer incivility, potentially leading to corresponding effect on voluntary employee turnover.

Question Three: Sub-question One. This research sub-question asked, “Does laissez-faire leadership style result in increased customer incivility?” The findings from the study support a connection between laissez-faire leadership style and increased customer incivility. Of the leaders studied, only the manager of office 9 had the characteristics of a laissez-faire leader. An examination of the responses from the office 9 staff shows a clear exacerbation of the problem of customer incivility in their personal experiences.

While the managers in offices 2, 3, and 6 all took active steps when informed of incidents of customer incivility by their staff members, the manager of office 9 largely placed the blame for incidents of customer incivility on the staff. When asked how he handled complaints from staff about customers they feel are being abusive, he replied, “Staff will complain about customer’s being rude, and I’ll typically call them to find out what’s going on, to try to resolve the issue: If it’s a customer service complaint or it’s something that we’re not doing right. Nine times out of ten, when a customer is upset, it’s a customer service issue. Most times, when a customer is upset with a staff member, the staff member has brought it on themselves.” When

asked about the prevalence of rude or uncivil customer behavior towards his staff, he said, “To be honest, in twenty years of doing the insurance business, I don’t run into that, because I don’t get confrontational. I agree with the customer 100% of the time. When the customer gets what he wants, then they’re not mad.” Unfortunately, this approach is contradictory with the actual experiences of frontline insurance personnel in the insurance business.

When asked about the causes of customer incivility, multiple staff members from various offices, including office 9, cited issues beyond their control. Staff members 202, 303, 502, 602, 902 and 903 all referenced increases in price as a primary reason why customers were unhappy. Employee 602 stated that companies send out renewals, sometimes with increases in premium from year-to-year, and customers call upset about the increase in price, which is something completely beyond the control of the frontline service staff.

The manager of the admin office related a recent experience when a customer called upset because her homeowner’s policy was being non-renewed because the roof was old and failed inspection. The company would not bind coverage unless the customer had her roof replaced, and being elderly, on a fixed income, she had no money to replace her roof. When asked what the agency did in such cases, the manager replied, “There is nothing we can do.” Incidents do occur, with some frequency, in which agency staff cannot do anything to make the customer happy.

The manager of office 9 places the blame for uncivil customer behavior on the staff for failing to make the customer happy, but in many instances the staff have no possible options to take that will make the customer happy. Bani-Melhem et al. (2022) link customer incivility to feelings of injustice on the part of frontline service personnel. Staff members who experience customer incivility respond negatively to it because they feel that it is basically unfair. Having a

manager who will not acknowledge the problem and will actually blame the staff when they report incidents of customer incivility is exacerbating the problem of customer incivility in office 9.

Question Three: Sub-question Two. This research sub-question asked, “Does ethical leadership mitigate the effects of customer incivility?” Evidence from the study supports an affirmative answer to this question. Although customer incivility cannot be eliminated from the experience of frontline service personnel, ethical leadership can mitigate the damage it causes to employee satisfaction.

The leadership in office 2 supports this connection. When staff members were asked if their manager was ethical, staff responses included statements such as “Everything I’ve been asked to do is by the books and legit,” and “My manager can be harsh, but he’s fair.” Archival data revealed an incident in which this manager fired a CSR for unethical behavior. It is somewhat common for homeowners’ carriers to incentivize new business by giving CSRs small gift cards. When an underwriter for a carrier reached out to the manager of office 2 and reported that a CSR in his office had begun soliciting gift cards from them and threatening to place business elsewhere if she was not given incentives, the manager investigated the matter and ultimately terminated her employment. Ethical leadership included holding people accountable for ethical and unethical actions (Yuki et al., 2013), and as an ethical leader, the manager of office 2 holds staff accountable, but he also holds customers accountable, even dismissing customers from his office if they fail to act in a civil manner towards his staff.

Customer incivility has a negative effect because it is essentially unfair (Bani-Melhem et al., 2022). The ethical leader, who tries to ensure fair treatment of and for those he manages, is intolerant of unfairness. When staff member 203 was asked if she had reported any incidents of

customer incivility to her supervisor and in what way, if any, her supervisor responded, she said, “On that specific situation, he handled it, in my opinion, very well, thank you, ma'am.” Her positive response, accompanied by a confident expression and body language, indicated that his proper handling of that situation may have had a lasting effect. Shareef and Atan (2019) note that ethical leadership has a mitigating effect on work stress in general, with a corresponding effect on turnover intention. Her manager’s handling of her complaint about an uncivil customer demonstrates that ethical leadership mitigates the work stress created by customer incivility, even though it cannot eliminate customer incivility in its entirety.

While the leaders of offices 2, 3, and 6 were all perceived to be ethical leaders by their staff, the leader of office 9 received harsh criticism from present and former staff. Current staff members were not complimentary. When asked how ethical her current supervisor was, staff member 902 answered nonverbally by raising her right hand, flat out, palm down, and wagging it. When asked the same question, staff member 903 asked in return, “Is it all about the money? I think it is. Sometimes it can be about the money.” This comment was clarified by responses from former office 9 staff members, including staff members 502, 503, and 602, who are still employed by the agency but at different office locations. These three employees stated that while working at office 9, the manager required them to bind business with carriers, when they knew the business did not meet the underwriting requirements of the carriers. This practice gave the clients the best price possible but jeopardized the relationship of the insurance agency and the carriers. When speaking about the manager of office 3, who she perceives to be an ethical leader, staff member 305 said, “We are honest dealing with the customers and with the companies here.” Writing a business that fails to meet company-underwriting guidelines is not dealing honestly with the company. Staff member 602 cited her refusal to write “bad business” as a primary

reason for her transfer from office 9 to office 6, where she had never been asked to do anything unethical by the new office manager. When she compared her experiences in the different offices, she said, “Comparing that office with the one I’m at now, there is a big difference. Previous was always chaotic, always juggling, always having to accommodate when things can’t be accommodated, and when you say ‘No,’ and you’re overridden, that makes things very difficult.” The lack of ethical leadership had a detrimental effect on her work experience as a whole.

Relationship of Findings to Research Framework

The research framework provided significant background and support to the study. The concepts, theories, and related elements proved relevant when examined in relationship to the research findings. While some elements were more applicable than others, all aspects of the framework were validated by the findings.

Concepts. The research project began with three concepts, all supported by previous research studies. These concepts were: 1) customer mistreatment of employees has a negative effect on employee wellbeing (Kim & Qu, 2019); 2) customer incivility has a negative effect on employee job performance (Shin et al., 2021), and 3) organizational leaders need to limit workplace stressors to promote employee resilience (Al-Hawari et al., 2020). These concepts proved valid in the research study.

Concept One. Numerous studies have referenced the toll that customer incivility takes on employee job satisfaction (Kim & Qu, 2019; Shin et al., 2020) Sliter et al. (2012) note the connection between customer incivility and emotional exhaustion, which they describe as a facet of burnout in which feelings of fatigue develop as emotional energies become drained. The

concept that customer mistreatment of employees has a negative effect on employee wellbeing was well supported by the study.

The manager of office 8 observed that dealing with customer incivility “takes a heavy toll on the staff,” and comments from staff support that conclusion. When asked what steps do you take to address the problem when customers are uncivil? Staff member 902 stated flatly, “Nothing. There’s nothing you can do.” Staff member 204, who moved from frontline service to processing, stated, “You know, if someone calls, and you don't call them back quickly enough, they get upset with that, or they make it something about their bill that is totally correct, and then they don't understand it, so they get upset with you. It's just on and on and on.” Staff member 503 expressed strong feelings of exasperation because the problems with customer incivility were “not going to change, ever.” She ultimately changed office from office 9 to office 5, taking on a back-office support role which involves less contact with customers than a frontline service staff member. For all frontline service staff, customer incivility is a part of the job, and it does have a negative effect on employee wellbeing.

Concept Two. The second concept of the study stated that customer incivility has a negative effect on employee job performance (Shin et al., 2021). Wang and Chen (2020) describe the problem of customer incivility in cyclical terms: customers act selfishly with little regard for the feelings of service employees, resulting in a deteriorating relationship between customers and service employees, who provide poor service in response to the unjust treatment they have received. Sommovigo et al. (2020) note that service staff who are the victims of customer incivility have been found to reciprocate incivility, become uncivil towards uncivil customers but to customers in general, which has a broad, detrimental effect. Customer incivility leads to poor employee job performance leading to more incivility.

This study found evidence supporting this concept as well. In response to uncivil treatment by customers, staff member 302 stopped taking phone calls. Staff member 6002 began hanging up on customers after demanding they call back when they could be more civil. Staff member 902 refused to continue providing service for one particularly uncivil customer, and the manager of office 9 transferred to customer to staff member 903 for future service in response. These behaviors illustrate that in the face of customer incivility, these employees responded by providing poor customer service in return.

Concept Three. This concept stated that organizational leaders need to limit workplace stressors to promote employee resilience (Al-Hawari et al., 2020). In describing the work of frontline service personnel, Sliter et al. (2012) compared employees to punch bags who must deal with the daily hassle of workplace stressors, including customer incivility. Because some managers believe the common slogan “The customer is king,” employees are left in an unfair position with respect to their customers (Bani-Melhem, 2020). Some managers simply do not believe in limiting the workplace stressor of customer incivility, presuming it to simply be part of the job.

Of the offices studied in this project, offices 2, 3, and 6 were clearly led by leaders who believed in limiting workplace stressors. As previously discussed, when interviewed, the manager of office 2 cited a conversation with an influential friend who stated, “Sometimes the best days in business are when you get to fire a customer.” Early in his career, when he was trying to build a financially successful book of business, this statement was difficult for him to grasp, but this manager stated that when customers are being “ugly” to one of his staff members for no other reason than they just felt like being ugly, he had determined that it was “counterproductive to keep those people.” The manager of office 3 stated, “When customers

become uncivil, I'm pretty firm back. I kind of take my stand and let him know it's not the way the game's going to end." When the manager of office 6 was asked to what degree customer incivility was an issue in his office, he replied, "Unfortunately, it's part of the job, but I can tell you, I don't tolerate it in my office." As previously noted, this manager kept a notebook in which he recorded complaints against customers and called customers about whom repeated staff complaints were made. These managers took action to reduce the workplace stress of customer incivility.

Unlike the managers of offices 2, 3, and 6, who took actions to limit the stressor of customer incivility, the manager of office 9 sidestepped the issue, denying he had ever experienced customer incivility because, in his words, "I agree with the customer 100% of the time." As stated, he placed the blame for incidents of customer incivility on the staff, stating, "Most times, when a customer is upset with a staff member, the staff member has brought it on themselves." The manager of office 9 maintains the classic, "the customer is always right" approach, an approach which researchers have concluded places heavy stress on frontline employees (Pap et al., 2021). This stress may well be reflected in the high employee turnover experienced in that office.

Theories. The theories in which the study was grounded provided a clear lens through which to view the needs of participants and community of the research study (Creswell & Poth, 2018). The four formal theories that were utilized included organizational justice, organizational citizenship behavior, ethical leadership, and laissez-faire leadership. These theories offered an effective framework for grounding the study in established research while reaching forward to understand the emerging topic of customer incivility.

Organizational Justice. Organizational justice (OJ) may be presented as the general perception of fairness in an organization (Abbasi et al., 2022). OJ has been found to be a highly relevant theory when discussing leadership (Majeed et al., 2018), and interpersonal justice, one of OJ's four factors, has been shown to be an accurate predictor of employee workplace attitudes and behaviors (Holz & Harold, 2013). Employees who do not feel they are being treated justly by the organization lack commitment to the organization, and the response of leadership to customer incivility is significant, because customer incivility is interpreted by frontline service staff as unfair treatment (Bani-Melhem et al., 2022). Failing to address the problem of customer incivility is interpreted by employees as injustice.

Offices 2, 3 and 6 all show positive responses from staff in relation to OJ. When asked what it means for a leader to be ethical and how ethical is your supervisor, positive responses included, "He's very fair in the way he treats staff," and "The manager here wants us to be more honest and open, you know, do the right thing." Of office manager 2, staff members said, "He could be very stern, and you knew it if he was getting onto you, but he did handle what was wrong." Another staff member said of him, "He can be harsh, but fair." The management practices in these offices positively promote OJ, which promote commitment to the organization.

Office 9 once again is the exception. Of the 12 interviews conducted with the organization's frontline service personnel, 6 of the interviews included current or former staff members of office 9, and not one respondent spoke positively about the fairness of the office manager. Once again, when asked about his approach to conflict in the office, the office 9 manager placed emphasis on making decisions to benefit the customer and the agency, and said, "What's best for our customer, and our service, and the agency, the business. That's where we want to make our decisions, not to make that employee happy." This leader is prioritizing the

customer first, and then the agency, and then the employees last. At times, this set of priorities is not fair to the employees, and the perception of OJ suffers as a result.

Organizational Citizenship Behavior. Organizational justice has been shown to have a positive relationship with organizational citizenship behavior (Majeed et al., 2018). Organizational citizenship behaviors (OCB) refer to individual actions that are discretionary and not rewarded directly by the organization (Podsakoff et al., 2014). Studies have found that when employees view the organization as fair (OJ), the employees are more likely to participate in OCB (Abbasi et al., 2022). Consequently, organizations benefit from fair treatment of employees, which may result in positive discretionary acts by employees in support of the organization.

In offices 2, 3, and 6, evidence of the OCB was noted. The organization's HR administrator, who helped facilitate the study, noted an issue with the keeping of time clocks by employees. The primary commercial CSRs in each of those offices have been provided laptop computers preinstalled with the agency's management software for their use as needed. By comparing the time sheets for the employees with emails sent by them, the HR administrator has become convinced that these three employees are working off-the-clock, putting in time for which they are not being compensated by the agency. In keeping with proper labor practices, she would like to end this practice and get all the staff working on-the-clock, but what these staff members are doing is demonstrating OCB, which employees are willing to do when their feelings of OJ are present. By contrast, no examples of OCB were found when examining the behavior of the staff of office 9, an office in which OJ is weak or not present at all.

Ethical Leadership. In theoretical studies, OJ has also been connected to ethical leadership through the dimension of interpersonal justice (Game & Crenshaw, 2017). In a study

regarding the problem of burnout, Vullings et al. (2018) noted that safeguarding employee wellbeing is an important ethical concern for managers. Wong et al. (2019) add that ethical leaders not only want to do the right thing, but they also want to create conditions where followers understand and act morally to promote justice. The promotion of justice has a positive relationship with OJ, which in turn has a positive relationship with OCB.

Once again, the positive statements made by employees about the ethical character of the leaders of offices 2, 3, and 6, included “Everything I’ve been asked to do is by the books and legit,” and “‘Do the right thing’ describes our manager, and “He’s very fair in the way he treats staff.” These responses indicate a strong perception of ethical leadership, leading to a positive perception of OJ, leading to OCB, which was identified in each of these offices.

Laissez-faire Leadership. Unlike ethical leadership, which has a positive relationship with OJ and OCB, laissez-faire leadership has been shown to have a positive relationship to employee burnout, leading to reduced employee productivity and performance and increasing employee turnover (Usman et al., 2020). Unlike ethical leaders, who accept the moral responsibility to safeguard their employees (Vullings et al., 2018) laissez-faire leaders fail to take action, which results in high conflict levels in the workplace (Skogstad et al., 2007). Barling and Frone (2017) related passive leadership to higher levels of psychological work fatigue and poorer mental health, which ultimately lead to burnout (Vullings et al., 2018). Theory supports the view that employees will fail to receive needed support from laissez-faire leaders, resulting in increased burnout and voluntary employee turnover.

The application of laissez-faire theory offers a credible explanation for the high level of employee turnover in office 9. When asked what steps he took when customers became uncivil, staff member 302, speaking of his employment in office 9, said, “I took a few complaints to

management early on.” When asked what steps his supervisor took, he replied with visible bitterness, “Management didn’t handle it at all, if you ask me. Nothing. Just nothing.” Similar responses from office 9 staff members illustrated the lack of response from management regarding their complaints and the growing resentment this passive reaction created. In the presence of customer incivility, a laissez-faire response from leadership increased burnout and voluntary employee turnover in that office.

Relationship of Findings to Anticipated Themes

In addition to the primary themes of leadership style, customer incivility, and voluntary employee turnover, the anticipated themes for the study included organizational culture, workplace deviance, culture, and absenteeism. The themes of organizational culture and workplace deviance did emerge during the study. The themes of culture and absenteeism, however, were never clearly manifested during the analysis.

Organizational Culture. Since the concept of organizational culture was introduced in the 1980s, significant advances have been made in its conceptualization (Toro-Arias et al., 2021). While a universally accepted definition may remain elusive (Rudes & Magnuson, 2019), definitions tend to include shared meanings by the group. Schein and Schein (2017) offered a definition including the accumulated shared learning of a group that is considered valid enough to be taught to new members as the correct way to think, feel and behave in relation to the problems encountered by the group. Significant to this study, Oh and Han (2020) present organizational culture as a comprehensive concept represented by a combination of elements, beginning with dominant leadership styles. Leadership plays an integral role in establishing the culture of an organization. As this study keyed on the role of leadership styles in mitigating or exacerbating the effects of customer incivility on employee turnover, some connection to

organizational culture was anticipated, and though not primary to the findings, the theme of organizational culture did emerge in the study.

Management Perceptions. The theme of organizational culture emerged in interviews with the managers of offices 2 and 6. These managers believed strongly in developing a team mentality among their staff. The manager of office 2 stated, “We have very stable office. Building a cohesive team comes from the top. I think you have to build an environment where people feel valued, where you are constantly trying to develop them to do more.” Regarding the problem of employee turnover, he stated, “I think why other branches have higher turnover is because I'm not sure that exists, and I think people don't feel valued.” The manager of office 6 made a very similar statement when asked why he believed employees had left the agency. He stated, “I just think that it's so got to be the team concept, and I think that when you have a organization like ours, we don't have a mission statement that's push down into the lowest grade employee. We have mission statements that are scrambled from office to office.” His observation calls attention to the unusual organizational structure of the agency, which operates with largely autonomous, sales offices. This decentralized structure allows each office to develop a unique organizational culture, largely dependent upon the leader of each office.

Staff Perceptions. The importance placed on building a positive, team environment by the managers of offices 2, 3, and 6 was supported by replies given by staff members. When asked what circumstances might influence his decision to remain or leave the agency, staff member 302, who directed many of his answers to the interview questions to his time working in office 9, stated, “I think the feeling of appreciation, and you know, being on your team, making you a priority. I think that's big.” Similar statements by staff indicated that a positive, organizational culture played a significant role in limiting turnover intention.

One element of archival data, a letter of resignation from a former employee of office 5, designated staff member 504, also emphasized this point. The office location in which this employee worked was a smaller insurance agency purchased five years prior by the organization of this study. This employee felt that the strong family-oriented background, which the office once enjoyed, was lost after its purchase by the organization which was the basis of this study. The perceived change in organizational culture weighed heavily on her decision to leave the agency.

Workplace Deviance. Defined by Robinson and Bennett (1995) as “voluntary behavior that violates significant organizational norms and in so doing threatens the well-being of an organization, its members, or both” (p. 556), workplace deviance may include aggressive actions against the organization, such as theft or sabotage, or non-aggressive actions such as employees creating the illusion of being hard at work while using work time to engage in personal pursuit, i.e. cyberloafing (Oosthuizen et al., 2018). Loi et al. (2020) state that organizational justice is a key situational factor that influences employees’ likelihood of engaging in deviant workplace behavior. Because employees view customer incivility as fundamentally unfair (Bani-Melhem et al., 2022), it was anticipated that incidents of workplace deviance would be noted in this study.

Data from interviews and surveys were examined to identify incidents of workplace deviance, and two incidents that fall within the realm of workplace deviance did emerge. As noted earlier in the findings, two employees responded to incidents of customer incivility with actions consistent with workplace deviance. Staff member 302 stated that while working in office 9, he became reluctant to return calls and even answer the telephone initially because of the effects of customer incivility. Staff member 602 stated that while she worked in office 9, she would respond to uncivil callers by saying, “You can call me back when you want to listen,” and

hanging up them. For frontline service personnel, these actions clearly constitute workplace deviance. Regarding their experiences working in office 9, two of the six staff members described actions consistent with workplace deviance. In an office led by a laissez-faire leader not viewed as ethical by the staff, one-third of the staff interviewed participated in workplace deviance. In offices 2, 3, and 6, which were led by ethical leaders, no incidents of workplace deviance were noted by staff during their time working in those offices.

Culture. As incidents of workplace incivility occur within a context, employees in different contextual settings respond differently to incidents of workplace incivility (Javed et al., 2019). Social worldview, sociopolitical orientations, and religious orientation have been explored as moderators of the perceptions of abusive supervision (Khan et al., 2017), and it was anticipated that a similar relationship might be noted with these factors and customer incivility. Unlike the previous anticipated themes, the theme of culture failed to emerge in the study.

The failure of culture to emerge as a significant theme is likely for two reasons. First, as the study was limited in scope to a single organization, which conducts business in a single central-Florida county, the customer base was limited to a single community without a broad range of orientations. Additionally, the focus of the study remained fixed primarily on leadership and did not delve deeply into the staff engaged as followers. The social worldview, sociopolitical orientations, and religious orientations of the staff members were not specifically examined, so the theme of culture ultimately did not fall within the scope of the study.

Absenteeism. The final theme anticipated to emerge in the study was the theme of absenteeism. The study was grounded in organizational justice theory, and justice perceptions have been linked to absenteeism (Nguyen et al., 2016). Employees who feel they are being mistreated unjustly tend to turn to absenteeism as a coping mechanism. Consequently, it was

anticipated that customer incivility would lead to incidents of absenteeism, causing the theme of absenteeism to emerge in the study.

A careful study of the interview, survey, and archival data found no notable incidents of absenteeism in any office. In offices 2, 3, and 6, in which managers can be described as ethical leaders, a high level of absenteeism would not be anticipated. In office 9, with a laissez-faire leader who does not address inter-office conflict or customer incivility, absenteeism might be expected to emerge as a theme, but it did not. Other mitigating factors, not within the scope of the study, may be at work here. While all the frontline service personnel are defined as full-time employees by the organization, enabling them to receive benefits, bi-weekly pay is still determined based on hours worked. Paid time off is slowly accrued by hours worked, so staff members who resort to absenteeism would experience a reduction in pay as result. This factor may be among the forces at play which prevent absenteeism from appearing.

Relationship of Findings to the Literature

Because of the impact that employee turnover has on organizations, creating disruptions in operations and generating operational costs of employing and training new staff, turnover intention is widely studied (Jano et al., 2019), and the body of literature continues to grow. This research study sought to examine the potential failure of leaders to establish a protected, public facing organizational culture in a small and medium enterprise (SME) resulting in disengagement and employee turnover. The review of literature which preceded the field study examined the body of literature on leadership, workplace incivility in general, with particular attention to customer incivility, and voluntary employee turnover. The data from the field study relating to organizational leaders and followers was consistent in its alignment with the literature.

Leadership Practices. A universally accepted definition of leadership does not currently exist, but the goal of leadership, to merge organizational resources and coordinate those resources to achieve desired outcomes or to solve complex problems provides a practical means of evaluating its effectiveness within a specific context (Antonakis & Day, 2017). Because of the contextual nature of leadership, Bowers et al. (2017) argue that choosing a leader is not a one-size-fits all proposition, as different leadership styles may be better suited in specific situations. Consequently, the study of leadership has branched widely into the discussion of leadership styles (Huang & Mas-Tur, 2016). A leader who may be effective in one aspect or context may not be effective in another.

The general importance of leadership manifested itself directly in the staff interviews and surveys when staff members replied to questions regarding their intention to stay with the organization and what factors might influence their decision to leave. Staff member 203 replied, “Management not improving or getting worse might make me consider leaving the company.” Staff member 204 was satisfied with the current management but concerned about the future. She stated, “My future employment just depends on how or who would be taking over as future management. If there's a lot of changes to the point where I just I think it was being mishandled, I think that's where I may say well I think it's time for me to try to get something else.” Staff member 602 responded, “Just having the support of management, to understand why I would want to stay, and what benefits I can bring to the organization.” These responses showed a clear interest in leadership as a concern by staff members.

Customer Incivility. The initial review of literature began with workplace incivility, moving on to the specific issue of the study—customer incivility. As Shin et al. (2021) noted, the role of frontline service personnel is a perilous one, as those employees face mistreatment from

multiple sources. While incivility can come abusive supervisors and co-workers, Kim and Qu (2019) stated that because frontline service employees interact with customers daily, they face more incivility from customers than other sources.

Findings of the field study were in agreement with the literature regarding the pervasive nature of customer incivility, with staff members in every office location reporting multiple incidents. Staff member 203 recalled an experience when she walked out of the office crying after a difficult interaction in which a customer called her “stupid.” Her more typical examples of customer incivility included customers hanging up on her during telephone calls. Staff member 302 acknowledged experiences with customers being rude, citing examples when customers raised their voices, told him he was not good at his job, and told him that he did not know what customer service is. Staff member 602 also stated that customers would call into the office angry at rate increases or policy changes that were instituted by the carriers, the insurance companies providing the coverage, not the agency brokering the business. She expressed frustration that customers took out their frustrations on the frontline staff over matters that were out of their hands. Staff member 902 said that customers who were having a bad day would “bring it out on us.” She noted a particular, repeated circumstance when she did quotes for clients, and upon inspection, the underwriter with the carrier refused to bind wind coverage for the insured unless they replaced an aging roof. As far as their insurance is concerned, she said, “Everybody’s a penny pincher. People want it free.” When it becomes clear they will have to pay, and potentially pay more than they would like, customers become uncivil. These incidents of customer incivility illustrate its ubiquitous nature, making it a significant concern for leaders to manage.

Employee Turnover. For more than 100 years, researchers have been seeking to identify the reasons for high employee turnover and offer strategies to mitigate the problem and bolster

profitability for organizations (Hom et al., 2017). In narrowing down the specific causes for employee turnover, researchers have classified turnover into more specific categories, including voluntary and involuntary turnover (Wanous et al., 1979). Involuntary turnover, caused by factors including contract expiration, retirement, illness or death, are considered unavoidable as organizations can do little to address them (Mobley, 1977). Voluntary turnover, on the other hand, involves the conscious and deliberate decision of employees to leave their positions in an organization after a certain period of time (Tett & Meyers, 1993). Multiple stressors, including various forms of workplace incivility, including customer incivility, may lead to voluntary turnover, and have consequently become significant issues for organizational leaders who may play a significant role in mitigating the problem (Al-Hawari et al., 2020; Shin et al., 2021). Wong et al. (2020) state that ethical leaders develop moral climates within their organizations, and employees find the climate to be welcoming and rewarding, but laissez-faire leadership style has been shown to be positively related to employee burnout, leading to reduced employee productivity and performance and increasing employee turnover (Usman et al., 2020). The literature suggests that ethical leadership mitigates the effects of customer incivility, but laissez-faire leadership exacerbates the problem.

The findings of the field study once again aligned with the literature review. Of the four offices, which became the central focus of the research, offices 2, 3, and 6, under the management of ethical leaders, experienced an inconsequential amount of voluntary turnover, losing only 1 employee over the previous five-year period. Office 9, under the management of a laissez-faire leader, experienced a debilitating voluntary turnover of 8 employees over the same period. As the frontline service staff consists of 3 employees, the entire staff has turned over two and a half times in the past 5 years at a heavy cost to the larger organization.

Summary of Findings

Employee turnover continues to be a major concern for organizations, and this research study provided a unique opportunity to examine the relationship between leadership, customer incivility, and employee turnover. The unusual structure of the organization, with its decentralized power structure with owner/managers operating their own offices, provided an excellent opportunity to contrast the effects of ethical and laissez-faire leadership by examining the leadership styles of individual office managers and the level of customer incivility reported by staff with archival data providing employee-turnover numbers. The scope of the study was limited to offices 2, 3, 6 and 9 to address the problem of the potential failure of leaders to establish a protected, public facing organizational culture in an SME, potentially resulting in employee disengagement and voluntary employee turnover.

The field study began with data collection efforts, including interviews with managers, interviews with staff, online surveys of staff, and archival data, including email, letters of resignation and exit interviews with former staff. The NVivo data analysis computer package was utilized to develop themes and provide data triangulation. The primary themes that emerged were leadership style, customer incivility, and employee turnover. The data revealed that offices 2, 3, and 6 of the organization were managed by leaders perceived by their staff to be ethical leaders, but the staff of office 9 did not perceive their manager to be an ethical leader. Additionally, the leaders of office 2, 3, and 6 were perceived by their staff to be engaged when dealing with conflict, but the manager of office 9 was perceived by his staff to be a laissez-faire leader. The contrast between the leaders of offices 2, 3, and 6 with the leader of office 9 became apparent when addressing the problem of customer incivility. The managers of offices 2, 3, and 6 all took actions to support their staff when customers became uncivil, but the manager of office 9

denied the issue was a problem and placed blame for incidents of customer incivility on the staff. The final theme of voluntary employee turnover emerged, showing that in offices 2, 3, and 6, managed by ethical leaders, incidents of employee turnover were infrequent, but in office 9, managed by a laissez-faire leader, voluntary employee turnover was a disruptive and costly problem, as the entire staff had turned over 2 and half times in the past 5 years.

When the research findings were compared with the original research framework, a close relationship was established between the findings and the foundational material, which included the research questions, concepts, theories, and literature review. The study began with three research questions intended to address the problem of organizational leaders failing to establish a protected, public facing organizational culture in an SME, potentially resulting in disengagement and employee turnover. The first research question explored the impact of customer incivility on employees, identifying the actions by customer perceived to be uncivil by staff, and exploring the effect of customer incivility on employee engagement and employee turnover. The study found that customer incivility has a negative effect on both engagement and turnover. The second research question asked what actions leaders took to reduce instances of customer incivility, revealing that the managers of office 2, 3, and 6 took steps to address the problem, but the manager of office 9 did not. Research question three explored the effect to of leadership style on the impact of customer incivility, specifically examining the ethical leader and laissez-faire leader. The study determined that ethical leadership mitigates the effects of customer incivility, but laissez-faire leadership exacerbates the problem. These conclusions are in keeping with the literature which identifies customer incivility as an unfair experience, which leaders cannot fail to address without it having an impact on the employee's sense of organizational

justice, leading to burnout and increased turnover intention. To reduce employee turnover, organizational leaders must establish a protected, public facing organizational culture.

Application to Professional Practice

The performance of this research study was intended for practical and not solely academic purposes. As voluntary turnover represents the vast majority of all employee turnover, the prevention of voluntary employee turnover remains a high-priority goal for many organizations (Jayaratne & Jayatilleke, 2021). Consequently, the application of this research study provides opportunities to improve leadership practices to reduce voluntary employee turnover and suggestions for potential implementation strategies.

Improving General Leadership Practice

In addressing the problem of voluntary employee turnover, this study demonstrated that customer incivility has a corrosive effect on frontline service employees, and that the leadership styles of supervisors may lesson or worsen the effects. Every frontline service employee interviewed for the study reported incidents of customer incivility, showing the ubiquitous nature of the problem. While some leaders might consequently conclude that customer incivility is just part of the job and make no provisions to address the problem (Han et al., 2016), this study suggests otherwise. When coupled with laissez-faire leadership, customer incivility led to disproportionately high levels of voluntary turnover in contrast with ethical leadership. In offices managed by supervisors perceived to be ethical leaders by their employees, voluntary employee turnover was nearly nonexistent. Recognizing this contrast offers a significant opportunity for organizational leaders and direct supervisors to address a problem that creates costly disruptions to daily operations. Identifying the factors that influence the effects of customer incivility and responding to them appropriately gives leaders an opportunity to provide needed support to staff,

reducing employee turnover, which in turn reduces associated costs and disruptions to the daily operations of their organizations.

Recognizing the negative effects of laissez-faire leadership in the context of establishing a protected, public facing organizational structure in an SME is of key importance in applying the results of this study. Van Jaarsveld (2021) found that negative interactions with customers deplete employees' emotional resources, contributing to emotional exhaustion, motivating employees to quit or think about quitting, but supervisors may provide emotional support to employees to offset the negative emotions. To promote employee resilience and limit voluntary turnover, leaders need to play an active role in limiting interpersonal workplace stressors (Al-Hawari et al., 2020). The laissez-faire leader who avoids engaging with staff and customers in the face of customer incivility fails to provide the support that frontline service personnel need to have longevity in their positions. This study found that if leaders do nothing to address employee complaints about customer incivility, the negative effects of customer incivility are exacerbated, leading to increased voluntary turnover.

Conversely, the study also indicates the value found in ethical leadership, particularly in the context of customer incivility. While the laissez-faire leader may fail to engage when the problem of customer incivility arises, the ethical leader will not. As noted, Bani-Melhem (2020) stated that the common slogan, "The customer is king," once used by companies giving priority to customer happiness, leaves employees in an unfair position with respect to their customers (p. 38). Being fundamentally ethical, not simply with regards to financial matters but also with the treatment of people, necessitates taking action to support and protect vulnerable staff. The ethical leader sees the inequity in customer incivility and acts to the benefit of the employee, and by doing so, ultimately reduces voluntary turnover to the benefit of the organization.

The results of this study also provide insight into the importance of a positive organizational culture. The offices in the insurance agency that was studied operate independently, with largely, independently established organizational cultures based on the leadership styles of the owner/managers of each location. While the topic of organizational culture is complex and subject to much disagreement in scholarship (Rudes & Magnuson, 2019), the role of leadership in establishing organizational culture is well established (Krajcsák, 2018). This study found that offices managed by ethical leaders developed a team-oriented culture with stability that was absent from the office managed by a laissez-faire leader. Employee turnover created a significant disruption to operations when an office lacked a protected, public-facing organizational culture.

Potential Implementation Strategies

The possibilities for implementation of the findings of this study include approaches related to the topics of leadership and customer incivility. Frontline service personnel invariably face customer incivility, which has been shown to produce negative emotions and emotional exhaustion in frontline service personnel, leading to increased employee turnover (van Jaarsveld et al., 2021). As the body of research in customer incivility grows, researchers are increasingly calling for organizational leaders to address the problem (Al-Hawari et al., 2020; Shin et al., 2021). Implementing a strategy to reduce turnover by addressing customer incivility requires leaders to assume responsibility and form a plan of action.

As this study found that leadership style played a significant role in employee disengagement and voluntary turnover, implementing this study effectively begins with the assessment of leadership style. Researchers continue to state that the assessment and development of leaders is a top priority for every organization (Kets et al., 2010), but assessment

and development can be problematic for an SME. Leaders in SMEs, including those with higher educations, often lack in-depth knowledge in key areas (Cong & Thu, 2021). The leaders who participated in this study were typical in this regard. When asked to identify their leadership style, the supervisors of the organization in this study, having no training in leadership, lacked a frame of reference to properly address the question.

Even for SMEs with limited time and resources, leadership training is an investment that should be made. Although popular press articles suggest that most leadership programs have little benefit, recent studies have shown that the effectiveness of leadership programs has been underestimated, and leadership training programs are effective at improving affective, cognitive, and skill-based outcomes (Lacerenza et al., 2017). Investing in a formal training program is the best option to provide leaders with the key-area knowledge needed to be effective. While the best option is formal training, even informal and self-directed online training programs have been found to be of some benefit. In response to recent workplace changes and work-from-home policies in larger organizations, numerous training programs have moved their workshops online (Shea, 2020) making basic leadership training more accessible and affordable than ever before.

The use of free, online leadership courses has also found some root in scholarship. Blanton et al. (2019) discuss the use of an online course requiring only a strong Internet for streaming, discussing how to implement a similar program. Even a simple, online leadership style assessment may help untrained leaders recognize their own leadership styles to assess their strengths and weaknesses. Grigsby (2019) states that "knowing where you are" is critically important for leaders (p. 440), and to address the problem of a laissez-faire style, leaders must begin with self-assessment to locate themselves.

Self-aware leaders can adapt, shifting their styles when the situation warrants. Sandstrom and Reynolds (2019) studied general managers in the hospitality industry and concluded that they could and did shift their leadership styles during the day as the situations warranted. In the face of customer incivility, a laissez-faire leader can choose to break pattern and engage to support and protect frontline service personnel.

As customer incivility will continue to be a pervasive problem for frontline service personnel, organizational leaders cannot simply ignore the problem without the staff and organization suffering from its negative effects. Researchers have noted that of the three types of workplace incivility (abusive supervision, coworker incivility, and customer incivility), customer incivility is the most difficult of the problems for organizational leaders to address (Shin et al., 2021). While they cannot be eliminated, engaged leaders can mitigate the effects of customer incivility. Studies have found that supervisors play a mitigating role, and fair treatment of employees by supervisors can lessen negative outcomes, including voluntary turnover (Skarlicki et al., 2016). This study supported this conclusion, showing that voluntary employee turnover was significantly reduced in offices with ethical leaders who addressed the problem.

Leaders who supervise frontline service staff should develop and follow a plan of action to address complaints of customer incivility. The simple act of keeping a log to note complaints from employees about abusive customers may be an act that provides emotional support to employees. Taking further action by calling particularly rude customers is a logical next step. Finally, if customers are repeatedly uncivil or cross the line from uncivil to abusive, for the benefit of their employees and the organization, leaders need to have the fortitude to dismiss those customers.

Summary of Application to Professional Practice

In conclusion, this study proved valuable in providing insights that may be applied to improve general leadership practices. Organizational leaders and direct supervisors of frontline service personnel may benefit by assuming responsibility and forming an action plan to address the problem of customer incivility. By providing a protected, public facing organizational culture, leaders can mitigate the negative effects of customer incivility, potentially reducing voluntary employee turnover and adding stability to the day-to-day operations of their organizations. Taking a laissez-faire approach to customer incivility will only exacerbate its negative effects, demoralizing the frontline service staff and potentially leading to an adverse increase in voluntary turnover.

Recommendations for Further Study

During the study, numerous opportunities for further study presented themselves. A number of these opportunities concerned the statements made about the effects of customer incivility over time. Two specific recommendations emerge regarding this topic of time, and an additional recommendation is made to expand the size of the population to seek potential, industry-specific factors that may have an influence.

First, researchers have suggested that customer incivility worsens over time, having a gradual, wearing effect on the frontline service personnel who experience it (Sliter et al., 2012). The definition of customer incivility emphasized low-intensity actions, characterized by rude, impolite, or discourteous acts, not overtly violent ones (Hur et al., 2015). One recommendation for further study would be to examine the same group of frontline service employees at discreet intervals of time. Such as study would add an empirical element, using a Likert type scale to note the frequency of actions perceived by frontline service personnel to be uncivil and the degree to

which the actions affect them. Repeating the same testing of the same personnel one or more years later would provide insight into the potentially, wearing effects of customer incivility.

Similarly, research could be conducted over time to determine if the problem is worsening in a specific population. In the study just conducted, the manager of office 2 stated that he believed the problem of customer incivility had become incrementally worse over the past five years. By performing a study, once again with an empirical element using a Likert type scale to note the frequency of incidents of customer incivility, testing the same population at two remote intervals of time, researchers might be able to determine if a customer base is gradually becoming more uncivil.

Additionally, while studies have been conducted on the effects of customer incivility on employees in specific industries, such as hospitality (Chen et al., 2021) and restaurant workers (Liu & Qu, 2019), research on the effects of customer incivility on frontline service personnel in the insurance industry are absent to date. This study was a small, single-case study with a very limited scope. Future studies could be conducted, expanding the size of the population to look for industry-specific issues.

Reflections

The old adage of “Nothing ventured, nothing gained” continues to be used in the context of human resource management to argue the benefits of education and training (Fleischmann et al., 2015). The completion of this research study was an enormous venture that created many opportunities for personal and professional growth. The supportive environment with a Christian worldview provided the opportunity for spiritual growth as well.

Personal & Professional Growth

This research study has challenged the researcher profoundly, leading to personal and professional growth that could not otherwise be experienced. The project required academic rigor at the doctoral level, a level at which the researcher had not previously performed. In learning to operate at this level, the researcher grew in self-discipline, inter-personal skills, and understanding in leadership.

The researcher began this research project with some experience in writing, but the nature of the study proved challenging more than any other project, requiring the development of self-discipline. As an instructor in English composition and literature, the researcher has written numerous short stories and two novels, one of which was self-published on Amazon, but those tasks of creative writing were performed at leisure. This research study forced the researcher to work on demand to meet recurring deadlines to complete the project. The self-discipline that this much more demanding approach to writing engendered will be valuable in equipping the researcher with the focus needed to take on future, time-sensitive projects, in both academic and professional settings.

Additionally, the specific challenges in conducting research produced personal growth in the researcher. In particular, the conducting of 18 interviews, 6 with managers and 12 with employees, was a great opportunity for growth in inter-personal communication. The interview questions selected led to some excellent opportunities to actively listen to the concerns of both managers and staff, leading not only to effective transmission of information but personal connections with the individuals sharing their stories. This growth as a listener is something applicable to virtually every area of life, from conversations with family, friends, and co-workers in future projects.

On a professional level, the researcher was deeply challenged by the findings of this study. The study found that ethical leaders mitigate the negative effects of customer incivility, while laissez-faire leaders exacerbate the problem. In applying the findings of the study to general leadership practice, the researcher advocated that leaders undergo training, including the assessment of their own leadership styles. Having made this recommendation, the researcher completed a leadership style assessment and was categorized as a laissez-faire leader. In the future, when confronted with leadership challenges, this researcher will have to be mindful of his own traits and attempt to address his own weaknesses. Rather than ignoring issues that do not appear to require immediate attention, as a leader, this researcher must address problems as they arise, creating and following plans of action that may not solve every problem but will reinforce to co-workers and subordinates that the researcher genuinely cares and wants to make every effort to help and support them. This is a lesson that applies far beyond the workplace as well.

Biblical Perspective

In studying the topic of leadership from a scriptural perspective, the Bible presents a host of examples of positive and negative leadership in action. The books of Kings and Chronicles are often referenced in Biblical leadership studies, but this researcher believes that studies might be best served if they began with the later chapters of Judges. Four times in these chapters, in Judges 17:6, 18:1, 19:1, and 21:25, the author makes a statement saying in effect that in those days, there was no king in Israel. Judges 17:6 and 21:25, the final verse of the book, specifically state, “In those days there was no king in Israel. Everyone did what was right in his own eyes. Judges 21:25” (*English Standard Version*). A summary of the material between Judges 17:6 and 21:25 reveals some of the worst atrocities committed in Israel during the nation’s history. The

statement implies that a lack of tangible leadership was a major problem for the people of Israel. Leadership is an essential that no nation or organization can be without and still prosper.

In Israel, the problem became so acute that when the last judge, Samuel, attempted to place his corrupt sons as judges of the people, they came to Samuel with the demand, “Now appoint for us a king to judge us like all the nations” (1 Samuel 8:5, ESV). In an example illustrating the need to be careful what you ask for, God gave Israel exactly what they requested, a king like all the nations. His selection, Saul the son of Kish, was a handsome man, head and shoulders taller than the rest of the men of Israel (1 Samuel 9:2). He surely struck a kingly pose when he stood tall in his armor, but his selection provides another critical insight about leadership: the leaders people want are often not the leaders people need.

While impressive on the outside, like the kings of all the nations, King Saul’s internal weakness led to his disobedience of God and rejection as king over Israel. After Saul’s unlawful sacrifice before going into battle against the Philistines, Samuel told him, “But now your kingdom shall not continue. The LORD has sought out a man after his own heart, and the LORD has commanded him to be prince over his people, because you have not kept what the LORD commanded you” (1 Samuel 13:14, ESV). Rather than having Israel ruled by a king like all the nations, a king after the people’s heart, God selected a man after His own heart, setting up a contrast between these two rulers.

The contrast comes to a head when Philistines send their champion, a giant named Goliath, to challenge Israel to produce its own champion to fight him a winner-takes-all contest (1 Sam. 17:1-10). The obvious choice to fight Goliath is Israel’s own giant, King Saul, but although he was head and shoulders taller than the men of Israel, he is truly humbled by the giant Goliath and opts to hide in his tent like the rest of the men of Israel (1 Sam. 17:11). When David

appears and volunteers to fight Goliath, Saul attempts to dress David in Saul's own armor (1 Sam. 17:38). This offer, and David's rejection of it, holds great symbolic value. Saul believes that to face the giant, David needs to be made into another Saul, but David is not a king like the nations; he is a man after God's own heart. David succeeds where Saul has failed, because he is a different kind of person. He was clearly not perfect, himself committing some notably grievous sins, but David was powered by faith, with a strength coming from within and not from without.

Another point that emerges in studying the life of King Saul is the tendency he had to be influenced by others when he should have been leading himself. Saul bestows honors upon David for defeating Goliath until he hears the song of the women: "Saul has slain his thousands and David his ten thousands" (1 Sam. 18:7, NKJV). His anger is aroused, and his praise for David is subverted into baseless suspicion (1 Sam. 18:8-9). When ordered by the Lord to utterly destroy the Amalekites, he spares Agag their king and the best of the flocks and herds (1 Sam. 15:9). When chastised by Samuel, in a response that undermines his own authority as king, Saul blames the people (1 Sam. 15:15). As king, he was meant to lead Israel in obedience to the Lord, but his conviction is lacking. Finally, when Saul makes his unlawful sacrifice, violating the Mosaic Law by assuming the role of priest in Samuel's absence, he positions himself as one forced into action by the actions of others (1 Sam. 13:8-9). Saul justifies his actions because Samuel was late, the Israelites were scattering, and the Philistines were preparing to attack (1 Sam. 13:11-12). Everyone was responsible for Saul's failure except Saul. This failure of leadership occurred because Saul failed to lead.

The contrast between thermometer and thermostat is relevant here. While similar in their association with temperature, the two devices are functional opposites. A thermometer registers the surrounding temperature, but a thermostat influences and changes it. This figure has been

aply applied in sociology (Lyytimäki, 2019), and is just as fitting in a discussion of leadership. Saul acted as a thermometer, merely reflecting what was happening around him. True leaders are thermostats who affect change by having the courage of David, the courage to stand tall when the mass of men are cowering in fear.

Summary

As this study has required a great venture on the part of the researcher, great personal and professional growth has been made possible as a result. Learning to work with the self-discipline to manage firm deadlines has been enriching. Learning to be a better listener, sharing people's stories and engaging with them on a personal level has been humbling. Personally learning to reject a laissez-faire approach and take action in support of co-workers and subordinates has been and will continue to be challenging. Above all, learning to maintain a Biblical perspective has been encouraging. It remains the hope of this researcher that he will take the lessons from this experience and become a better leader.

Summary of Section 3

To determine if the leadership styles of ethical and laissez-faire leadership worked to mitigate or exacerbate the negative effects of customer incivility on employees, with a corresponding effect on voluntary employee turnover, this qualitative case study examined an independent insurance agency with multiple, independently led offices. The decentralized power structure with owner/managers leading their own offices provided an excellent opportunity to compare and contrast the effects of leadership styles. The scope of the study was limited to four operational, sales offices to address the problem of the potential failure of leaders to establish a protected, public facing organizational culture in an SME, potentially resulting in employee disengagement and voluntary employee turnover.

The data collection of the field study included interviews with managers, interviews with staff, online surveys of staff, and archival data, including email, letters of resignation and exit interviews with former staff. To develop themes and provide data triangulation, the NVivo data analysis computer package was utilized. The primary themes that emerged were leadership style, customer incivility, and employee turnover. The data revealed that offices 2, 3, and 6 of the organization were managed by leaders perceived by their staff to be ethical leaders, but the staff of office 9 was not. The manager of office 9 was perceived by his staff to be a laissez-faire leader, unlike the leaders of office 2, 3, and 6 who were perceived by their staff to be engaged when dealing with conflict. In their approach to the problem of customer incivility, the contrast between the leaders of offices 2, 3, and 6 with the leader of office 9 became apparent. The managers of offices 2, 3, and 6 all took actions to support their staff when customers became uncivil, but the manager of office 9 denied the issue was a problem and placed blame for incidents of customer incivility on the staff. The final theme of voluntary employee turnover emerged, showing an incidental amount of voluntary turnover in offices 2, 3, and 6 in contrast with office 9 which experienced the turnover of the entire staff more than twice during the same time period.

A close relationship was established when the research findings were compared with the original research framework, including the research questions, concepts, theories, and literature review. The research questions explored the impact of customer incivility on frontline service staff, the actions various office managers took to address customer incivility, if any, and the effect of leadership styles on the impact of customer incivility, specifically examining the ethical leader and laissez-faire leader. The study determined that ethical leadership mitigates the effects of customer incivility, but laissez-faire leadership exacerbates the problem. These findings of the

study supported the literature, which identifies customer incivility as an unfair experience (Bani-Melhem et al., 2022). Treatment perceived as unfair by employees negatively impacts their sense of organizational justice, leading to burnout and increased turnover intention if not addressed by organizational leaders (Usman et al., 2020). To reduce employee turnover, organizational leaders must establish a protected, public facing organizational culture.

The insights gained in this study provide opportunities for improvements in general leadership practices by illustrating the negative effects of laissez-faire leadership in the face of customer incivility and the positive effects of ethical leadership. By providing a protected, public facing organizational culture, leaders can mitigate the negative effects of customer incivility, potentially reducing voluntary employee turnover and adding stability to the day-to-day operations of their organizations. Taking a laissez-faire approach to customer incivility will only exacerbate its negative effects, demoralizing the frontline service staff and potentially leading to an adverse increase in voluntary turnover.

In addition to providing opportunities for improvements in general leadership practices, this research study engendered demonstrable personal and professional growth in the researcher. Specific gains were made in self-discipline, active listening, and awareness of the support needed by co-workers and subordinates. This growth was accomplished by persevering through the project while maintaining a Christian worldview. It is the researcher's hope that this study may be of benefit to future leaders as it has been of benefit to the researcher himself.

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Appendices

Appendix A: Interview Guide 1 For Staff

Interview Questions for Staff

1. Icebreaker: How long have you been with the organization? How would you describe your role with the company?
2. Describe your experiences with customers that you feel were behaving rudely or uncivilly?
3. What steps do you take to address the problem when customers are uncivil?
4. What steps, if any, does your supervisor take when customers become uncivil with staff?
5. Describe your supervisor's leadership style.
6. Describe the actions your supervisor takes to manage the office.
7. How often does your supervisor hold staff meetings and what matters are typically addressed in them?
8. Describe what it means for a leader to be ethical. How ethical is your supervisor?
9. If you were to leave the organization, what might your reason or reasons be?
10. What circumstances might influence your decision to remain or leave the organization?

Appendix B: Interview Guide 2 For Supervisors

Interview Questions for Office Managers

1. Icebreaker: How long have you been with the organization? How would you describe your role with the company?
2. How would you describe your leadership style?
3. What methods have you used to gain commitment from your staff?
4. How often do you feel it's necessary to meet with your staff? Why?
5. What do you try to accomplish during your staff meetings?
6. Describe what it means for a leader to be ethical. How ethical are you as a leader?
7. All leaders have to deal with conflict situations. What steps do you take to handle conflict?
8. Customers are sometimes rude or uncivil to frontline-service personnel who interact with them. To what degree is this a prevalent issue with the customers and staff in your office?
9. How do handle complaints from staff about customers they feel are being abusive?
10. Employee turnover can be a serious issue for organizations. Why, in your opinion, have employees left your office or left the agency entirely?

Appendix C: Survey for Staff Members

- I. How long have you worked for your current employer?
- II. In dealing with customers during your employment, have you ever felt you have been treated rudely or uncivilly by the customer?
 - A. If Yes
 1. Describe what the customer did that you felt was rude or uncivil.
 2. Did you address the customer's rudeness with your supervisor?
 - a. If Yes, describe your supervisor's response and actions, if any, to your complaint.
- III. Have you had the same office manager throughout your employment?
 - A. If Yes
 1. What words would you use to describe your working relationship with your current manager?
 2. What could your manager do to improve your relationship?
 3. How would you describe your manager's leadership style?
 - B. If No
 1. How many different office managers have you had during your employment with EBD?
 2. Please describe the leadership style of the manager you felt most compatible with.
 3. Please describe the leadership style of the manager you felt the least compatible with.
- IV. If you were going to quit, what would be your reasons?

Appendix D: Permission Request Letter

March 5, 2021
Mindi Orcasitas
HR Administrator
Ewing, Blackwelder & Duce Insurance
1964 E Edgewood Drive, Lakeland FL, 33803

Dear Mindi,

As a doctoral student in the Business Department at Liberty University pursuing a Doctor of Strategic Leadership, I am conducting research to examine the role that customer incivility has upon employee turnover by asking what impact customer incivility has upon employees, what steps organizational leaders can take to reduce the impact of customer incivility, and what effect leadership style has upon mitigating or exacerbating the effects of customer incivility upon staff. The working title of my research project is Leadership of Frontline Service Staff in the Face of Customer Incivility, and my study method will be a Case Study. This is a Doctoral Research Project and neither the research project nor the results will be published. At the completion of the study, I will provide your organization with a final manuscript and be available to make a presentation of the research project and results.

I am writing to request your permission to conduct my research at your organization and contact your employees to gain their participation in this study. Taking part in this study is completely voluntary, and participants are welcome to discontinue participation at any time. I welcome an opportunity to discuss this with you further and to answer any question you might have.

Thank you for considering my request. If you choose to grant permission, I will need a signed statement indicating your approval.

Sincerely,

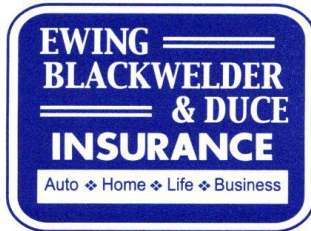


Roger A. Blackwelder
Doctoral Student
Liberty University School of Business

863-937-9040

November 30, 2021

Appendix E: Permission Response Letter



1964 E. Edgewood Drive • Lakeland, FL 33803 • 863-937-9040 • Fax: 863-937-9041



November 30, 2021

Roger A. Blackwelder
7705 Mather Road N, Lakeland FL 33810

Dear Roger,

Thank you for thinking of Ewing, Blackwelder & Duce Insurance for an organization at which to conduct your case study. The topic selected seems appropriate for our company, and we are hopeful that the results of your study will shed some light on the never-ending problem of employee turnover.

Your request to conduct your study is approved.

Sincerely,

A handwritten signature in black ink, appearing to read "Mindi Orcasitas".

Mindi Orcasitas
HR Administrator
Ewing, Blackwelder & Duce Insurance
863-937-9040

November 30, 2021
