

# Co-worker incivility and employee engagement among Ghanaian bank workers: does emotional intelligence matter?

Co-worker incivility: a stressor of employees

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## Abstract

**Purpose** – The purpose of this study is to ascertain the mechanism through which an employee engages at the workplace when faced with an uncivil act.

**Design/methodology/approach** – The study adopted a cross-sectional survey design to sample 482 participants drawn from commercial banks operating in Ghana. The population of the study (employees working in banks in Ghana) was selected owing to the recent reforms in the sector coupled with the emerging fear of loss of jobs as a result of the corona virus pandemic and the potential impact on employee work attitudes. Participants were however selected conveniently and employees who were available and willing to participate given questionnaires to complete.

**Findings** – Co-worker incivility significantly and negatively predicted employee engagement, while emotional intelligence (EI) predicted employee engagement positively. Furthermore, EI served as a mediator between co-worker incivility and engagement.

**Research limitations/implications** – Despite these encouraging findings, the mechanism underlying these effects could not be identified. Therefore, future studies can establish the underlying mechanisms of these effects by using qualitative studies or the mixed-method. Future studies can also explore other personal resources such as psychological capital or personality traits in mitigating the negative effects of workplace incivility.

**Practical implications** – Given the fact that incivility has a significant negative influence on employees within the organisation, there is the need for government and policy makers to enact an inclusive policy that deals with employee mistreatments and most especially low key mistreatment. This could be done through the promulgation of a national policy on psychosocial risk management (PRIMA) as most of the uncivil acts in organisations present as psychosocial risk factors. Secondly, at the organisational level there is the need to consider EI of employees most especially when recruiting employees so as to avoid squared pegs being placed in round holes.

**Originality/value** – This research found out that for an employee to engage or not when faced with an uncivil act, one's EI has to play a role. The appraisal theory was used to provide a sufficient grounds in exploring the role of EI in the evaluations and determination of occurrences in organisations as intentional or unintentional, positive or negative and hence the resultant work outcomes.

**Keywords** Emotional intelligence, Incivility, Engagement, Appraisal theory

**Paper type** Research paper



## Introduction

The rampant display of uncivil behaviours at the workplace is noted to be one of the most common disruptive behaviours in organisations today (Schilpzand *et al.*, 2016a, b). Office deviance continues to be an area of interest for many researchers and as a result, has been

studied from different viewpoints; serving as a dependent variable to some and a causal variable to others (Bibi and Karim, 2013; Schilpzand *et al.*, 2016a, b). Uncivil behaviours at the workplace include acts of insolence, discrimination, verbal assaults amongst others which are perpetrated against employees by supervisors, customers and co-workers (Adams and Webster, 2013; Akomeah Gyamfi, 2013; Torkelson *et al.*, 2016). These are usual occurrence in organisations but are normally kept under wraps only to be manifested later in the attitudes of employees towards work. Co-worker discourteousness includes aberrant behaviours which do not affect individuals directly but normally after careful thoughts or an emotional process. Some of these behaviours includes; not saying “please” or “thank you”, discounting others within an organisational space or flying one’s voice (Cho *et al.*, 2016). Co-worker incivility has been found to relate negatively with various organisational outcomes; employee job performance and work engagement (Sakurai and Jex, 2012; Wang and Chen, 2020); commitment and job satisfaction (Porath and Pearson, 2010).

Workplace incivility, whichever form it may take has negative consequential effect on organisational outcomes. This has indeed prompted a number of studies in the area including the banking industry (Sliter *et al.*, 2012; Porath and Pearson, 2013; Han *et al.*, 2016; Alola *et al.*, 2019). However, very few of these studies isolated co-worker incivility as a variable of interest as well as incivility amongst employees within several banks at a particular time. Also, studies on workplace incivility are largely skewed to the western world with very little studies focussing on Africa where unemployment is rife allowing for the perpetration of uncivil behaviours against employees.

In Ghana, wild claims of incivility abound albeit anecdotally with little empirical data to buttress the claims and to provide a solution (Akomeah Gyamfi, 2013). Thus the problem of workplace incivility continues to linger. The recent banking reforms in Ghana and its resultant collapse and consolidation of several banks has brought in its wake heightened suspicion of bank operations putting undue pressure on bank workers to stay relevant and keep their jobs (Boateng, 2020). The stress emanating from these pressures may induce uncivil behaviours which may have an impact on employees’ engagement and performance (Yeboah-Kordee *et al.*, 2018; Chen *et al.*, 2021). Hence, there is the need to focus on workers in the banking industry and how uncivil behaviours affect their engagement at the workplace.

Existing studies on incivility have focussed largely on direct effects of the construct on organisational outcomes including engagement. However, there is dearth in the studies that examine the indirect route through which the relationship between incivility and other organisational outcomes can also be explained (Jawahar and Schreurs, 2017; Wang *et al.*, 2020). An exploration of potential mediators that impact the relationship would not be out of place (Schilpzand *et al.*, 2016a, b).

Emotional intelligence (EI); the art of managing ones’ emotions and responding positively to the emotions of others has been found to be an important construct in maintaining harmony among individuals even in the face of apparent differences. According to Wong and Law (2002) it is an interrelated skill controlled by an individual to manage emotions. EI serves as a great stimulus for employee engagement. The construct has been found to relate positively with various organisational outcomes (Taylor and Kluemper, 2012; Akomeah Gyamfi, 2013; Bailey *et al.*, 2017; Loh and Loi, 2018; Alola *et al.*, 2019; Wang *et al.*, 2020). However, the construct is yet to be explored as a medium in explaining the relationship between workplace incivility and organisational outcomes including employee engagement. Engagement as defined by Schaufeli *et al.* (2002) is a point of being motivated positively and comprises of one’s vigour, dedication and absorption. Schaufeli simplifies vigour as the physical strength of the human body or mental capacity an individual use in order to complete a given task; dedication refers to an employees’ emotional state thus his or her feelings of happiness and a reason to challenge a task given; and absorption explains one’s ability to concentrate and apportion time for a particular assignment (Bakker and Demerouti, 2008; Salanova *et al.*, 2005). Dedication is revealed to be the characteristic that influences job satisfaction the most because of its nous of happiness,

motivation and satisfaction in achieving a target (Karatepe and Olugbade, 2009; Schaufeli *et al.*, 2009). Hence, for an employee to engage, he or she has to be psychologically available. That is, an employee requires the ability to possess physical and emotional resources in order to engage (Schaufeli *et al.*, 2002).

## Theoretical development

### *Appraisal theory*

The appraisal theory is an evaluative theory which proposes that, when an individual comes in contact with a stressor (uncivil acts), a cognitive-emotional (EI) process come alive to assess the stressor (Biggs *et al.*, 2017). Situations encountered are usually appraised in order to have the ability to tell how hurtful, inspiring, challenging or detrimental the circumstance is to the target which leads to an emotional response and eventually directs individual behaviour (Engagement) (Porath and Pearson, 2012). The ambiguities that characterise uncivil acts are cleared through the use of attributions (Biggs *et al.*, 2017). The attributes are used to appraise and explain the cause events and hence determine appropriate response. When employee perceives that the perpetrator has intention of causing harm, that is when they feel hurt, gloomy and sad. These feelings of hurt among others are what destroy working relationships within the organisations, erupts relational distance amongst co-workers and unforgiveness (Struthers *et al.*, 2010). However, when an appraisal of an uncivil act is credited to unintentionality of the instigator, one is likely to make meaning of the situation and react accordingly (Miller, 2001). The appraisal theory therefore provides sufficient grounds in exploring the role of EI in the evaluations and determination of occurrences in organisations as intentional or unintentional, positive or negative and hence the resultant work outcomes.

### *Incivility and employees' engagement*

Co-worker incivility is an impolite behaviour instigated by a colleague at work against other employees which has the tendency to affect engagements of employees (Pearson *et al.*, 2001). Bibi and Karim (2013) found out that there was a positive relationship between incivility and employee withdrawal behaviours in the tertiary sector. Reio and Sanders-Reio (2011) found out that co-worker incivility negatively predicted employee's engagement.

Hur *et al.* (2015) suggested that co-worker incivility had no direct impact on employee performance but rather, it had to affect the emotions of an individual before it could affect how an employee performs within the job context. According to Wang and Chen (2020) co-worker incivility reduced work engagement and job performance greatly in the hospitality industry. Loi *et al.* (2021) conducted a study on uncivil workplace behaviours amongst managers and observed that, the higher the EI the lower the exhibition of uncivil workplace behaviours.

HI. Co-worker incivility will influence employee work engagement negatively and significantly

### *Emotional intelligence and employee engagement*

Emotional intellect is a major skill needed to cope with misunderstandings, inability to identify and express one's feelings amongst others (Clarke, 2010; Boyatzis, 2018). Individuals high on EI have a high tendency to control their feelings and also guide emotions in a positive way whilst those low on EI tend to be very quick in responding to a negative stimulus. Extant research suggests that, EI manages the effect of employee emotional discord (King, 2020) and also believed to have some influence on employees' engagement (Brunetto *et al.*, 2012).

According to Arora *et al.* (2012) study, emotional quotient had a positive influence on employees' engagement. A similar study by Lui *et al.* (2017) in the hotel industry indicated that EI had a positive influence on engagement but this observation did not affect non-

managers. Tagoe and Quarshie (2017) found that EI positively correlated with the satisfaction of nurses within these government hospitals in Ghana. According to Swancott and Davis (2022) who conducted a study on EI, employee engagement and job satisfaction found out that emotional capabilities did not have a significant impact on employee work engagement and satisfaction.

H2. EI will positively predict employees work engagement

#### *Co-worker incivility, emotional intelligence and employee engagement*

The present study proposes a theoretical foundation for EI as a mediator between incivility and employee engagement. The appraisal theory elaborates that, for any employee to engage after encountering any situation, it will have to be appraised by their emotional intellect (Biggs *et al.*, 2017). That is to say that when an individual faces an uncivil act, ones' emotional intellect will have to assess the act before one responds. Hence, if the act is assessed to be normal, the individual is likely to engage but if the act is evaluated as demeaning, then one will disengage or engage less. In here, the inability or capacity to understand ones' emotion and that of others affects how employees will behave within the organisation (Brunetto *et al.*, 2012).

Also, Co-workers are believed to help each other in executing daily activities within the workplace but when an employee treats others impolitely, there is a break in workplace norm for respect (Sliter *et al.*, 2012). This could lead to an individual becoming emotionally drained and as a result can affect one's ability in completing a task. Uncivil behaviours among co-workers has been associated with many undesirable outcomes such as increased stress (Leiter, 2013) and withdrawal behaviours (Lim and Cortina, 2005; Arasli *et al.*, 2018). According to Irum *et al.* (2020) co-worker uncivil behaviour is a stressor and it can draw off emotive and intellectual resources which eventually affects how an individual response to an uncivil event.

H3. EI will potentially mediate co-worker incivility and employee engagement.

### **Methodology**

The study adopted a cross-sectional survey design to sample 482 participants drawn from commercial banks operating in Ghana. The population of the study (Employees working in Banks in Ghana) was selected owing to the recent reforms in the sector coupled with the emerging fear of loss of jobs as a result of the corona virus pandemic and the potential impact on employee work attitudes. Participants were however selected conveniently after their organisations had granted access and employees who were available and willing to participate given questionnaires to complete. The sample comprised of 273 (56.6%) males and 209 (43.4%) females.

#### *Measurement analysis*

*Co-worker incivility* was measured using Sliter *et al.*'s (2012) four item incivility scale. The four items have a Cronbach's alpha coefficient of original and Pilot ( $\alpha = 0.89$ ,  $\alpha = 0.88$ ). An Example of the items; "[How often do co-workers ignore or exclude you while at work]".

EI was measured using Wong and Law's (2002) emotional intelligence scale (WLEIS). This scale is made up of 16 items which has been rigorously tested and validated in many industries and cultures (Libbrecht *et al.*, 2014). This scale is a multi-dimensional scale which assesses four other skills in relations to one's emotions. These include; self-emotional appraisal (4 items), others emotional appraisal (4 items), use of emotions (4 items) and regulation of emotions (4 items). The 16 items measure a Cronbach's alpha coefficient of original and pilot ( $\alpha = 0.92$ ,  $\alpha = 0.71$ ). Participants indicated the extent to which they agree to each statement on a 5 point Likert scale with strongly disagree (1) and

strongly agree (5). Examples of items on the scale include; *I really understand what I feel; I am sensitive to the feelings and emotions of others.*

The Utrecht work engagement scale which was developed by [Schaufeli and Bakker \(2004\)](#) was used to measure *employee engagement* at the workplace. Examples of the item on the scale include: *at work, I feel bursting with energy and I am immersed in my work.* The 9 items have a Cronbach's alpha of original and pilot ( $\alpha = 0.95, \alpha = 0.72$ ). Participants were required to respond using a five point Likert scale which ranged from strongly disagree (1) to strongly agree (5).

*Data analyses/test of hypotheses.* The structural equation model was employed as the analytical tool to test for the hypotheses of the study. This was done after an initial screening of data indicated the data met all conditions for the use of the analytical tool (See [Table 1](#)).

In [Table 2](#), it can be observed that the data had no problems with skewness and kurtosis. All the variables fell within the acceptable range of  $\pm 1$ . The means and standard deviation of the study variables were; incivility 8.21 ( $\pm 3.25$ ), EI 63 ( $\pm 8.68$ ) and engagement 33.88 ( $\pm 5.61$ ). All demographic variables were disregarded from the analyses as possible control because they did not have any significant effect on the dependent variable used for the study as acclaimed by [Carlson and Wu \(2012\)](#)

### Measurement model

The measurement model assessed the relationship between the parcelled items and the study constructs. This was done in order to find out how good the items predicted the latent variables ([Bryne, 2010](#)).

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Profile	Variable	No. of respondents	Percentage (%)
Gender	Male	273	56.6
	Female	209	43.4
Age(years)	Under 21	8	1.7
	21–30	188	39.0
	31–40	194	40.2
	41–50	65	13.5
	51–60	13	2.7
	Above 61	14	2.9
	Education	SSCE/WASSCE	12
Diploma/HND		46	9.5
First degree		258	53.5
Master		143	29.7
Doctorate		5	1.0
Professional Cert		18	3.7
Years in org	Less than 1 year	63	13.1
	1–3 years	152	31.5
	4–7 years	136	28.5
	8–10 years	71	14.7
	11–13 years	28	5.8
	14 and above years	32	6.6
Marital Status	Single	219	45.4
	Married	243	50.4
	Divorced	12	2.5
	widowed	3	0.6
	separated	5	1.0
Employment type	Permanent staff	354	73
	Temporary staff	43	8.9
	Contract staff	85	17.6
Total		482	100

**Table 1.**  
Demographic specifics  
of respondents

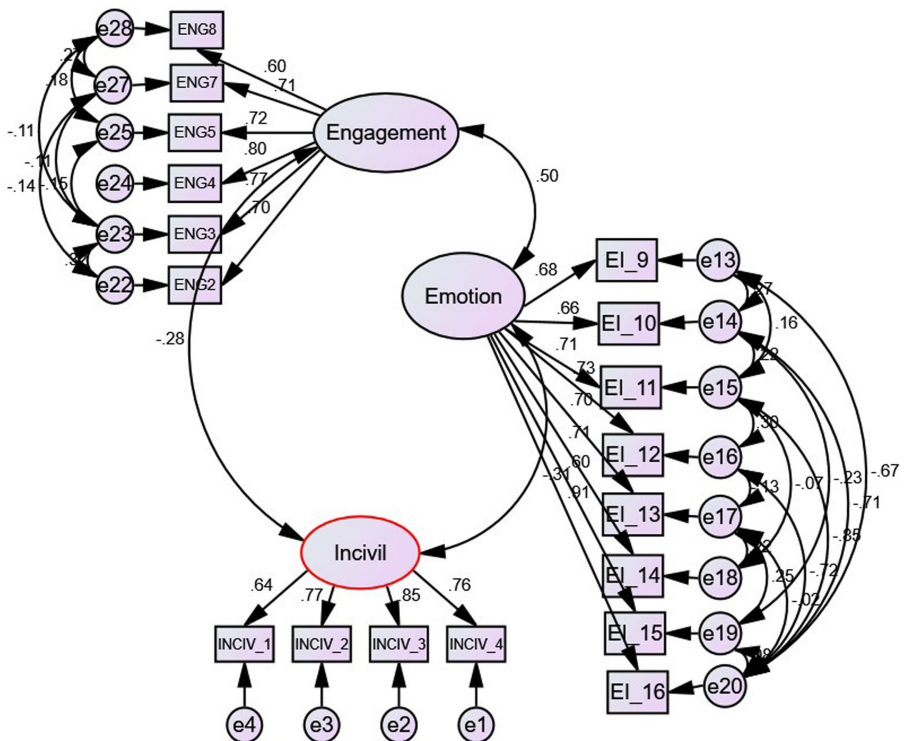
The fit indices of this research are as follow; comparative fit index (*CFI*), ratio of Chi-square to degree of freedom (Chi-square minimum (CMIN)/DF;  $\chi^2/df$ ), root mean square error of approximation (RMSEA) and standardised root mean square residual (SRMR). Although there are several guidelines to accept a model, this study adopted the guidelines of [Hu and Bentler \(1999\)](#). According to the results,  $CMIN/\chi^2/df = 2.336$ ,  $SRMR = 0.052$ ,  $RMSEA = 0.053$  and  $P_{close} = 0.287$  were excellent with *CFI* being acceptable (See [Figure 1](#)).

*Validity and reliability*

In assessing the convergent validity, the average variance extracted (AVE) was used and it is advised to have a value of at least 0.50 for all latent concepts. Fornell-Larcker criterion was used to evaluate discriminant validity ([Hair et al., 2017](#)). This criterion compares the shared variance of constructs within (AVE) to the squared correlation between the latent constructs (shared variance between constructs ([Fornell and Larcker, 1981](#))). It was observed that all the constructs had AVE values of 0.50 and above which makes it acceptable and suitable. The highlighted diagonal values indicated the square roots of the AVEs which represents the

Variable	Mean	S.D	Skewness	Kurtosis
Incivility	8.21	3.25	0.83	0.38
Emotional intelligence	63	8.68	-1.08	2.48
Engagement	33.88	5.61	-0.50	0.25

**Table 2.**  
Normality test



**Figure 1.**  
Measurement model

discriminatory validity. This indicates that all the variables were significantly greater than any of the squared correlation coefficients involving the constructs.

The internal reliability of this study was evaluated using the composite reliability (CR). Hair *et al.* (2017) specified that in order to establish consistency using CR, the values need to be 0.70 or above. The CR of all the variables was greater than 0.70 which makes it acceptable (See Table 3). To conclude, the measurement model has adequate convergent validity, reliability and discriminant validity.

### Structural/hypothesised model

#### Structural model indices

Results from the structural model test (see Figure 2) showed excellent fit indices from the study data, with CMIN/DF = 2.458, SRMR = 0.052, RMSEA = 0.055, CFI = 0.964 and PClose = 0.166.

#### Hypotheses testing

The first hypothesis predicted that co-worker incivility will influence employee engagement negatively and significant. From the path analysis (See Table 4), it was observed that incivility influenced employee engagement negatively and was also significant ( $\beta = -0.233$ ,  $t = -5.254$ ,  $p = 0.00$ ). Hence, hypothesis 1 was confirmed.

The second hypothesis examined EI as a predictor of employee engagement. The results from the path analysis (See Table 4) showed that EI was significantly and positively related to employee engagement ( $\beta = 0.458$ ,  $t = 11.00$ ,  $p = 0.00$ ). Thus, hypothesis 2 was also confirmed.

The third hypothesis tested the mediating role of EI in the relationship between incivility and employee engagement. The results (See Table 4) showed that EI mediated the relationship between co-worker incivility and employee engagement ( $\beta = -0.141$ ,  $p = 0.00$ ). Therefore, the third hypothesis was accepted.

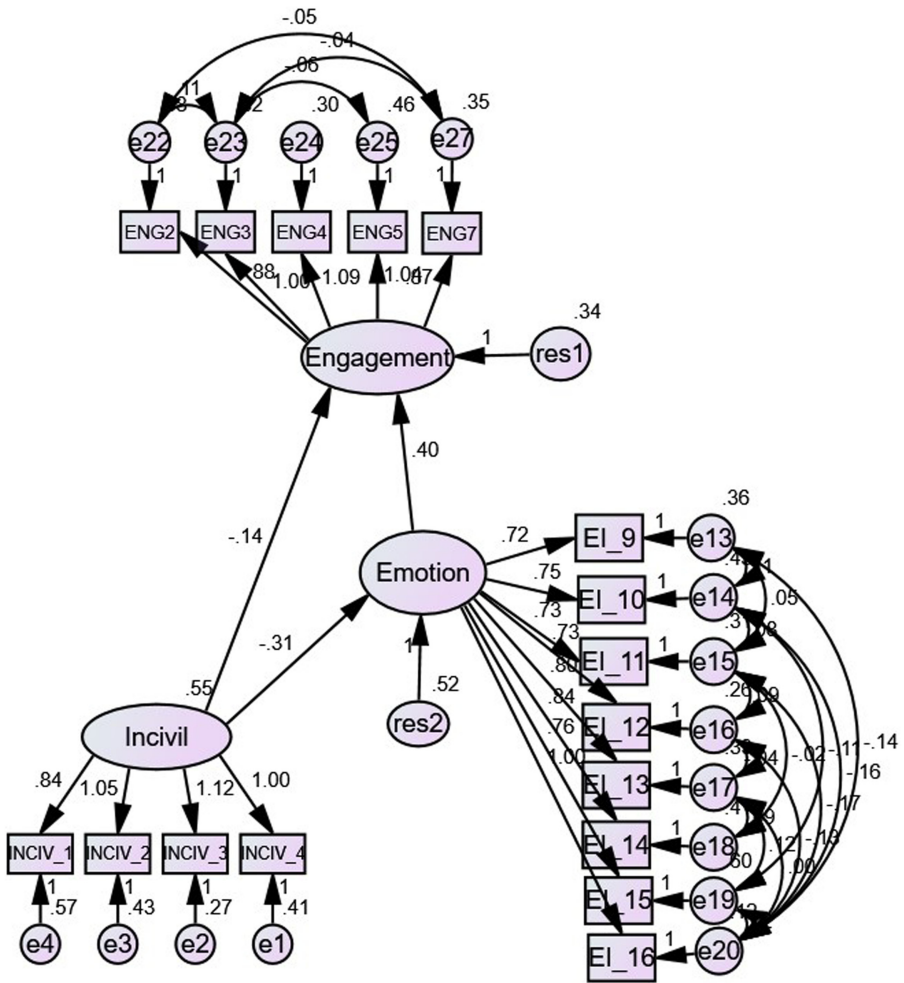
### Discussion

Evidence from the study points to the importance of civil relationships at the workplace and its implication on employee outcomes; on this employee engagement. It is evident from the findings that employees who perceived/experienced uncivil acts of hostility, aggression, discrimination, disrespect among others from co-workers are more likely to disengage from work by way of expressing less enthusiasm, vigour and initiative towards work. This finding aligns with Bibi and Karim (2013), Wang and Chen (2020) and Porath and Pearson (2010) all of which pointed that employees who experienced discourteous acts from colleagues engaged less and to a large extent begun to withdraw from organisational activities such as not coming to work early, sabotaging colleagues particularly those who initiated the uncivil acts. Engagement thrives more in a less conflicted work environment where there is mutual trust and consideration among employees (Markos and Sridevi, 2010). Indeed, the social climate at the workplace is a key determinant of the level of engagement among employees. Thus management of organisations,

Variable	CR	AVE	Incivil	Emotion	Engagement
Incivil	0.842	0.574	0.757		
Emotion	0.892	0.513	0.497	0.716	
Engagement	0.863	0.513	-0.307	-0.284	0.716

**Note(s):** CR- Composite Reliability, AVE- Average Variance Extracted, Incivil- Incivility, Emotion-Emotional intelligence, Engagement- Employee Engagement (the values highlighted are the square roots of the AVEs)

**Table 3.** Assessment of reliability and validity of retained items



**Figure 2.**  
Structural model indices

	Estimate	C.R	S.E
<i>Model 1 (Direct)</i>			
Incivility → Employee Engagement	-2.33***	-5.254	0.056
Emotional intelligence → Employee Engagement	0.458***	11.006	0.034
<i>Model 2 (Mediation)</i>			
Incivility → EI → Employee Engagement	-0.141***	-	-

**Note(s):** \*\*\*  $p < 0.001$

**Table 4.**  
Summary of results

particularly organisations that house a lot of professionals like the banks ought to enhance their social climate by enacting policies, practices and systems that engenders we-feeling among employees and enhances mutual trust and respect amongst all employees.

The banking industry assembles highly skilled professionals who would want to be treated with dignity and respect. Thus, discourteous acts perpetrated by colleagues could lead to “social-distancing” among employees and largely affecting their levels of engagement. The recent banking reforms coupled with the global pandemic (Covid-19) has caused many people their jobs leaving many other workers to sit on tenterhooks and living with anxiety. This situation has the potential to trigger some uncivil behaviour among colleagues. Considering the effect of co-worker incivility on employee engagement, it will be important for organisations particularly the banks to activate and reaffirm their workplace social policies to engender trust and create good interpersonal relationships-catalysts for employee engagement.

EI had a predictive effect on employee engagement with employees high on EI showing higher levels of engagement compared with their colleagues lower on the construct. Indeed, individuals higher on EI are believed to have the skill to manage their emotions and respond positively to the emotions of others. These skills are not different from those needed for relationship management, which is at the heart of employee engagement. This finding is consistent with that of [Dartey-Baah and Mekpor \(2017\)](#) who also concluded in their study on the Ghanaian banking industry that engaged employees were also emotionally intelligent.

The work environment is an emotional environment which consists of emotive beings. Issues surrounding money or finances are likewise emotive in nature. Thus the banking industry which consists of emotive beings working on emotive issues requires personnel with very high EI to thrive. Self-motivation and social awareness as attributes or elements of EI have such tenets as achievement orientation and service orientation as key ingredients. Thus individuals high on EI are more likely to exhibit these tendencies which are reflections of employee engagement.

The role of EI in explaining the relationship between co-worker incivility and employee engagement is well established in this study. EI has been found to play a mediating role in the relationship between co-worker incivility and employee engagement serving as a via-media through which the relationship is established. Incivility is a predictor of employee engagement showing a negative predictive effect. However, this relationship is not sacrosanct as it is determined by the EI of the person on whom the uncivil act is being perpetrated. EI is required to determine an action by a colleague as uncivil and determine appropriate response. Thus, employees high on EI have the tenacity to weigh whether behaviour from a colleague is uncivil or otherwise and adopt appropriate self-regulatory measures which include silence, distancing and avoidance. For instance, an employee high on EI is organisation-aware and thus place happenings within the organisation in proper context and remains engaged. Similarly, such an employee who is self-aware may self-regulate even when he interprets an action from a co-worker to be uncivil by remaining silent, walking away or keeping his distance, which are all signs of reduced engagement if not disengagement.

The above explanation is in line with the appraisal theory which postulates that when an individual comes in contact with a stressor, a cognitive-emotional process come alive or is revealed to assess the stressor ([Biggs et al., 2017](#)). In this study, the cognitive-emotional process was EI of employees which enabled individuals to put meaning to uncivil behaviours encountered which eventually led to a specific behaviour.

Furthermore, this finding contrasts with findings from [Rousseau et al. \(2008\)](#), [Jelavic et al. \(2021\)](#), and [Welbourne et al. \(2015\)](#) which indicated that individuals from collectivist cultures such as Ghana are more tolerant and resilient to low-intensity discourteous behaviours. This study’s findings as well as findings from [Lim and Lee \(2011\)](#) show that individuals from collectivist cultures experience incivility which affects their work outcomes. It is therefore imperative that individuals and organisations in collectivist cultures bring to the fore issues relating to workplace incivility and deploy effective strategies to deal with this canker since their employees are not immune to experiencing workplace incivility and its inimical consequences.

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*Limitations and recommendations for future research*

The present results reveal that co-worker incivility has significant negative effects on work engagement, EI has a strong positive effect on employee engagement and EI mediates the co-worker incivility and employee engagement relationship. Despite these encouraging findings, the mechanism underlying these effects could not be identified. Therefore, future studies can establish the underlying mechanisms of these effects by using qualitative studies or the mixed-method. Future studies can also explore other personal resources such as psychological capital or personality traits in mitigating the negative effects of workplace incivility. Furthermore, future studies should avoid the use of self-assessment of EI since it can be somewhat specious in nature. Lastly, all the data comes from a single source which is just the employees hence future studies should look at the characteristics of managers and the engagement of their subordinates.

**Conclusions**

The quest for resilient and engaged workforce in today's organisation has heightened not only because of the global pandemic but also because of the appreciation of the fact that an engaged employee is a socially involved, physically committed, emotionally attached and a more productive worker. The triggers of engagement at the workplace are as important as the end result.

*Implications*

To begin with, given the fact that incivility has a significant negative influence on employees within the organisation, there is the need for government and policy makers to enact an inclusive policy that deals with employee mistreatments and most especially low key mistreatment. This could be done through the promulgation of a national policy on psychosocial risk management (PRIMA) as most of the uncivil acts in organisations present as psychosocial risk factors. Secondly, at the organisational level there is the need to consider EI of employees most especially when recruiting employees so as to avoid squared pegs being placed in round holes. Similarly, management of organisations should seek to promote the wellbeing of employees through the elevation of psycho-social risk policies. With this in place, it will decrease most psychosocial issues such as anti-bullying, anti-violence, sexual harassment etc. Employees should be trained in the area of EI to enable them handle the minor challenges that comes with interpersonal relationships within the organisational space. Through this training, individuals are likely to communicate well, take responsibility and even make good leaders. Also, heads of banks should encourage diverse cultures in the organisation in order to decrease the experience of uncivil acts in the banking sector. There should be an effective management procedure to receive grievance of employees who encounter discourteous behaviours from their colleagues and this needs to be as discrete as possible. This in a long run has a way of increasing the reputation of the organisation. Management (Leaders) also need to model good behaviours within their organisation. This implies that team leads need to speak politely and respectfully to everyone at the workplace.

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