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# The Effect of Customer Demands and Resources on Attitude and Behavioral Intention of Frontline Employees\*

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## Abstract

**Purpose** – The purpose of this research is twofold; first, it attempts to categories customer demands into challenging and hindrance stressors, second, it investigates the effect of customer challenging stressors, hindrance stressors and customer resources on job satisfaction, emotional exhaustion and turnover intention of frontline employees.

**Research design, data, and methodology** – A quantitative research method with an online survey was adopted to test the proposed hypotheses. Sample was collected from 186 frontline employees. And, structural equation model was conducted through AMOS 20.0 to verify the proposed hypotheses.

**Results** – First, customer challenging stressors and customer resources positively affect job satisfaction. Second, customer hindrance stressors negatively affect job satisfaction and positively affect emotional exhaustion. Finally, job satisfaction negatively affects turnover intention whereas emotional exhaustion positively affects turnover intention of frontline employees.

**Contributions** – In term of theoretical contributions, the current study categorized the customer demands into challenging and hindrance stressors and empirically tested the effect of challenging and hindrance stressors on emotional exhaustion, job satisfaction and turnover intention of frontline employees. Managerially, this study provides insights to the firm by highlighting the presence of challenging stressors and customer resources which have positive effect on the attitudes and behaviors of the frontline employees.

**Keywords:** Challenging Stressors, Hindrance Stressor, Emotional Exhaustion, Job Satisfaction, Turnover Intention.

**JEL Classifications:** D39, M12, M54.

## 1. Introduction

Frontline employees are regarded as an important resource of businesses (Babakus et al., 2003; Jha et al., 2017; Suhartanto et al., 2018; Ogilvie et al., 2017). Primarily, because of their roles as boundary spanners frontline employees are simultaneously exposed to internal and external environments of the firms (Dorman & Zapf, 2004;

Yagil et al., 2008). Internally, researchers have utilized Job-Demands and Resources (JD-R) model to explain internal factors, which influence attitudes, intentions and behaviors of service employees (Bakker et al., 2005; Demerouti et al., 2001). Similarly, in order to address external factors, more recently, researchers have developed customer demands-resources (CD-R) model by adopting JD-R framework (Kim & Ji, 2014; Stock & Bednarek, 2014). As customer demands, both of above cited studies have determined customer related social stressors and categorically labeled them as negative behaviors or hindrance stressors, which constrain personal development and work-related accomplishments of frontline employees. In contrary, JD-R model has not only acknowledged the hindrance stressors as components of job demands but prior studies have also emphasized challenging stressors which promote employee's personal growth and development (Bingham et al., 2005; Boswell et al., 2004; Cavanaugh et al., 2000).

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Hence, the current study attempts to deal with this academic gap by identify the overlooked component of customer demands particularly customer challenging stressors which being stressors may contribute in personal growth and development of frontline employees. Similarly, past studies have investigated customer demands and resources in relation to frontline employee's emotional exhaustion, customer oriented attitudes, customer oriented behavior, customer satisfaction, job engagement and job burnout (Kim & Ji, 2014; Stock & Bednarek, 2014). Therefore, the current study will explore the effects of customer demands and resources on the other overlooked attitudinal and behavioral aspects of frontline employees, specifically emotional exhaustion, job satisfaction and turnover intention. Finally, the current study will also discuss leveraging of customer resources against the emotional exhaustion, job satisfaction of frontline employees.

## 2. Literature review

### 2.1. Customer Demands-Resources (CD-R) model

CD-R model is a mechanism, addresses the positive and negative behaviors of customers in a single framework, which subsequently influence the frontline employees during their interactions (Kim & Ji, 2014; Stock & Bednarek, 2014). Primarily, the idea of CD-R model was inspired by JD-R model which is a well established framework in the scholarship domain of organizational behavior, industrial and organization psychology (Bakker et al., 2005; Demerouti et al., 2001). Specifically, JD-R model is a causal chain which considers job demands and job resources as causes and their ultimate outcomes as effects, mediated by psychological state of employees (Crawford et al., 2010; Sonnentag et al., 2010; Stock & Bednarek, 2014). According to Demerouti et al. (2001), job demands refer to physical, psychological, social and organizational aspects of job such as workload, time pressure and required sustained mental efforts by employees. On the other hand, job resources refers to physical, psychological, social, or organizational aspects of the job that may reduce job demands and psychological cost, are functional in achieving work goals, stimulate personal growth, learning and development (Demerouti et al., 2001; Schaufeli & Bakker, 2004).

Although JD-R model is well established in understanding the positive and negative characteristics of job as job demands and resources, it overlooks the comprehensive understanding of interaction of customers as primary aspects of the job of frontline employees. Hence, Stock and Bednarek (2014) have investigated external work environment of frontline employees and contributed to the literature of sales and marketing by developing customer-

demands and resources (CD-R) model.

According to Stock and Bednarek (2014) the interactions with the customers is one of the primary responsibilities of frontline employees, so the researchers have categorized customer's behaviors as customer demands and resources. Customer demands are demonstrated as "the extent to which frontline employees encounter customers expressing negative behaviors such as hostility and complaining about frontline employees". In contrast, customer resources refer to "the extent to which frontline employees perceive their customers as supportive of personal or work-related goals" (Stock & Bednarek, 2014). Specifically, the authors have adapted customer demands from the customer related social stressors (Dorman & Zapf, 2004) and as customer resources they focused on the emotional and cognitive support from the customers. Emotional support can be demonstrated by customers in term of valuing frontline employee's work efforts (Zimmermann et al., 2011), which increase the positive energy and eventually helpful to achieve personal goals (Hobfoll, 1989; Yoon et al., 2004). Similarly, the cognitive support is expressed as the feedbacks and the information which are provided during the customer participation.

In parallel with CD-R model of Stock and Bednarek (2014), Kim and Ji (2014) have also proposed CD-R model addressing the same shorting coming in the prior literature. Kim and Ji (2014) have conducted their study on the context of frontline employees and found that customer demands and resources have a significant effect on frontline employee's job burnout, job engagement and sales performance. According to Kim and Ji (2014), customer demands are "those physical and psychological aspects of customer related job that require physical and psychological effort and therefore associated with certain physical and mental costs" while customer resources are refer to "customer-level supports that can reduce the physical and psychological stress of the salesperson by rewarding and supporting the salesperson during their delivery of services".

Both the aforementioned CD-R models have considered customer related social stressors as customer demands respectively, and have compiled customer resources differently. In the study of Kim and Ji (2014) customer resources were highlighted as customer's appreciation, participation, cooperation and recommendation. On the other hand, Stock and Bednarek (2014) have discussed about the emotional and cognitive supports of customers. Furthermore, CD-R model of Stock and Bednarek (2014) has investigated the causal chain of CD-R on customers themselves in term of customer-oriented attitude, customer-oriented behavior and customer satisfaction. In contrast, CD-R model of Kim and Ji (2014) have explored the causal chain of CD-R on frontline employees' particularly frontline employee's job burnout, job engagement and sales performance.

**Table 1:** Similarities and differences of current study to the previous studies

Source	Similarities	Differences
Cavanaugh et al. (2000)	Empirically validated the challenge-related stresses and hindrance-related stresses. In line with this study, our study identified and validated customer related challenging and hindrance stressors. Also, investigated the job outcomes of challenge-related stresses and hindrance-related stresses.	They focused on the general self-reported stresses which managers encounter. In contrast, our study focused on the frontline employees and the customer related stressors. They investigated the job search and job turnover as job outcomes. However, in our study we studied emotional exhaustion, job satisfaction and turnover intentions.
Podsakoff et al. (2007)	Conducted meta analysis of 183 independent samples and validated the challenging and hindrance stressors.	They focused on the general job demands and resources. However, our study investigated customer related challenging and hindrance stressors based on customer demands and resources model.
Kim and Ji (2014)	Examined only the effect of hindrance stressors on job outcomes. However, our study categorized the customer demands into challenging and hindrance stressors.	They studied the effect of customer demands on job engagement and sales performance of service employees. However, our study categorized the customer demands into challenging and hindrance stressors. Also, our study investigated the effects of customer demands and resources on job satisfaction, emotional exhaustion and turnover intention of frontline employees.
Stock and Bednarek (2014)	Investigated the customer related social stressors on emotional exhaustion of frontline employees.	They did not discuss the customer related challenging stressors and their outcomes. Rather, they investigated the customer demands on customer related outcome. However, our study identified the challenging and hindrance stressors and investigated their relationships on attitudinal and behavioral intentions of frontline employees.

## 2.2. Challenging and hindrance stressors

Prior studies have shown that job demands which are assumed as stressors can have positive and negative effect on the job related outcomes of employees (Abbas & Raja, 2018; Cavanaugh et al., 2000; LePine et al., 2004; Podsakoff et al., 2007). Specifically, Cavanaugh et al. (2000) have conducted an empirical study on managers' level and contributed to the theory by labeling the positive and negative stresses as challenge and hindrance stressors, respectively. In line with the prior studies, this study has recognized job overload, time pressure and high levels of responsibility as challenging stressors. In contrast, organizational politics, red tape, and concerns about job security were recognized as hindrance stressors. Similarly, LePine et al. (2005) have conducted meta-analysis of the prior literature and have explored challenging and hindrance stressors with respect to employee's strain, motivation and job performance. The results of the study have demonstrated that challenging stressors increase motivation and job performance of employees, whilst the hindrance stressors have negative effect on motivation and job performance.

Podsakoff et al. (2007) have shown the validity of the challenging and hindrance stressors and furthermore, demonstrated that challenging stressors have positive impact on the job related attitudes whereas hindrance stressors deteriorate job related attitude and accentuate withdrawal behaviors. Likewise, performing boundary spanning roles frontline employees also encountered to stresses which are coming from the customers. These stresses are categorically

labeled as customer hindrance stressors, and prior literature gave a less emphases on the stressors which can have a positive impact on employees (Kim & Ji, 2014; Stock & Bednarek, 2014). Hence, the current study attempts to identify the construct of challenging stressors in the framework of CD-R model.

### 2.2.1. High responsiveness

The expectations of customers to get services in an extra-rapidly and prompt manner from the frontline employees. This expectation of customers should be appraised as challenging to frontline employees because of their self motivation to deliver their services within a specific period of time. According to Locke and Latham (1990), employees perform at higher level when they set specific challenging goals than the goals for which they are directed to do their best. Furthermore, the researchers emphasized that challenging goals motivate employees to perform in unfavorable circumstances in order to complete their role-related tasks. Being in the boundary spanning roles, frontline employees are gatekeepers to all the customers. Hence, their frequent interaction to every customer and meeting the quick response expectation causes a panic psychological situation.

### 2.2.2. Special treatment

The expectation of customer to have high personalized-special treatment during the service delivery process is known as special treatment of frontline employees. Delivery of services to the customers in a more personalized and

tailored way is the basic notion of relationship-marketing and service marketing (Sheth & Parvatiyar, 1995). Bitner, Booms and Tetreault (1990) have conducted a study based on critical incident technique to explore various variables responsible for customer satisfaction and dissatisfaction during service encounter and found that customization and response to special needs are some of important determinants to customer satisfaction. Similarly, Price, Arnould and Tierney (1995) have emphasized that special attention is a component of 'affect content' which leads to high satisfaction and memorable experiences with the firm. Hence, the expectation of high special treatment from the frontline employees leads to workload. Consequently, these demands should be perceived as challenging because the successful completion of this task will increase intrinsic and extrinsic gain in the workplace.

### 2.2.3. Customer diversity

According to the Podsakoff et al. (2007), a retail salesperson performs diverse variety of tasks such as providing excellent service to customers, managing stock inventory, and keep track of customer purchase patterns which make the job complex to them. In particular, the dealing to the diversity of customer's preferences, demographical and psychographical characteristics should be appraised as challenging because researchers found that employees perform at higher level when they are encountered with such complexities of tasks (Fried & Ferris, 1987).

### 2.3. Hindrance stressors

Similar with Stock and Bednarek (2014) and Kim and Ji (2014), we adopted the customer related social stressors as hindrance stressors for the current study. Dormann and Zapf (2004) have categorized all the customer related social stressors into four dimensions. Specifically, the first dimension was disproportionate customer expectations refer to "situations in which customers tax or challenging the service"(Dormann & Zapf, 2004). Customer verbal aggression can be defined as customer's intentions to harm frontline employees and the disliked customers refer to "interactions with hostile, humorless, and unpleasant customer and interruptions by customers", while ambiguous customer expectations describe 'unclear customer expectation' (Dormann & Zapf, 2004).

### 2.4. Customer resources

Customer Resources refer to customer-level supports that can reduce the physical and psychological stress of the salesperson by rewarding and supporting the salesperson during their delivery of services (Kim & Ji, 2014). In other words, customer resources are those activities which are

helpful to salespeople for achieving their sales goals, and play a positive role in their personal growth and development (Demerouti et al., 2006). In order to investigate the effect of customer resources for the current study we adapted Kim and Ji (2014) customer resources dimension because of the relevance to our study in South Korea. As customer resources Kim and Ji (2014) have developed and validated a model which comprises of customer participation, customer cooperation, customer WoM and customer appreciation behavior. Furthermore, these resources were shown as supporting to the frontline employees in reducing their physical and psychological stresses, and increase their motivation about their jobs.

## 3. Hypothesis development

### 3.1. Challenging stressors, emotional exhaustion and job satisfaction

Emotional exhaustion has been investigated by using JD-R model in the literature. Generally job demands increase emotional exhaustion (Bakker et al., 2005; Demerouti et al., 2001), because employees lose energy while dealing with job demands (Demerouti et al., 2001; LePine et al., 2004; LePine et al., 2005; Shaufeli & Bakker, 2004). However in contrast to hindrance stressors challenging stressors lead to positive emotions and attitudes because employees appraise them as positive (Boswell et al., 2004; Cavanaugh et al., 2000). Similarly, Podsakoff et al. (2007) have found that job related challenging stressors are positively associated with emotional exhaustion, organizational commitment and job satisfaction. Prior studies show that contact with other persons predicts negative mental states (LeBlanc & Kelloway, 2002; Leiter & Maslach, 1988; Stock & Bednarek, 2014). Consequently, dealing with customer related challenging stressors need mental efforts from frontline employees which lead to emotional exhaustion. Thus, we propose that:

- H 1:** Customer challenging stressor will be positively related to the job satisfaction of frontline employees.
- H 2:** Customer challenging stressor will be positively related to the emotional exhaustion of frontline employees.

### 3.2. Hindrance stressors, emotional exhaustion and job satisfaction

Emotional exhaustion has been investigated by using JD-R model in the literature. Generally job demands increase emotional exhaustion (Bakker et al., 2005; Demerouti et al., 2001), because employees lose energy while dealing with job demands (Demerouti et al., 2001; LePine et al., 2004; LePine et al., 2005; Shaufeli & Bakker,

2004). Particularly, frontline employees are influenced by customer related social stressors being in the contact point to the customers. According to the Dormann and Zapf (2004) these customer related social stressors lead to emotional exhaustion. Likewise, Dudenhöffer and Dormann (2015) have investigated such social stressors on the service employees across the service industries and have shown that these stressors produce emotional exhaustion and reduce the job satisfaction of service employees. More recently, Stock and Bednarek (2014) have found that customer demands accentuate emotional exhaustion of frontline employees which alleviate customer oriented attitude. Hence, we propose that:

**H 3:** Customer Hindrance stressors will be negatively related to the job satisfaction of frontline employees.

**H 4:** Customer Hindrance stressor will be positively related to emotional exhaustion of frontline employees.

### 3.3. Customer resources, emotional exhaustion and job satisfaction

Generally, service employees are the interface between the firm and customer (Schneider & Bowen, 1995) thereby their behaviors are not only affected by the practices of the firm but also by customer behaviors (Ryan et al., 1996). Some of the researchers have demonstrated customer as partial employees to the firms (Bowen, 1986). When customers become the part of service team, then their behaviors also affect the behavior, emotional health and performance of the service employees. As Korczynski (2003) has argued that customers are the vital source of work experience for service employees. Similarly, prior studies suggested that positive customer behaviors (i.e., participation and cooperation) can produce positive service experiences (Bitner et al., 1997; Van et al., 2004).

Furthermore, Kim and Ji (2014) have shown that customer resources have positive relationship to the job engagement and negatively related to the job burnout of frontline employees. Moreover, Stock and Bednarek (2014) have demonstrated that customer cognitive and emotional resources negatively moderate customer demands on emotional exhaustion and positively related to the customer oriented attitudes. We propose that such pleasant service encounters created by customer not only strengthen the job satisfaction of frontline employees but also decrease their emotional exhaustion.

**H 5:** Customer resources will be positively related to the job satisfaction of the frontline employees.

**H 6:** Customer resources will be negatively related to the emotional exhaustion of the frontline employees.

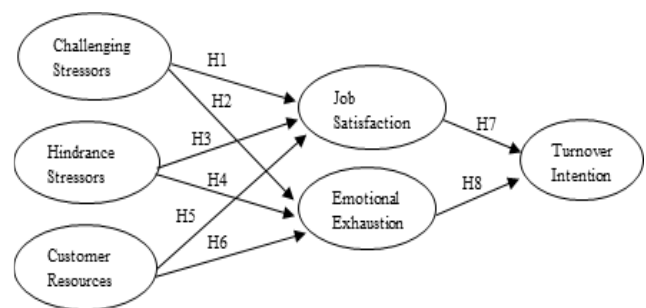
### 3.4. Turnover intention job satisfaction and emotional exhaustion

Turnover intention is defined as the likelihood of an employee to quit the organization in near future (Lee & Chelladurai, 2017; Meyer et al., 1993; Mowday et al., 1984). In the prior literature, researchers have shown that elevated job satisfaction decreases turnover intention (Johnston et al., 1990; Netemeyer et al., 1990, 2004; Sager, 1994; Singh et al., 1996).

In contrary high emotional exhaustion of frontline employees leads towards lower job satisfaction and increased turnover intentions (Maslach & Jackson, 1981). Moreover Baba, Tourigny, Wang and Liu (2009) stated that individuals who are facing high emotional exhaustion were seen as not performing optimally and even their performance was decreasing. Some of the studies found that employees experiencing emotional exhaustion may evoke a turnover reaction to cope with the status (Sawyer et al., 2009; Yavas et al., 2008). In addition, a variety of past studies have shown that emotional exhaustion of employees leads to turnover intentions (Cropanzano et al., 2003; Westman & Eden, 1997). For instance, Lee and Ashforth (1990)'s meta analysis has shown a correlation of 0.44 between emotional exhaustion and turnover intention. Thus, employees experiencing high levels of emotional exhaustion should be more likely to leave their organizations. Hence, we hypothesize that;

**H 7:** Customer resources will be positively related to the job satisfaction of the frontline employees.

**H 8:** Customer resources will be negatively related to the emotional exhaustion of the frontline employees.



**Figure 1:** Research Model

## 4. Methodology

### 4.1. Data collection and sample

To test the relationships among the variable we have conducted online survey by H-Research which is one of the largest marketing research firms in South Korea (Lau et al.,

2018). In order to collect data the questionnaire was translated from English to Korean, applying back translation method (Brislin, 1970). H-Research has contacted to the pool of its participants and 210 frontline employees have responded. The collected questionnaires were undergone a thorough screening process to refine data set from missing data and outliers. Hence, 24 questionnaire were identified as misappropriate and were eliminated, yielding 186 for further analysis.

Thus finally, the sample size for the analysis was 186 which comprised of 126 (67.7%) males and 60 (32.3%) females and the largest numbers of respondents were university graduates 104 (55.9%).

## 4.2. Measurements

As customer demands are categorized into challenging and hindrance stressors hence, we have measured challenging and hindrance stressors separately. The challenging stressors of the study were comprised of demand for high responsiveness which was measured by four items taken and adapted from Parasuraman, Zeithmal, and Berry (1988), demand for special treatment which was measured by three items from the same study of Parasuraman et al. (1988), customer diversity which was measured with four items taken and adapted from Schmitz and Ganesan (2014).

Customer hindrance stressors were comprised of disproportionate customer expectations measured by four items, customer verbal aggression measured by four items, customer verbal aggression with four items, customer ambiguous expectation with four items and finally disliked customer was measured with three items taken and adapted from the study of Dorman and Zapf (2004) and Kim and Ji (2014). Customer resources were measured with nine items taken and adapted from Kim and Ji (2014).

Emotional exhaustion of frontline employees was measured with four items taken and adapted from Rutherford et al. (2009). Job satisfaction of the frontline employees was measured with four items by Kim and Ji (2014). Finally, turnover intention of the frontline employees was measured with three items taken and adapted from the study of Fournier et al. (2010).

## 5. Results

### 5.1. Reliability and Validity of Measurements

We conducted confirmatory factor analysis to check reliability and validity of variables by AMOS 20.0. The results of CFA indicate that the overall model is fit to the data  $\chi^2=346.45$  (df=194.00,  $p<0.01$ ), IFI=0.94, TLI=0.93, CFI=0.94, RMR=0.04 (Table 2). All the scale showed high

reliabilities such as the Cronbach's alphas were greater than the recommended cutoff value of 0.70 (Nunnally & Bernstein, 1994). Likewise, all the composite reliabilities and average variance extracted (AVE) were above the threshold value of 0.70 and 0.50 respectively, which confirmed high reliability and validity (Fornell & Larcker, 1981). Moreover, all the indicators showed significant loadings on their respective latent constructs ( $p<0.01$ ) giving strong support for reliability and validity (Anderson & Gerbing, 1988).

**Table 2:** Results of Validity and Reliability Test

item	construct	st. estimate	CR	AVE
Customer special treatment	Challenging stressors	0.66	0.80	0.57
High responsiveness		0.83		
Customer diversity		0.77		
Disliked customers	Hindrance stressors	0.81	0.87	0.62
Ambiguous expectation		0.83		
Verbal aggression		0.78		
Disproportionate expectation		0.71		
Customer appreciation	Customer resources	0.83	0.83	0.61
Customer WoM		0.81		
Customer cooperation		0.70		
Emotional exhaustion_1	Emotional exhaustion	0.81	0.92	0.73
Emotional exhaustion_2		0.85		
Emotional exhaustion_3		0.90		
Emotional exhaustion_4		0.86		
Job satisfaction_1	Job satisfaction	0.79	0.85	0.58
Job satisfaction_2		0.71		
Job satisfaction_3		0.77		
Job satisfaction_4		0.78		
Turnover intention_1	Turnover intention	0.93	0.94	0.85
Turnover intention_2		0.93		
Turnover intention_3		0.91		

Model fit:  $\chi^2=346.45$ (df=194.00,  $p<0.01$ ), IFI=0.94, TLI=0.93, CFI=0.94, RMR=0.04.

As in our study there were three second-order constructs. Therefore, prior the analysis of full model we separately accessed the model fits of second-order constructs. According to the analysis of our sample, the results indicate that the hindrance stressors confirmatory factor model fit the data well. The fit indices for the measurement model were  $\chi^2=166.15$  (df=86.00,  $p<0.01$ ), IFI=0.96, TLI=0.95, CFI=0.96, RMR=0.03. And the results indicate that the challenging stressors confirmatory factor model fit the data as well. The fit indices for the measurement model were  $\chi^2=71.05$  (df=41.00,  $p<0.01$ ), IFI=0.97, TLI=0.96, CFI=0.97, RMR=0.02. Likewise, the results indicate that the customer resources confirmatory factor model fit the data as well. The fit indices for the measurement model were  $\chi^2=41.46$  (df=24.00,  $p<0.01$ ), IFI=0.99, TLI=0.97, CFI=0.98, RMR=0.01.

**Table 3:** Results of Validity and Reliability of Second-order Constructs

item	construct	Items	Factor Loadings	CR	AVE	Model Fitness
Special treatment	Challenging Stress	3	0.81 ~ 0.88	0.88	0.70	$\chi^2=71.05$ (df=41, $p<0.01$ ), IFI=0.97, TLI=0.96, CFI=0.97, RMR=0.02.
High responsiveness		4	0.73 ~ 0.83	0.87	0.63	
Customer diversity		4	0.58 ~ 0.85	0.78	0.47	
Disproportionate Expectation	Hindrance Stress	4	0.67 ~ 0.82	0.83	0.55	$\chi^2=166.15$ (df=86, $p<0.01$ ), IFI=0.96, TLI=0.95, CFI=0.96, RMR=0.03.
Verbal aggression		4	0.80 ~ 0.82	0.89	0.67	
Ambiguous expectation		4	0.76 ~ 0.86	0.90	0.69	
Disliked customers	Customer Resources	3	0.87 ~ 0.88	0.91	0.77	$\chi^2=41.46$ (df=24, $p<0.01$ ), IFI=0.99, TLI=0.97, CFI=0.98, RMR=0.01.
Customer cooperation		3	0.72 ~ 0.90	0.87	0.67	
Customer WoM		2	0.81 ~ 0.91	0.84	0.72	
Customer appreciation		4	0.71 ~ 0.83	0.86	0.61	

**Table 4:** Descriptive Statistics and Correlation Matrix

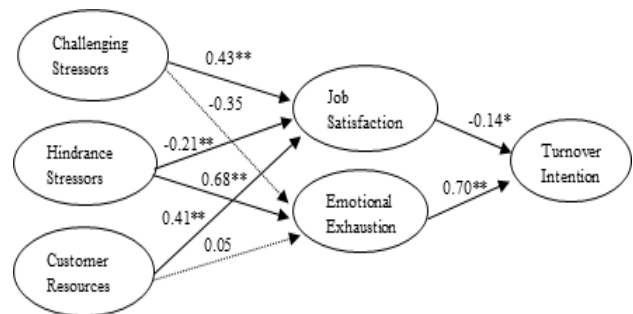
Variables	Mean	S.D	1	2	3	4	5	6
1. Challenging stressors	3.80	0.48	0.75					
2. Hindrance stressors	3.21	0.64	0.37	0.79				
3. Customer resources	3.64	0.49	0.57	-0.06	0.78			
4. Emotional exhaustion	2.92	0.73	0.03	0.53	-0.07	0.85		
5. Job satisfaction	3.66	0.51	0.56	-0.04	0.69	-0.35	0.76	
6. Turnover Intention	2.59	0.90	-0.14	0.39	-0.06	0.73	-0.36	0.76

Finally, the values of square roots of AVE are higher than correlations among constructs which established the discriminant validity of the constructs (Fornell & Larcker, 1981). Table 4 has shown the square roots of AVE in association with correlations at the diagonal.

**5.2. Hypotheses testing**

Table 5 provides a summary of the results obtained by testing the hypothesized structural model in Fig. 1. The goodness-of-fit statistics indicate that the structural model represents the data structure well  $\chi^2=342.49$ ,  $df=178$ ,  $p<0.01$ ,  $\chi^2/df=1.96$ , CFI=0.93, TLI=0.92, RMR=0.03, IFI=0.93. As the hypotheses H1 and H2 have predicted that challenging stressors positively relate to the job satisfaction and emotional exhaustion of frontline employees. Our results have shown that challenging stressors increased job satisfaction of frontline employees ( $\beta=0.43$ ,  $p<0.01$ ), but the positive relationship between challenging stressors and emotional exhaustion was not supported ( $\beta=-0.35$ ,  $p<0.01$ ). Hence, H1 is supported which is consistent to the previous studies of job related challenging stressors on job satisfaction (Podsakoff et al., 2007), However, H2 is not supported which contradicts to the previous results. The rejection of H2 might be because of the attitude of employees towards their jobs. Some of the employees perceived such challenging stressors as extra-roles which are considered as discretionary. Because of their discretionary perception of challenging stressors, the

employees might not overwhelmed by those stressors. Similarly, as proposed in H3 and H4 our results have indicated that hindrance stressors negatively related to the job satisfaction ( $\beta=-0.21$ ,  $p<0.01$ ) and positively related to emotional exhaustion ( $\beta=0.68$ ,  $p<0.01$ ) of frontline employees hence H3 and H4, both of the hypothesized relationship are supported. We have found that customer resources positively related to the job satisfaction ( $\beta=0.41$ ,  $p<0.01$ ), which is according to the proposed relationships (H5). Whilst, the prediction that customer resources negatively relates to the emotional exhaustion ( $\beta=0.05$   $p=0.17$ ) was not supported (H6). Likewise, consistent with previous studies our results have shown that job satisfaction has a negative relationship on turnover intention ( $\beta=-0.14$ ,  $p<0.05$ ) which supported the proposed relationship in H7. Finally, the positive relationship between emotional exhaustion and turnover intention of frontline employees H8 was also supported ( $\beta=0.70$ ,  $p<0.01$ ).



**Figure 2:** Research Result

**Table 5:** Results of Hypotheses Test

H	Path	st. estimate	p	Result
H1	Challenging Stressors → Job Satisfaction	0.43	0.00	Supported
H2	Challenging Stressors → Emotional Exhaustion	-0.35	0.00	Non-supported
H3	Hindrance Stressors → Job Satisfaction	-0.21	0.01	Supported
H4	Hindrance Stressors → Emotional Exhaustion	0.68	0.00	Supported
H5	Customer Resources → Job Satisfaction	0.41	0.00	Supported
H6	Customer Resources → Emotional Exhaustion	0.05	0.17	Non-supported
H7	Job Satisfaction → Turnover Intention	-0.14	0.02	Supported
H8	Emotional Exhaustion → Turnover Intention	0.70	0.00	Supported
Model fit: $\chi^2=342.49$ , $df=178$ , $p<0.01$ , $\chi^2/df=1.96$ , $CFI=0.93$ , $TLI=0.92$ , $RMR=0.03$ , $IFI=0.93$				

## 6. Discussion and implications

Primarily, this research was carried out to address two important objectives. First, this study was designed to extend customer demands in to challenging and hindrance stressors. We identified and classified the major stressors into challenging and hindrance stressors for the frontline employees in service jobs. We extended Cavanaugh et al. (2000) theory of job challenging and hindrance stressors into customer hindrance and customer challenging stressors. Particularly, consistent with the job challenging and hindrance stressors, the customer challenging stressors have positively related to job satisfaction, whereas, the customer hindrance stressors were negatively related to job satisfaction and positively related to the emotional exhaustion of the frontline employees.

### 6.1. Theoretical contributions

The finding of this study has contributed to the literature of customer demands resources in several ways. To begin with, this study has extended the relatively newly established CD-R model by categorizing customer demands into challenging and hindrances stressors. As discussed earlier, in the extant literature customer demands were categorically considered as negative stressors (Kim & Ji, 2014; Stock & Bednarek, 2014). However, this is the first study wherein the challenging and hindrance stressors were conceptualized and empirically validated in the context of frontline employees from a variety of industries in South Korea. Moreover, this study has found that as customer demands, challenging stressors have positive effect on job satisfaction however in contrast hindrance stressors negatively relate to job satisfaction of frontline employees. Similarly, this study has revealed that challenging stressors have no significant effect on emotional exhaustion of frontline employees but hindrance stressors lead to emotional exhaustion. Consistent to past study the findings of this study have shown that customer resources have positive effect on attitudinal variables such as job satisfaction (Kim & Ji, 2014) but not significantly related to the emotional exhaustion of frontline employees. Finally, our study has investigated the significant

negative relationship between job satisfaction and turnover intention as well positive relationship between emotional exhaustion and turnover intention.

### 6.2. Managerial contributions

The findings of this study not only contribute theoretically but these also equip managers and practitioners with some new practical insights. For example, the conceptualizing of challenging stressors pointed out that at the same time frontline employee's encounters challenging and hindrance stressors and both of them have opposite impact on employees. Hence, managers should train and educate the employees to optimize their performances by differentiating the both types of stresses.

First, our study has revealed that customer demands are not categorical hindrance stressors to the frontline employees, but these can be challenging stressors which can increase personal growth and development of frontline employees. Managers are advised to train their employees about the importance of customer diversity, high responsiveness and special treatment, which not only help to delight customers, but will useful in increasing their job satisfaction and which in turn alleviate turnover intention.

Second, our findings suggested that customer resources such as customer cooperation, customer appreciation and customer positive word-of-mouth increase job satisfaction which eventually decreases the turnover intention of frontline employees. Hence, managers should help frontline employees to understand these resources and leverage them during the moment-of-truth in real service delivery process.

In summary, the findings of this study suggested that managers should not view customer demand as categorically counterproductive stressors. Instead, the current research suggests that some of the customer stressors act as challenging stressors which lead to positive behavioral and attitudinal outcomes such as higher job satisfaction and lower turnover intention of frontline employees.

### 6.3. Limitation and further research

We believe that the findings of our study provided robust



support to most of the hypothesized model and predicted relationships. However, like any study, our study has a few limitations. First, frontline employees are the key players in our study thereby study is limited in context of their personality types. For instance, different personality types people response differently with the stressors. Some people may consider challenging stressor as hindrance stressor or vice versa. Additionally, we measured negative personal outcome of frontline employees (i.e. turnover intention) as dependent variable for our study because turnover is relatively a bigger global problem for businesses and is high relevant in the modern business context. But, nevertheless, there are some of the overlooked positive personal outcomes such as job performance which need to be addressed in further studies.

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