EXPLORING CO-CREATION AND CO-DESTRUCTION IN THE LEBANESE BANKING SECTOR DURING THE FINANCIAL CRISIS

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Abstract
This paper aims to comprehend co-creation/co-destruction value by studying in details the misbehavior incident between Lebanese private banks customers and frontline staffs during the financial crisis. The collected data includes 45 interviews in total, 20 frontline bank employees and 25 customers by structured interviews. The qualitative approach applied the thematic analysis (TA) to answer the research queries and A NVivo 11 software is applied to analyze the data coding. Findings indicated that co-creation exist when there is an effective communication between bank customers and frontline employees and when clients are delighted and feel valued while meeting his service. Co-destruction came from rude employee behaviors, restrictions on withdrawals and implementation of other unexpected capital control measures, rigid system and consumers’ want for revenge. Practical implications suggest educating and training, staffs to be more helpful toward bank customers. Communication between banks and clients must boost client appreciation and happiness. This study is considered one of the few studies in applying a social platform perspective to discover front line employee and customer experiences of misbehavior incidents during banking service encounters in the financial crisis.

Keywords
co-destruction, co-creation, financial crisis, banks, misbehavior conduct
1. INTRODUCTION

Clients are the co-creators of value or practice through the service delivery process (Prahalad & Ramaswamy, 2004). The good communication between clients and frontline staffs in the banking institutions create value (Grönroos, 1996; Grönroos & Voima, 2013). Hence, both clients and staffs play critical parts of the service-system of the financial institutions that must be managed successfully to create value (Vargo & Lusch, 2004).

Services co-creation defined as cooperative actions between a joining party and an assisting party to provide a service in such context that can lead to positive results (Oertzen et al., 2018). However, insufficient information has the potential to anger a client (Surachartkumtonkun et al., 2015), that lead to value co-destruction between customers and banks (Plé & Chumpitaz Cáceres, 2010).

Consumer misbehavior affects frontline workers’ attitude, upsets the conduct and value perception of other clients and harms the business’s reputation of quality service provide (Hu et al., 2017; Isin et al., 2010). Therefore, there is a must to understand the pragmatist perspective to accept the phenomenon of customer misbehavior (Harris & Daunt, 2013; Reynolds & Harris, 2006) in order to reduce such occasions that are adversely affecting staffs, administrations and society in many deep ways during the financial crisis in Lebanese context.

Lebanon is now facing its worst crisis since the civil war. According to the Lebanon Economic Monitor published by the World Bank in 2021, the current crisis in Lebanon is considered one of the top three most severe crises worldwide since the mid-19th century, and there seems to be no indication of an imminent resolution. In November 2019, after the October 17 nationwide protests against corruption and economic mismanagement, which forced bank closures, cash withdrawals in Lebanese lira while banning withdrawals in US dollars and other unofficial capital control measures, were first implemented. The crisis has only worsened as confidence in the banking system collapses and companies close or downsize their production and workforce, leaving thousands of citizens unemployed (Elia, 2020).

This study presented the co-creation and co-destruction that tries to investigate the effect of misbehavior on the relationships between clients and front-line employees in Lebanese banking sector during the financial crisis and to understand the consequences behind the misbehavior incidents at banks. Since employees’ front lines reflect the banks’ image. This study examined the effect of certain behavior of employees’ front line toward clients. Moreover, the researcher tried to describe the effect of misbehavior toward the banks. Since any misbehavior can reflect the culture, policy, strategy and environment of the bank. In addition, the study links these points of views between banks and clients in order to retain good relationship. Therefore, an exploratory approach is employed in this study to better understand these relationships and their effects and consequences.

Moreover, the objective of the study is to create a conceptual framework centered on processes, with the aim of comprehending and enhancing the co-creation of value. This study is considered as pioneer because it presents the feelings of both customers and staff’s front line involved in customer misbehavior incidents by taking their perspectives in order to rise the comprehensiveness and credibility thus exploiting on the strengths of qualitative research (Patton, 2002).

The Lebanese financial crisis is not only influence human living and social structures but also impacts how people react to different stimuli. It has been empirically verified, that client values and beliefs vary with regards to complaining behaviors (Liu et al., 2001).

The paper started by an introduction showing the research objectives and research problem. Followed by the literature review shows the previous research that done in this field. Then the methodology represents the qualitative approach by using the thematic analysis (TA) in order to answer the research questions. Followed by findings represent the identified factors and developed propositions, and then discussion and then, practical implications are suggested. Finally, limitations and future research are proposed.
2. LITERATURE REVIEW

2.1. Value Co-Creation and Co-Destruction

The word ‘creation’ points out an affirmative influence of value on client skills (Grönroos, 2011; Johnstone et al., 2017). Yi and Gong (2013) suggest that co-creation behaviors include both membership and social conscience behaviors needed for co-creation (Revilla-Camacho et al., 2015; Bove et al., 2009) and build significant and remarkable client skills (Homburg et al., 2017; Prahalad & Ramaswamy, 2004a). Nevertheless, there is an evidence that clients who witnessed a bad experience on service leads for value co-destruction (Camilleri & Neuhof, 2017; Echeverri & Skålén, 2011).

Value co-creation and co-destruction are two characteristics of communicating value conception that can exist at the same time (Smith, 2013). While clients are value co-creators during service meets, they can be value co-destructors as well if they do not act their roles clearly (Echeverri & Skålén, 2011; Echeverri et al., 2012).

Value co-destruction may exit at both unintentional and deliberate levels. Negatively act commitment can be showed through clients’ negative beliefs, moods and conducts toward the financial institutions while connecting (Hollebeek & Chen, 2014). Thus, clients try to repair their resources through managing actions (Smith, 2013). According to Plé and Chumpitaz Cáceres (2010), value co-destruction occurs when the interaction between a person and financial institution leads to a decline in their well-being. An example of this is when clients and staff engage in service encounters where they blame each other, creating a communication gap that ultimately results in co-destruction of value (Kashif & Zarkada, 2015). Plé and Chumpitaz (2010) further explain that this occurs when one service system integrates available resources in a manner that the other interacting service system considers unexpected and inappropriate.

The traditional belief is that the customer is the king, and the business's staff should satisfy the customer to generate revenue. However, the blame cannot solely be on the customer as businesses often raise their expectations. It is essential to consider the employees as a valuable resource in the service encounter process. The clients, with their superiority complex, often view the staff as mere service providers rather than value creators, which damages the employees' morale and leads to value co-destruction (Noghina et al., 2017; Ku et al., 2013; Poddar & Madupalli, 2012).

2.2. Dissecting Customer Misbehavior

Numerous forms of misconduct faced by frontline workers as documented in the literature have been shown to cause customer anger and aggression (Krasnovsky & Lane, 1998; Babin & Babin, 1996), damage (Goldstein, 1996), sexual harassment (Gettman & Gelfand, 2007), and illegitimate customer complaints (Reynolds & Harris, 2005). Also reported is an increase in violent incidents against frontline workers (Huefner & Hunt, 2000; Rose & Neidermeyer, 1999) and enlarged aggression (Gabriel & Lang, 1997). According to Harris and Reynolds (2004), it is more commonplace for customers to engage in inappropriate behavior rather than the opposite. Frontline workers might view it as involuntary harm, which could have a lasting negative effect on the morale of the staff (Harris & Reynolds, 2003). The aforementioned impact has resulted in various types of misbehaviors (Bougie et al., 2004; Grappi et al., 2013b), which, in turn, lead to unfavorable outcomes for financial institutions (Romani et al., 2012; Wetzer et al., 2007).

Although there are those who claim that misconduct is a crucial factor in clarifying why consumers seek revenge and aim to harm the company (Grgoire et al., 2010; Wetzer et al., 2007). A better understanding of misconduct helps managers to predict consumer behavior and plan appropriate responses. Current research on customer misconduct primarily focuses on comprehending the underlying reasons and catalysts for such behavior and the ramifications it has on staff and financial institutions (Fisk et al., 2010).

Therefore, the hypotheses will be formulated as followed:
(H1): Effective communication between Lebanese private banks’ frontline employees and customers positively influences the co-creation value during financial crises.

(H2): Rude employee behaviors significantly contribute to the co-destruction value in Lebanese private banks during financial crises.

(H3): The implementation of unofficial capital control measures significantly contributes to the co-destruction value in Lebanese private banks during financial crises.

(H4): Educating and training staff to be more helpful toward bank customers significantly reduces co-destruction incidents during financial crises.

(H5): Communication that boosts client appreciation and happiness significantly contributes to the co-creation value in Lebanese private banks during financial crises.

3. METHODOLOGY

3.1. Research Design

This research employs a qualitative approach that aims to extract multiple realities instead of striving for an objective reality. The study is exploratory in nature, as it endeavors to provide a comprehensive perspective on bank customer misconduct during the Lebanese financial crisis, especially in cases where the subject is under-researched and there is no established conceptual model of relationships and interactions between constructs. The study adopts a cross-sectional design. To gain insight into the experiences, opinions, and beliefs surrounding misconduct in the banking sector, structured interviews were conducted with both clients and frontline service staff.

Focus groups were used for data collection to discover clients and employees’ front desk’s perceptions and the attitude between them. Focus groups were transcribed and analyzed using TA (Braun & Clarke, 2006) and NVivo 11 topic generation software. The respective questions and design were informed by previous research on co-creation and co-destruction (Al-Menayes, 2015; Barker, 2009; Przybylski et al., 2013). Two focus groups, comprising 25 customers from the first group and 20 employees’ front lines from the second group.

The researchers recorded and transcribed the interviews with both clients and employees before translating them into written form. The transcribed data was manually analyzed by the researchers, who first listened to and transcribed the audio recordings according to the research objectives and then cross-checked them for accuracy. In the second phase, the researchers generated initial codes, which were subsequently linked to various themes emerging from the data. Despite keeping the social systems approach to incidents of customer misconduct in mind during data collection and analysis, an impartial coding scheme was employed. Based on the data collected from employees, this led to the classification of codes into four categories: (1) types of customer misconduct; (2) consequences of customer misconduct; (3) the organizational perspective on customer misconduct; and (4) strategies employed by employees to counter incidents of misconduct. Regarding the data collected from customers, the primary reasons for misconduct and the rationale behind their behavior were examined.

3.2. Participants

The data collection for this study involved a total of 45 interviews, with 20 of the interviews conducted with frontline bank employees who are working more than two years in the banking sector and 25 with clients who have bank accounts from more than five years. Prior to data collection, all participants were provided with clear information about the research objectives and privacy practices. The interviews took place in Lebanese private banks during the financial crisis, during the following years 2020, 2021, and 2022, and the collected data was transcribed and coded on a daily basis. The sample size was determined using the saturation method (Patton, 2002).

The researchers conducted in-depth interviews with participants who were asked to provide detailed accounts of cases of customer misconduct. The main focus of the interviews was to explore the participants’ experiences, actions, and motivations when dealing with customer
misconduct. On average, each interview lasted between 20 and 30 minutes. Out of the total number of participants, 23 were female, and the average age of the participants was 44 years.

Interviews with customers were conducted on the bank premises after they had completed their transactions for the day. To ensure privacy, the researchers and client sat together in a waiting room, ensuring that they were separate and inaudible to other people nearby.

3.3. Data Analysis

Although there is no one analysis guide that fits every research situation, there are general steps that the researcher takes to ensure that the thematic analysis is systematic and thorough. Codes were originally developed by the researchers. TA assumes a flexible, organic, and reflective approach that should not necessarily be guided by positivistic/realistic assumptions (Braun & Clarke, 2018). However, to ensure the rigor and reliability of the data (Nowell et al., 2017) and the consistency of the analysis procedure, an inter-rater reliability was performed to assess the level of agreement (Armstrong et al., 1997). The researchers independently performed separate analyzes to identify themes in all transcripts (Tuckett, 2005).

Hence, the identification of themes was conducted through a social-constructivist epistemological approach to Thematic Analysis (TA) (Braun & Clarke, 2006), which aligned with the study's research questions. These questions aimed to investigate not only the explicit motives for customers and employees' behavior, such as communicating with peers, but also the implicit meanings, such as social comparison and validation, in their socially constructed experience. The final formulation of themes was latent and emerged from the data, rather than being predetermined. The coding system used participant gender (M = male, F = female) and number (M).

3.4. Findings

Out of the 20 banking employees who participated in the study, 14 were female while six were male. The work experience of the employees varied, with one having five years, five having five to ten years, and 14 having more than ten years of experience in consumer banking. All of the frontline employees who were interviewed held a university degree, and two of them held master's degrees. Of the 25 customer respondents, one was a student, one was retired, 14 were employees, and nine were self-employed. The age of the customer respondents varied, with three aged between 20-30 years, six aged between 30-40 years, three aged between 40-50 years, and 13 aged 50 years and above.

Findings from the study reveal a range of misbehavior incidents directed at banking employees by customers during the financial crisis in Lebanon. The analysis of 20 interviews with frontline employees exposed various forms of customer mistreatment, including verbal abuse, physical violence, and attempts at physical assault, with the severity rising based on the nature of the issue.

Cash withdrawal emerged as a principal trigger for misbehavior incidents, constituting the main issue identified through the interviews. Out of the 20 frontline employees interviewed, 16 reported witnessing misbehavior incidents directly linked to cash withdrawal restrictions. These incidents included confrontations due to limitations on withdrawal amounts, working hours shortages, outward transfer restrictions, limitations on international credit card usage, and restrictions on check deposits.

Frontline employees highlighted common behaviors associated with cash withdrawal issues, such as customers demanding outward transfers or withdrawing substantial amounts while expressing their complaints loudly in the banking hall. One extreme case involved a client attempting self-harm in response to the cash withdrawal limit. Verbal aggression and curses were reported as common reactions to withdrawal restrictions, further emphasizing the challenging circumstances faced by employees. A case was described where a customer, furious about the working hours' shortage, resorted to shouting, yelling, and making threats when informed that transactions could not be executed after the bank's closing time. The resistance to
adopting new restrictions is seen as a cultural factor contributing to customer dissatisfaction and confrontations in the banking sector during the financial crisis.

Employee attitudes and behaviors undergo significant impacts due to the prevalence of customer misbehavior incidents, particularly during the financial crisis in Lebanon. A consensus among frontline employees suggests that customer misbehavior has become an integral part of their daily work experience, marking a new phenomenon associated with the ongoing economic challenges. Emotionally, employees perceive customer misbehavior as a means for customers to express their frustrations within the limited options available.

Some employees directly link time and skill inefficiency during service encounters to customer misbehavior incidents. According to their perspectives:

- Properly behaving customers contribute positively to the frontline employees' work experience, fostering a supportive environment. However, when faced with customers exhibiting bad behavior, some employees find it challenging to provide adequate support, leading to a potential avoidance of such customers in subsequent visits.
- The sentiment of reciprocity is evident, with employees expressing that they, too, may respond with negative behavior if confronted with a customer displaying improper conduct. This highlights the human aspect of employees and their refusal to tolerate mistreatment or superiority from customers.

The impact of customer misbehavior extends beyond individual encounters to affect employee relationships with their peers at work. Incidents of misbehavior witnessed by fellow employees and customers trigger feelings of shame and low self-esteem among peers, particularly when such incidents are advertised on social media through live streams. An employee recounted an incident where a frustrated customer, limited by cash withdrawal restrictions, broadcasted her complaints on social media, expressing her frustration and expecting special treatment due to her loyalty to the bank.

A significant number of frontline employees contend that the incidents and new banking restrictions are perceived as unjust and unreasonable, affecting both customers and employees adversely. One employee emphasized the role of good behavior in boosting morale for both parties, highlighting the negative impact of frustrated and angry customers on employee stress levels. This employee suggested that addressing issues through positive behavior is crucial in mitigating negative behavior and maintaining a conducive working environment.

In exploring employee perceptions of the motives behind customer misbehavior within the Lebanese banking sector, it is evident that frontline employees acknowledge the historical commitment of Lebanese banks to excellent customer service. Traditional practices, such as greeting customers, maintaining eye contact, and offering smiles during service delivery, have been fundamental to ensuring customer satisfaction. However, against the backdrop of the financial crisis and the imposed banking restrictions, frontline employees continue to exhibit positive behavior and support customers despite the challenging circumstances. According to the insights shared by a female employee with 25 years of experience, the root cause of the observed misbehavior lies in the constraints imposed by the new bank restrictions. The employees, recognizing the challenging situation wherein market needs struggle to align with the possibilities of the banks, emphasize the inherent difficulties in addressing customer demands within the current economic climate. In response to this predicament, a suggested strategy emerges from the findings increasing the monthly cash withdrawal limit to better align with customers’ financial needs, thereby potentially justifying misbehavior incidents. One female employee, with 18 years of employment, proposes this strategy as a means to ease the strain on customers and, consequently, foster a more harmonious banking environment among the prevailing economic challenges.

The findings of the paper highlight the significant challenges faced by employees in the Lebanese banking sector when confronted with customer misbehavior, further exacerbated by the absence of organizational support. A predominant sentiment among employees is a perceived lack of interest and intervention from the administration regarding incidents occurring at the
branches. The absence of organizational support is particularly evident in situations where employees have experienced various forms of violence within the banks.

The narrative of a frontline employee highlights the ongoing struggle faced by employees dealing with customer misbehavior, especially when the root cause is traced back to administrative decisions such as withdrawal restrictions. The employee expresses exhaustion in managing such situations, particularly when the customer resorts to insults and foul language. While the employee may respond in kind, there is a clear acknowledgment that allowing customers to mistreat employees is unacceptable. This situation has persisted for over a year, emphasizing the long nature of the challenge, and employees express a delicate balance between providing support to customers and maintaining their own dignity as human beings.

Moreover, employees perceive that customers are knowing of the unchangeable nature of these restrictions, leading to further instances of frustration and misbehavior. A touching example is shared by a female employee recounting an incident involving an aging customer with automatic salary payments. Despite his automatic payments, the new restrictions limited the employee’s ability to allow a withdrawal exceeding 20% of the full amount. The customer, unable to visit the bank daily due to health limitations, spent an entire day seeking approval to withdraw the full amount, only to be denied by the administration. These cases highlight the deep impact of organizational decisions on customer interactions, further underscoring the need for organizational support and strategic adjustments to handle the challenges faced by frontline employees.

The employees provided several useful techniques that they utilize when dealing with instances of customer misbehavior during banking interactions. While they do follow the established rules, they also create solutions as necessary. One such strategy to minimize customer misbehavior is to remain composed, actively listen to the customer, acknowledge their request, attempt to resolve the issue, avoid justifications, and offer apologies when appropriate. (Female, 58 years, 21 years of employment).

For comparable reasons, they also exhibit empathy, compassion, and patience, as exemplified in the following quotes: “I suggest that all customers be treated equally, so that they feel valued and respected.” In cases where customers are being loud, to avoid exposing their behavior to other waiting customers, it is preferable to request that they speak with the manager in private to resolve the issue calmly. (Female, 48 years, 15 years of employment).

At present, mitigating or reducing the impact of customer misbehavior can be a challenging task. In my opinion, the most effective approach is to listen to the customer's complaints and understand the underlying reasons for their behavior. By doing so, we can work towards resolving their concerns and rebuilding their loyalty to the bank. (Female, 38 years, 16 years of employment).

3.5. The Customer Perspective

The process of data collection involved triangulation to provide a comprehensive understanding of the service system, surrounding from customers. During the study, customers updated their misbehavior by placing the blame on new procedures that they were not previously made aware of. They also expressed frustration with reduced service quality compared to the previous year and accused banks of stealing their money by working with the government. Rather than pinpointing the root cause of their complaints, customers directed their negative emotions towards frontline employees, hoping that their messages would eventually reach the administration.

A significant number of customers justified their conduct as a reasonable reaction to the banks’ and their employees' hasty implementation of new procedures without providing prior notice. A customer summarized these incidents as following:

Dealing with customers is not an easy task and making them always satisfied is a difficult one. In the current financial banks’ crisis, we are already facing a better and fast communication is required from banks head offices to support they’re over the counter staff who are in direct
contact with customers. Example, reducing withdrawal limits on cash or even cheques without notifying the client in advance makes the life of the frontline staff at the branches difficult and weak. Not understanding your clients need for his money when he needs it is reflecting on the client’s behaviors, as most of the time there are no clear explanations to banks decision negatively reflecting on their client’s daily life and responding to basic needs (Male, 63 years old, master degree, GM with income USD 9,800 customer for 30 years).

Another major reason which can lead to a misbehavior incident by customers is stress and critical economic situation and corruption of the government and hard restrictions. Ten of the customers explicated: Why a more violent behavior happens sometimes is mainly due to:

- Inability of the client to differentiate between the employees and the real thieves.
- The client may sometimes solely depend on that money for survival, or has an emergency payment to do, and he can’t get hold of his money.
- Some clients are by nature short tempered, and would be annoyed for the slightest cause.
- The general feeling of the public that the banking system has misled them, and that the government is a corrupt one (Male, 57 years old, master’s degree, manager in private sector with income USD 3500, customer since 2011).

Misbehavior incidents can happen due to stress, assumptions, bad economic situation such as the bank incident above (Female, 38 years old, employee private sector with income USD 3600 customer since 2008).

I can understand why others misbehaved or are aggressive with all the increasing restrictions on their money since October 2019. But clients have to understand that the overall policies are made by the central bank and individual head offices of the commercial banks not the branch itself. The staffs are only implementing orders (Male, 54 years old, bachelor degree and owner of restaurant with income USD 5,000 merchant account for 18 years).

Misbehavior incidents occur at times due to the stressful and anxiety-ridden circumstances that people in Lebanon are currently facing, such as the fear of losing their money and becoming impoverished without any other source of income apart from their bank accounts. This fear is sometimes manifested through misbehavior at the bank, including impatience, shouting at bank employees, and even loud crying. (Female, Master’s degree, 58 years old, private trainer with income USD 3,600 monthly, holds a current account customer since 2006)

Customers also reported instances of discrimination by bank employees who seem to prioritize VIP customers over them, leading to outbursts of anger towards bank employees. According to one customer, it appears that employees are not motivated to work and are understaffed, which leads to customer frustration and anger. This, in turn, results in aggressive dialogue between customers and employees, with less respect being shown. (Male, 48 years old and bachelor degree employee at private sector with income USD 1000 monthly, customer since 2010)

Another reason which evokes customer misbehavior incidents during banking transactions is the lack of services available to frontline employees. A customer explained: In fact, so many circumstances have pushed me to shout and raise my voice in the bank. As a client, depositing my money in a bank, I shall have full right to have access to my money and have the freedom to dispose of the way I like. This right has been violated by so many actions taken by the bank without my consent, to mention:

First incident: the bank started by limiting the amount of money I can withdraw from my account (undeclared capital control) without any legal justifications from the bank.

Second incident: Upon my visit to the bank to obtain a banker's check, I was taken aback when asked to provide additional documentation clarifying the purpose for which the check was required.

Third incident: Initially, when the dollar rate was at 1515 Lebanese Lira, I requested the bank to transfer my Lebanese account to USD. The bank agreed to gradually make the change over a period of 2 weeks. However, after 4 months, only 40% of my money had been exchanged.
The bank then informed me that the operation had been stopped because the central bank was no longer accepting exchange operations. I strongly believe that the bank's owners were not truthful. To this day, with the current exchange rate, I have lost almost 85% of my remaining Lebanese pounds.

Fourth incident: During a visit to the bank, I deposited a check into my account and was aware that it would take 4 to 5 business days for the funds to be available. However, I was taken aback when the bank informed me that the check amount would be locked for a period of six months with no interest earned before I could access the funds.

Fifth incident: One day, I attempted to transfer money from my personal account to a joint account that I hold with my wife at the same bank. However, I was met with refusal from the bank. When I asked why, they simply stated that they were following orders.

It is really understanding how our banking system has changed to. The banks have betrayed our trust, badly managed and stole our money. (Male, 65 years old, Bachelor degree business man in real estate holds a saving account around 4 million dollars since 2016).

3. DISCUSSION

This study is a pioneering effort in examining incidents of misconduct in the banking industry and proposing strategies for mitigating revenue loss and service deterioration during financial crises. The findings shed light on the customer service challenges restricting from rude behavior in Lebanon and beyond, and offer guidance to bank marketing decision-makers on managing such situations during crises and fostering stronger relationships between banks and customers through frontline staff interactions.

Upon closer examination, it becomes apparent that the reasons provided by customers for their misbehavior largely align with the deepest frustrations of employees. System failures and stringent restrictions prevent employees from assisting their customers, resulting in customers being unable to manage their frustration and resorting to venting their anger by mistreating the employees. By connecting psychological and systemic theories of value co-destruction, the study has brought a crucial aspect to light. The issue lies in the fractured components of the service marketing triangle, such as internal marketing errors leading to frontline staff feeling powerless, insufficient focus on customer education, and the creation of unrealistic expectations in customers.

Customer misconduct is prevalent not only in Lebanon but also in other countries that have encountered similar economic circumstances. This research highlights that the incidents of misconduct occur due to various reasons, including feelings of injustice and structural issues. These findings are consistent with recent studies that have observed incidents of misconduct in Western countries (Grönroos, 2011).

The consistency of the findings can be attributed to the rise of a global consumer culture, which leads customers worldwide to respond similarly to service disruptions. Additionally, many banking transactions tend to result in value co-destruction rather than value co-creation, particularly cash withdrawals, which is a global phenomenon. It is essential for service marketing professionals to take note of this and focus on minimizing the number and impact of such incidents on all members of the social system, especially employees, as has been pointed out in previous research (Echeverri et al., 2012).

This study has contributed to the literature in several ways. Firstly, it has adopted an antisocial systems perspective to examine incidents of misconduct in banks, which considers both the employee and customer perspectives. This approach bridges a previous gap in the literature where these perspectives were not considered together. Secondly, the study fills a knowledge gap by examining customer misconduct from the perspective of a country in an economic crisis, specifically Lebanon. Although customer misconduct and employee turnover are becoming more widespread in the Lebanese banking sector, they are not as prevalent as in the West. The study found that both employees and customers can contribute to service sabotage when dealing with banks. From a service system perspective, employees and customers are primary stakeholders, and the failure of either party to play their expected role can lead to service sabotage through incidents of misconduct. The study suggests that, given the unusual economic problems and severe limitations faced by both employees
and customers in Lebanon, common techniques can be applied to calm customers and reduce incidents of misconduct in the banking sector.

These incidents impair employee productivity and can lead to intentional turnover and total turnover, as has also been empirically proven in other studies (Ahmed et al., 2010). Customers attribute their misconduct to various actions by frontline service staff, including treating VIP and non-VIP customers equally and ignoring seemingly insignificant issues. These incidents cause customers to yell and misbehave towards frontline employees, even though they understand that the employees are not responsible for implementing new procedures. One customer explained that misconduct arises from strong emotions that individuals feel when they perceive something unfair happening, and they find no other way to resolve the issue except through anger and rage. The study has shown that incidents of misconduct are not limited to one particular country or culture, but are a result of a global consumer culture. It is critical to address these issues and reduce their impact on social systems, particularly employees. (male, 28 years old, bachelor degree, self-employed with income of $25000 as of 2017). Previous studies have also linked misbehavior incidents to either the firm’s poor service quality or the deliberate misuse of operant resources, which is consistent with this finding.

Lebanon is a small country with a large number of banks and branches serving a relatively small population. Due to high competition, banks have invested heavily in training their frontline staff to provide high-quality services and super-satisfy customers. However, some employees feel that certain customers want them to go against policy recommendations, such as increasing the cash withdrawal limit. This type of misbehavior can be seen as an attempt to gain power and serve self-interest, especially in busy banks where many people are seeking various services at the same time.

When examining both employees’ and customers’ perspectives, it has been observed that banking organizations in Lebanon tend to neglect their customers and employees when applying procedures and restrictions. This neglect can result in customers feeling like their money has been stolen and that no one cares about their concerns. Consequently, customers may choose to act irrationally and uncivilly during service encounters, rather than calmly claiming what they perceive to be their rights. In banking and other similar sectors, employees are often required to follow customer orders, which can lead to exploitation and mistreatment of frontline staff. This study also revealed that customers may not accept or adopt new restrictions imposed on their finances, and they may not be willing to listen to or follow instructions from frontline staff, as they perceive it to be unfair and unjust.

Customers are dissatisfied with the attitude and behavior of frontline banking staff, who apply rules without showing care to the customers, who are often victims. Meanwhile, banking employees also complain about the poor attitude of customers. The justice perceptions of both parties are poor, and this is a systemic failure that requires attention from senior bank staff. Regulations are often put in place without taking into consideration customer feedback toward frontline employees. Empirical evidence shows that people tend to follow rules and policy procedures when they perceive fair treatment during social interactions (Echeverri et al., 2012).

The customers perceive that the employees are not attentive to their needs, whereas the employees feel that the customers fail to comprehend that the regulations apply to everyone equally, regardless of their status. In Lebanon, where banking has become a highly competitive industry, customers have numerous options, yet they encounter the same tough circumstances and procedures in all banks. Employees, however, have no alternative but to work under such challenging circumstances, as downsizing has already begun or is imminent.

In Lebanon, informality during service encounters is common and is often accepted by customers and employees, who exchange jokes during transactions. However, this informality can sometimes lead to feelings of injustice and victimhood, especially in situations where customers become more aggressive and employees are unable to satisfy their demands due to strict policies. This may be due to the importance placed on in-group identity in Lebanese society based on factors such as age, caste, or place of residence.
4. THEORETICAL IMPLICATIONS

The study contributes to the application of social platform theory in understanding and analyzing the dynamics of customer and frontline employee interactions during financial crises within the banking sector. This may extend the applicability of social platform theory to diverse contexts beyond traditional social media platforms.

The findings emphasizing the importance of effective communication in co-creation and the negative impact of rude employee behaviors on co-destruction contribute to the theoretical understanding of the role of communication in shaping customer experiences. This may influence communication theories in service encounters and organizational behavior.

The study adds theoretical insights into the relationship between customer satisfaction, valued interactions, and the co-creation value. This may contribute to the evolution of theories related to customer satisfaction, emphasizing the importance of positive interactions and perceived value in co-creation processes.

The identification of unofficial capital control measures as a source of co-destruction provides theoretical insights into the impact of external economic factors on customer experiences. This may prompt further exploration of how economic and political circumstances influence service encounters and customer behavior.

The theoretical implication of customers’ desire for revenge as a factor contributing to co-destruction sheds light on the psychological aspects of customer behavior. This may stimulate further research into the emotional and psychological dimensions of customer experiences and their influence on service quality.

The study's distinction as one of the few exploring misbehavior incidents during banking service encounters in the context of a financial crisis highlights a theoretical gap in the literature. This may stimulate scholars to further investigate the unique challenges and opportunities that arise in service industries during economic downturns.

5. MANAGERIAL IMPLICATIONS

The results of the study have important implications for bank marketers and policy makers in Lebanon's financial crisis. Decision makers should consider the consequences of the procedures before executing them and make exceptions for loyal customers and emergency situations such as medical expenses and school tuition. Customers should be informed before any decisions are made, especially in credit card issues. Hard restrictions should be amended to decrease misbehavior incidents. Both customers and employees are victims of the financial crisis, and mass media communication should be influenced by customers. Top management should communicate policies and procedures clearly to frontline employees to bring clarity to customers and valuable data to the bank. Ambiguity in procedures causes stress to both parties.

First, store managers should monitor employee behavior during trading hours to ensure fairness and equity towards clients. Second, frontline banking professionals should be service-oriented, highly professional, informed, and able to assist customers during crises. Third, the bank should hire and train employees based on these attributes. Fourth, employees should be taken into the confidence of decision-makers to create a sense of worth and motivation. Finally, management should train employees to self-check against wrongdoing and respond to customer complaints respectfully. Overall, employees are an essential part of value creation in service organizations and should be valued.

6. LIMITATIONS AND FUTURE RESEARCH DIRECTIONS

The limitations of the study need to be considered when interpreting the results. The study focuses on customers and employees, but future research should explore the interaction between customers and technology as well as the involvement of management and back office staff. Misconduct incidents were investigated only qualitatively, and future studies could conduct quantitative research for broader generalizability. The study used a method called TA, which has
limitations, such as relying on respondents' memory. Innovative methods can provide new insights into consumer behavior research. Future studies should investigate similar sectors, such as hospitality, fast food, and telecom, to strengthen the findings.

REFERENCES