

How Do Emotional Exhaustion and Work Overload Experienced by Frontline Employees Influence Perceived Customer Discrimination Among Minority Customers? Mediating Role of Psychological Contract Violation

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Abstract

COVID-19 has altered service operations and heightened job stressors for frontline employees in the service sector. The current study develops a conceptual model connecting pandemic-related job demands—emotional exhaustion and work overload—to perceived customer discrimination through psychological contract violation. More precisely, we propose that these job demands affect perceived customer discrimination directly and indirectly through psychological contract violation. We evaluated the hypotheses using matched employee–customer (dyadic) responses. A total of 299 usable dyadic responses were collected using self-administered questionnaires. Partial least squares structural equation model (PLS-SEM) supports hypothesized relationships. Both emotional exhaustion and work overload were positively associated with perceived overt and subtle discrimination. Moreover, psychological contract violation partially mediated these effects except for emotional exhaustion on overt discrimination. Finally, the paper discusses the implications of these findings for the service industry, along with limitations and future research directions.

Keywords: Job demands; emotional exhaustion; work overload; psychological contract violation; perceived customer discrimination; overt discrimination; subtle discrimination; employee–customer (dyadic) responses; service management.

JEL Classification: J71, J28, M12, D91, J81

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1. Introduction

As recurrent incidents indicate (e.g., Son, 2020; Burke, 2020; Canales, 2019; Vigdor, 2020), discrimination faced by the customers remains a persistent social and managerial concern. As a result, organizations carry a responsibility to ensure equitable treatment and sensitivity toward minority customers (Chaney, Sanchez, & Maimon, 2019) as members of minority groups frequently report unequal treatment during service encounters. Crockett et al. (2003, p. 15) define perceived customer discrimination as “differential treatment of customers in the marketplace based on perceived group-level traits that produce outcomes favorable to ‘in-groups’ and unfavorable to ‘out-groups’.” Such customers often perceive themselves as second class during service exchanges (Nagar et al., 2022).

Prior research links discriminatory treatment to multiple adverse organizational outcomes (Walsh 2009), such as invoking anger and face-to-face confrontation (Min & Kim, 2019), helplessness (Klinner & Walsh, 2013), revenge seeking (Bougie et al., 2003), and boycott (Grace, 2007). Accordingly, firms benefit from preventing discriminatory practices in service delivery. Despite its harm to the psychological well-being (Schmitt & Branscombe, 2002) and being unfair (Anton et al., 2007), discriminatory treatment of minority customers remains widespread (Tadajewski, 2012). Documented drivers include prejudice and biases related to identity characteristics (e.g., ethnicity, religion, sexual orientation) (Dovidio & Gaertner, 2004; Ro & Olson, 2020; Walsh & Hammes, 2017). It has been corroborated that a service provider’s personal beliefs shape their attitude toward customers; however, unrealistic job demands can also contribute to the stress experienced by service providers, leading them to act in a discriminatory manner toward minority customers.

While prior work explains mechanisms of perceived customer discrimination, the role of employee job demands during service exchanges remains under-examined. COVID 19 amplified the salience of job demands. Pandemic disruptions greatly intensified job demands for service employees. Research evidence shows that service employees have experienced a significant increase in emotional exhaustion (Özdemir & Kerse, 2020) and work overload (Abed Alah et al., 2021; Kim et al., 2023; Oruh et al., 2021) during COVID-19. In short, heightened exhaustion and workload can precipitate counterproductive or biased behaviors.

The theoretical lens employed by the current study, the conservation of resources (COR) theory, contends that employees continuously acquire and conserve resources to perform their job roles (Hobfoll, 1989). When an organization fulfils its promises to employees, the social relationship between them improves, resulting in higher employee performance (Alvi et al., 2024; Karagonlar et al., 2016). In contrast, rapid resource depletion undermines service employees’ performance. Consequently, exhausted employees may engage in biased or discriminatory conduct. In addition, we incorporate psychological contract violation as a mediator to explain why service employees’ negative evaluation of job demands transcends its unfavorable impact on

customers' perceptions of their discrimination behavior.

Psychological contract violation reflects an employee's perception that the organization has failed to honor agreed-upon obligations (Morrison & Robinson, 1997). More specifically, employees feel disappointed (ranging from minor frustration to betrayal) because they believe their organization has broken its psychological contract by failing to fulfil work-related promises (Morrison & Robinson, 1997). It has already been validated that psychological contract violation has negative implications, such as employee deviance (Peng et al., 2016) and employee burnout (Zaza et al., 2022). On the other hand, psychological contract fulfilment results in organizational citizenship behavior (Turnley et al., 2003), perceived organizational support (Karagonlar et al., 2016), reduced work alienation (Alvi et al., 2024), and improved brand equity (Deepa & Baral, 2021). Collectively, the evidence implies that pandemic-driven job demands foster perceptions of psychological contract violation, degrading behavior toward minority customers. As a result, customers can develop a discriminatory perception.

This study adds to the extant literature in organizational behavior and service management. In this regard, we advance the COR theory by establishing that COVID-19 induced job demands, i.e., emotional exhaustion and work overload, are critical antecedents of psychological contract violation. In doing so, this research bridges a gap by confirming that psychological contract violation is a vital underlying psychological mechanism that transmits the effects of employee resource depletion into observable customer-directed deviance, in the form of overt and subtle discrimination. Finally, the use of robust dyadic employee-customer data strengthens the empirical validity of this cross-level mediation model. For practice, the findings underscore the need for organizational support during crises to manage job demands and prevent discriminatory service behaviors.

The remainder of this manuscript is structured as follows: a review of the literature and hypotheses development, methodological details, empirical results, theoretical and managerial implications, and a conclusion.

2. Review of the literature and hypotheses development

2.1 Emotional exhaustion and perceived customer discrimination

Emotional exhaustion is a prolonged emotional strain caused by persistent job stressors and demands (Wright & Cropanzano, 1998). In other words, emotional exhaustion refers to the "feelings of being emotionally overextended and depleted of one's emotional resources" (Maslach, 1993, p. 20). Emotional exhaustion, as a severe deficit in emotional resources, initiates resource-draining mechanisms that manifest as interpersonal failures, incivility, and counterproductive work behaviors (Van Jaarsveld et al., 2010). According to the COR theory, employees continuously acquire, conserve, and replenish their resources (Hobfoll, 1989). Ongoing emotional labor

(Kammeyer-Mueller et al., 2013) can erode the quality of employee–customer interactions. COVID-19 has altered the job demands of service employees, leading to a drop in the quality of the service encounter (Ramkissoon, 2021). Under sustained strain, employees have fewer positive emotional resources (Lam et al., 2010) and are less able to sustain pro customer attitudes. The abrupt onset of the pandemic limited opportunities for employees to use adaptive coping (Ramkissoon, 2022). COVID-19 has also added to emotional exhaustion (Ramkissoon, 2020) by inhibiting avenues for emotional regulation. Similarly, exhaustion undermines professionalism (Brotheridge & Grandey, 2002) and weakens customer orientation (Hur et al., 2015). In other words, an emotionally exhausted employee is likely to show discrimination.

Disadvantaged customers feel that they are frequently discriminated against during service exchange. This feeling engenders perceived customer discrimination, defined as “differential treatment of customers in the marketplace based on perceived group-level traits that produce outcomes favorable to ‘in-groups’ and unfavorable to ‘out-groups’” (Crockett et al., 2003, p. 15). It is found that prejudice towards disadvantaged customers is common and that service providers show ambivalence during service exchange (Dovidio & Gaertner, 2004). Although discrimination during service exchange can take several forms, Klinner and Walsh (2013) showed that service providers can discriminate against customers in direct or indirect ways, i.e., overt and subtle discrimination. Overt discrimination is direct, obvious, and easily visible, comprising actions like humiliating customers (Rosenbaum & Montoya, 2007), assaulting a customer, shouting, and uttering homophobic, insulting barbs (Klinner & Walsh, 2013). In contrast, subtle discrimination is veiled, indirect, and difficult to identify (Klinner & Walsh, 2013). They may act in a discriminatory fashion because they harbor feelings of unease, disgust, and discomfort regarding minority group customers (Dovidio & Gaertner, 2004).

There can be a multitude of reasons for discriminating against disadvantaged customers; however, COR theory provides a good explanation of this phenomenon. When service employees are resource-deprived, they are less likely to interact with customers in a professional manner. In this regard, Walsh and Hammes (2017) showed that resource-depleted service employees fail to maintain emotional regulation and consequently do not interact in a consistently professional manner. In fact, emotionally exhausted employees may not be polite to customers (Van Jaarsveld et al., 2010). An emotionally exhausted service provider will likely display prejudice, either directly or indirectly, toward out-group customers. For service providers, the spillover effect is inevitable because of the abnormal stress caused by COVID-19. Based on the preceding discussion, we draw the following hypothesis:

H1: Emotional exhaustion positively influences both the (a) overt discrimination and (b) subtle discrimination.

2.2 Work overload and perceived customer discrimination

Another important facet of job demand is work overload. Work overload occurs when job demands exceed what can be handled with the time and resources available (Kirch, 2008). Work overload also means that employees are experiencing variability and diversity in their duties (Pluta & Rudawska, 2021). Various studies show that COVID-19 has significantly increased the workload for front-line employees in healthcare (Abed Alah et al., 2021), banking (Oruh et al., 2021), retailing (Rodríguez-López, Rubio-Valdehita, & Díaz-Ramiro, 2021), and restaurant sectors (Kim et al., 2023). From a COR perspective, persistent overload drains psychological and physical resources, weakening coping capacity. An employee's job is negatively affected because of work overload. Similarly, work overload is deleterious for employees because it results in stress (Robinson & Griffiths, 2005), chronic worrying (Schlotz et al., 2004), mental impairment (De Beer et al., 2016), and depression (Weigl et al., 2016). Prior findings show that overload reduces employees' ability to manage tasks effectively. It induces unethical behaviors among employees (Gürlek, 2020). Furthermore, it is known to be a cause of interpersonal conflicts (Jaramillo et al., 2011). Thus, overload can degrade employee–customer interactions. Given COVID-19's adverse effects on workload for service employees, interpersonal conflict between the employee and the customer seems natural. It is also noted that work overload results in job dissatisfaction (Hong et al., 2021), hence, there is less motivation to provide quality service to a customer.

H2: Work overload positively influences both the (a) overt discrimination and (b) subtle discrimination.

2.3 Emotional exhaustion and psychological contract violation

While the job context, such as perceived injustice, predicts psychological contract violation (Peng et al., 2016), job demands like emotional exhaustion also have the potential to induce psychological contract violation. Emotional exhaustion reduces the energy needed to address work challenges effectively. Employees are left with limited resources for emotional regulation when their personal resources are depleted through emotional labor (Kim, 2008). In organizational settings, the employee and the organization have mutual obligations toward each other (De Cuyper et al., 2008). Emotional exhaustion can corrode the employee–organization relationship by heightening perceptions of unmet obligations. More specifically, the employee feels psychological contract violation, i.e., “feelings of disappointment (ranging from minor frustration to betrayal) arising from their belief that their organization has broken its psychological contract of work-related promises” (Morrison & Robinson, 1997, p. 231). Employees perceive that the organization has violated a psychological contract with them because their job demands cause stress, exhaust physical energy, diminish mental vigor, and drain positive emotions (Shin & Shin, 2024). Perceived contract violation signals an exchange imbalance with the employer. The continuous exposure to stressful working conditions during COVID-19 caused severe emotional distress for service employees (Li et al., 2025). COVID-19 increased emotional labor manifold,

and with no means to channel their emotional exhaustion, employees felt angry. Emotional exhaustion cultivates a feeling of betrayal among employees because organizations failed to create an environment where service employees could rejuvenate themselves. As noted above, stress diminishes positive emotions (Lam et al., 2010), diminishes adaptive interventions (Ramkissoon, 2022), and elevates emotional labor (Kammeyer-Mueller et al., 2013), therefore deteriorating the relationship of service employees with their organization. Thus, we propose the following hypothesis,

H3: Emotional exhaustion positively influences the psychological contract violation.

2.4 Work overload and psychological contract violation

Work overload represents a severe job demand, requiring the performance of excessive activities under time constraints, which frequently leads to diminished performance quality. The COVID-19 crisis significantly intensified work overload for frontline employees across multiple sectors, including healthcare (Abed Alah et al., 2021), banking (Oruh et al., 2021), retailing (Rodríguez-López et al., 2021), and hospitality (Kim et al., 2023). Service employees generally appraise chronic overload negatively. Since assigning workload is the responsibility of the organization, an unfair workload will create dissent among employee ranks. For a fair workload, an employee has adequate time to complete their tasks, thereby replenishing resources. In situations of work overload, employees are burdened with more tasks, leading to physiological ailments, psychological and physical stress (Bakker et al., 2004; Mahipalan & Sheena, 2019). It is detrimental because it encroaches on employees' personal time (Perlow, 2012), undermines workplace quality, and serves as a precursor to employee stress and discomfort. Employees express negative evaluations of work overload primarily because it directly infringes on their personal time, thereby escalating perceived inequity. Consequently, employees often interpret chronic work overload as the organization's failure to uphold its commitment to fairness, leading to a negative appraisal of the organizational relationship. They may read persistent overload as the organization failing to allocate workload fairly. It is established that COVID-19 induced work overload deteriorates optimism (Özdemir & Kerse, 2020), causes burnout (Manzano García & Ayala Calvo, 2021), and reduces work intentions (Sinsky et al., 2021). Given that this extreme demand is perceived as an injustice to the employee, work overload directly fuels anger and frustration, consistent with social exchange imbalance. The resulting imbalance from this perceived unfair workload allocation leads employees to question the organization's commitment and responsibilities toward the workforce. Therefore, we propose that a heightened perception of work overload directly intensifies the employee's feeling of psychological contract violation, leading to the following hypothesis:

H4: Work overload positively influences the psychological contract violation.

2.5 Psychological contract violation and perceived customer discrimination

Perceiving contract violation can prompt relational withdrawal and counterproductive responses as a mechanism of emotional regulation and correction of the perceived exchange imbalance. Psychological contract violation encourages employees to search for alternative job options, i.e., increases turnover intentions (Zaza et al., 2022). It can be stated that higher levels of psychological contract violation will decrease employee loyalty (Kurt, 2020). Consequently, if service providers perceive a high level of psychological contract violation, they will have lower commitment to pleasantly serving the customer. Another piece of evidence suggests that psychological contract violation breeds employee deviant behavior (Peng et al., 2016). In a similar vein, it is documented that psychological contract violation breeds service sabotage by service employees (Park & Kim, 2019). If psychological contract violation fosters cynicism and sabotage, employees may channel organizational resentment into prejudicial treatment of customers, transforming customer discrimination into a latent act of revenge against the organization, thereby becoming destructive for the firm's market reputation. Another important finding suggests that psychological contract violation creates employee cynicism (Yang et al., 2020). It is hard to assume that a cynic will treat customers without showing any discrimination. Based on these findings, we propose the following hypothesis:

H5: Psychological contract violation positively influences both (a) overt discrimination and (b) subtle discrimination.

2.6 Mediating role of psychological contract violation

According to Salkind and Rasmussen (2007, p.995), a mediating variable is “a variable that transmits the effects of an independent variable to a dependent variable”. It means that the mediating variable is the “causal link” through which the independent variable influences the dependent variable (Creswell & Creswell, 2017). In our research model, it is proposed that psychological contract violation is a mediating variable. In the sections above, it was established that emotional exhaustion and work overload caused by COVID-19 lead to psychological contract violation, which in turn leads to perceived customer discrimination, hence acting as a mediating variable. To verify if psychological contract violation acts as a mediator, the following hypotheses are presented:

H6: Psychological contract violation mediates the relationship between emotional exhaustion and (a) overt discrimination and (b) subtle discrimination

H7: Psychological contract violation mediates the relationship between work overload and (a) overt discrimination and (b) subtle discrimination

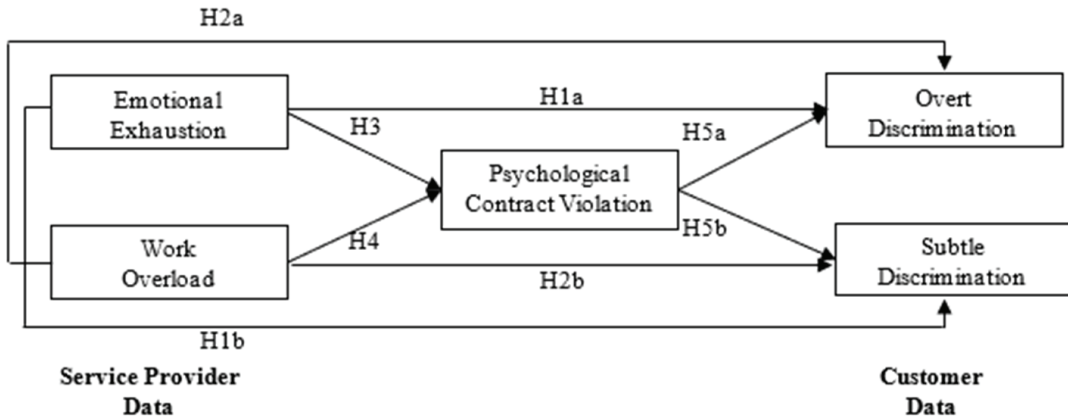


Figure 1: Theoretical Model

Note. Hypotheses related to the mediation in this research are not shown in the model since they are measured indirectly, unlike other direct cause-and-effect relationships.

3. Methodology

3.1 Sample and Procedure

This research is located in the banking, healthcare and retail sectors of Pakistan due to its compatibility with the research phenomenon. Data has been collected from two categories of participants, i.e., service providers working in their respective sectors and their customers from Lahore and Islamabad cities of Pakistan. Each matched employee–customer pair constituted a dyad (Kenny et al., 2020). We addressed recruitment difficulties by using targeted referral (snowball) sampling. When the research topic is deemed sensitive, and there is a necessity of accessing a hard-to-reach population, snowball (chain referral) sampling was employed as a non-probability technique (Lohr, 2019). This technique is suitable because minorities often live in closely knit social groups; consequently, they are acquainted with numerous other members of their community.

Data collection was complicated by the need to obtain matched questionnaires from both parties, i.e., the customer and the service provider. As a first step, a list of various potential respondents was generated, which was identified by the initial respondents. In the second step, we distributed survey packets with separate instruments for employees and customers. Each questionnaire was accompanied by a cover letter. An accompanying letter outlined study aims, informed consent, voluntary participation, withdrawal rights, and anonymity and assurance for anonymity of the respondents' identity and confidentiality of data (c.f. Saunders et al., 2012). The package also contained a sealable envelope. Service providers could fill and seal their questionnaires in these envelopes. We distributed 635 dyad packets, and the data collection lasted about two months. After screening, 299 matched pairs were usable, yielding a response rate of 47%.

3.2 Measurement scales

We measured all variables with validated multi-item scales. For all constructs, a 5-point Likert scale was selected, where 1 is “Strongly Disagree” and 5 is “Strongly Agree”. The scale to assess perceived overt and subtle discrimination comprised 4 items each, adapted from Klinner and Walsh (2013). A sample item for measuring perceived overt discrimination is “Compared to other customers, service employees sometimes insult me”. A sample item to measure perceived subtle discrimination is “Compared to other customers, service employees often give me derogatory looks”. Similarly, scales of work overload and emotional exhaustion consisted of 5 questions each. These scales are adapted from the work of Roberts et al., (1997) and Maslach and Jackson (1981). A sample statement to assess work overload is “I have an excessive workload”. Similarly, a sample statement to assess emotional exhaustion is “I often feel emotionally drained from work”. The scale for perceived psychological contract violation also consisted of 4 items adapted from the work of Robinson and Morrison (2000). A sample statement is “I feel betrayed by my organization”.

4. Results

Different software packages are available to test the numeric data for cause-and-effect relationship; however, we preferred WarpPLS 7.0 because the widely recognized variance-based partial least square structural equation model (PLS-SEM) is better run in this software (Haenlein & Kaplan, 2004). Further, PLS-SEM is suggested by various scholars due to its robust econometrics and capacity to perform flexible modeling (Haenlein & Kaplan, 2004; Hair et al., 2017; Wold, 1980). Various other conditions related to the measurement and sample size have also not been imposed by PLS-SEM (Chin et al., 2003; Haenlein & Kaplan, 2004). We find it better than other statistical tools since it performs all tests, such as validity, reliability, multi-collinearity, common method bias, and cause-and-effect relationships among multiple independent, dependent, mediating, and moderating variables in a single model. Thus, PLS-SEM using WarpPLS 7.0 has been used to perform the data analysis in this research. PLS-SEM has been applied in two phases. In the measurement model, we test the health of data by testing reliability and validity, followed by the structural model comprising hypothesis testing.

4.1 Measurement model

To ascertain construct validity, we conducted confirmatory factor analysis (CFA), which is a statistical method for confirming the factor structure of variables (Hair et al., 2011). All standardized loadings were ≥ 0.70 (Table 1) except for one item of overt discrimination, which was excluded from the data. Thus, the data used on all constructs used in this research are proven to have an acceptable level of convergent validity. Further, we also tested discriminant validity, the second element of validity, denoting “that a construct is empirically unique from the other constructs in the SEM” (Hair et al., 2017, p.111). We used the Fornell-Larcker technique (Fornell

& Larcker, 1981) to test the discriminant validity and calculate correlations among Latent variables with the square roots of AVE. As shown in Table 2, intra-construct correlation is higher than inter-construct correlations, establishing the discriminant validity of all constructs. Moreover, we deployed Cronbach's α to ascertain the reliability of question items. All α coefficients exceeded .60. This value ensures the internal consistency (Nunnally, 1978). Composite reliability (CR) has also been computed to ensure the reliability of the research variables. Collectively, these findings successfully establish the validity and reliability of the measurement scales. Factor loadings, AVE, Cronbach's α and CR are reported in Table 2.

Table 1
Factor loadings and reliability statistics

Constructs	Item	Factor loadings
Overt Discrimination (OD) AVE = 0.60 α = 0.66 CR = 0.81	OD1	0.774
	OD2	0.763
	OD3	0.785
Subtle Discrimination (SD) AVE = 0.67 α = 0.83 CR = 0.89	SD1	0.775
	SD2	0.789
	SD3	0.852
	SD4	0.843
Emotional Exhaustion (EE) AVE = 0.61 α = 0.79 CR = 0.86	EE1	0.774
	EE2	0.762
	EE3	0.813
	EE4	0.792
	EE5	0.774
Work Overload (WO) AVE = 0.62 α = 0.85 CR = 0.89	WO1	0.78
	WO2	0.75
	WO3	0.825
	WO4	0.759
	WO5	0.825
Psychological Contract Violation (PCV) AVE = 0.64 α = 0.81 CR = 0.87	PCV1	0.874
	PCV2	0.78
	PCV3	0.738
	PCV4	0.803

Notes. α = Cronbach Alpha, CR = Composite Reliability, and AVE = Average Variance Extracted.

Table 2
Correlation among latent variables

	1	2	3	4	5
1. Emotional Exhaustion	(0.786)				
2. Work Overload	0.141	(0.789)			
3. Psychological Contract Violation	0.192	0.271	(0.8)		
4. Overt Discrimination	0.373	0.276	0.31	(0.774)	
5. Subtle Discrimination	0.17	0.238	0.435	0.224	(0.815)

Note. Square roots of average variances extracted (AVEs) shown on the diagonal.

4.2 Structural model

Structural equation model comprising the strength of cause-and-effect relationships is presented in Figure 2. The same has been presented in Table 3, along with the decision for each hypothesis. H1 hypothesizes that emotional exhaustion positively influences both overt and subtle discrimination. The findings confirm that H1 is supported ($H_{1a}:\beta = 0.29, p < 0.001$) and ($H_{1b}:\beta = 0.19, p < 0.01$). In other words, when service employees are experiencing emotional exhaustion, the likelihood of their discriminatory behavior increases towards out-group customers. Similarly, H2 hypothesizes that work overload positively influences both overt and subtle discrimination by service providers. The findings support H2 ($H_{2a}:\beta = 0.19, p < 0.01$) and ($H_{2b}:\beta = 0.15, p < 0.01$). These results indicate that when service employees experience excessive workload, the likelihood that they will discriminate against out-group customers increases. Figure 2 also reports these findings.

H3 establishes that emotional exhaustion positively influences psychological contract violation. This hypothesis has been supported ($H_3:\beta = 0.24, p < 0.01$). The findings imply that when service employees feel emotionally exhausted at work, they are more likely to perceive that their organization has violated a psychological contract with them. Similarly, H4 hypothesizes that work overload positively influences psychological contract violation. This hypothesis is also proved true via regression analysis ($H_4:\beta = 0.28, p < 0.001$). Put differently, when service employees experience work overload, they are more likely to perceive their organization as violating the psychological contract with them.

H5 proposes that perceived psychological contract violation positively affects both the overt and subtle discrimination. Regression analysis reveals the result of this hypothesis to be significant ($H_{5a}:\beta = 0.29, p < 0.001$) and ($H_{5b}:\beta = 0.35, p < 0.001$). This means that with an increase in perception of psychological contract violation, it becomes more likely that service providers will be more inclined to show prejudice in dealing with minority customers.

As the conceived model comprises mediating related hypotheses, we used indirect effects

for paths with 2 segments (Kock, 2014) to test such hypotheses. Following this test, we found insignificant mediation of psychological contract violation in the relationships of emotional exhaustion and overt discrimination ($H_{6a}; \beta = 0.07, p > 0.05$) but significant mediation between emotional exhaustion and subtle discrimination ($H_{6b}; \beta = 0.07, p < 0.05$) indicating that hypothesis 6a is not supported but 6b is supported. Lastly, the mediating role of psychological contract violation is significant in the relationship between work overload and overt discrimination ($H_{7a}; \beta = 0.07, p < 0.05$). Similarly, psychological contract violation mediates the relationship between work overload and overt discrimination ($H_{7b}; \beta = 0.10, p < 0.05$), supporting hypotheses 7a and 7b respectively.

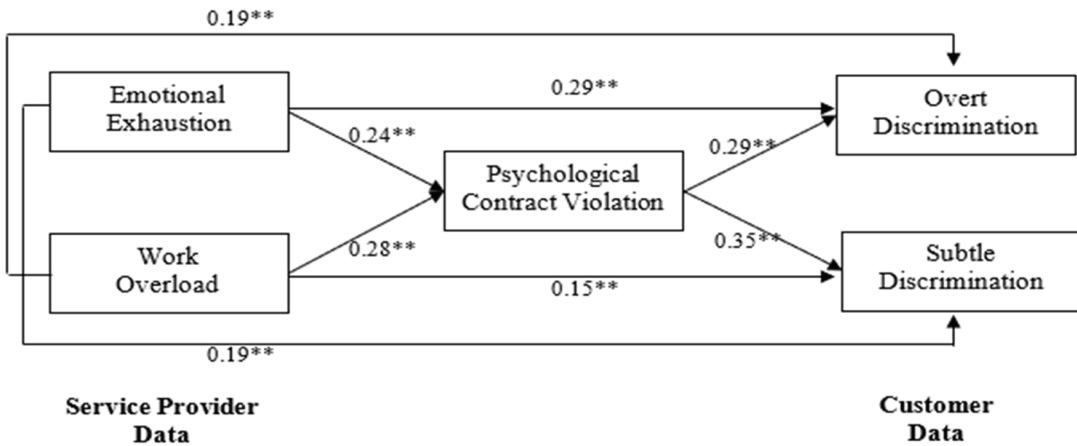


Figure 2: Structural model

Notes. ** = $p < 0.01$; Mediation hypotheses are tested through indirect effects for paths with two segments (Kock, 2014), not reflected in Figure 2.

Table 3
Tests of hypotheses

Hypothesis	Path	Coefficient	Result
Hypothesis 1a	Emotional Exhaustion→ Overt Discrimination	0.29**	Supported
Hypothesis 1b	Emotional Exhaustion→ Subtle Discrimination	0.19**	Supported
Hypothesis 2a	Work Overload → Overt Discrimination	0.19**	Supported
Hypothesis 2b	Work Overload → Subtle Discrimination	0.15**	Supported
Hypothesis 3	Emotional Exhaustion→ Psychological Contract Violation	0.24**	Supported
Hypothesis 4	Work Overload → Psychological Contract Violation	0.28**	Supported
Hypothesis 5a	Psychological Contract Violation → Overt Discrimination	0.29**	Supported
Hypothesis 5b	Psychological Contract Violation → Subtle Discrimination	0.35***	Supported
Hypothesis 6a	Emotional Exhaustion→ Psychological Contract Violation → Overt Discrimination	0.07	Not Supported
Hypothesis 6b	Emotional Exhaustion→ Psychological Contract Violation → Subtle Discrimination	0.08*	Supported
Hypothesis 7a	Work Overload → Psychological Contract Violation → Overt Discrimination	0.08*	Supported
Hypothesis 7b	Work Overload → Psychological Contract Violation → Subtle Discrimination	0.10*	Supported

Notes: *** = $p < 0.001$, ** = $p < 0.01$, * = $p < 0.05$.

5. Discussion and conclusion

This empirical work adds significantly to the existing organizational behavior and service management literature. It does so by underpinning conservation of resources (COR) theory and explaining the process where COVID-19-induced job demands—specifically emotional exhaustion and work overload—affect frontline service employees' behavior toward minority customers. By studying pandemic-related job demands and customer-related outcomes by using dyadic data, these findings add substantial insights to the extant knowledge.

Pandemic-related job demands, including emotional exhaustion and work overload, have shown a positive impact on psychological contract violations. Psychological contract violation is an employee's perception that the organization has failed to honor agreed-upon psychological obligations (Morrison & Robinson, 1997), causing disappointment for the employee. COVID-19 altered the work environment, transmuted it from predictable to unpredictable, stable to chaotic, sanguine to despair, coherent to disorderly. These changes exposed vulnerabilities not only in business operations but also in human interactions. The strain on service employees was inevitable,

and so were the feelings of anger, frustration, and betrayal. Employee perception of psychological contract violation due to job demands causes stress, loss of physical energy, diminished vigor, and depletion of positive emotions (Shin & Shin, 2024).

Psychological contract violation is found to have a positive impact on customers' perception of discriminatory treatment during service exchange. Psychological contract violation, being a feeling of disappointment arising from employees' belief that their organization has broken work-related promises (Morrison & Robinson, 1997), affects employees' belief in their organization. It increases the likelihood of deliberate service sabotage by an employee (Park & Kim, 2019) and leads to being increasingly cynical of the organization (Yang et al., 2020). It also creates a mindset among service employees in which their discontent is reflected in their interactions with customers. Service employees mistreat their customers because they believe that their organization has treated them unfairly. The greater the perception of psychological contract violation, the greater the likelihood that employees will feel justified in sabotaging service interactions with customers. The findings are consistent with the extant literature, where psychological contract violation has resulted in unfavorable interactions (c.f. Kurt, 2020; Zaza et al., 2022) and the preservation of the psychological contract has led to favorable outcomes (Alvi et al., 2024).

Lastly, psychological contract violation linked job demands with customer perception of discrimination. All the mediating effects were supported except the one that connected emotional exhaustion and overt discrimination. Consumer protection laws and policies also make overt discrimination less likely (Walsh & Hammes, 2017). Although employees are resource-depleted (emotional exhaustion) and feel betrayed (perceived psychological contract violation), they appear to conserve their remaining organizational and cognitive resources by consciously avoiding high-stakes, overt acts. Overt discrimination carries a high risk of organizational sanction, strong condemnation, or official reprimand. Thus, the impetus created by psychological contract violation may not be strong enough to be transferred to customers overtly. As a result, employees channel their resentment into subtle, veiled behaviors—a low-cost, low-risk form of revenge against the organization—as evidenced by the strongest predictive link between psychological contract violation and subtle discrimination. Thus, subtle discrimination is the sophisticated strategic choice by the service employees.

5.1 Theoretical contributions

This research adds to the existing debate about the relevance of psychological contracts between organizations and service employees by answering how workplace phenomena translate into customer experience. Existing research either focuses on customer responses or employee responses; thus, a disconnect exists between the employee actions and customer perceptions. Only a handful of studies have linked both the service provider and customer sides. The current research has addressed this disconnect by using dyadic data and connecting both sides by empirically

establishing that organizational practices have both tangible and intangible impacts on customers. This research has examined perceived customer discrimination as an outcome variable. The marketing research has given limited focus to perceived customer discrimination (Walsh 2009; Walsh & Hammes, 2017). Most research has treated discrimination as a singular construct and provided its vague definitions. By carefully distinguishing between subtle and overt forms of perceived discrimination, a better conceptualization of discrimination has emerged. In this research, subtle and overt forms of discrimination have been investigated because each manifest in distinct ways. The findings have corroborated that both overt and subtle discrimination are caused by emotional exhaustion and workload. Moreover, the evidence explains how psychological contract violation serves as a means of causing discrimination.

Psychological contract violation is primarily viewed as negligence towards employee expectations or as organizations failing to fulfill their responsibilities towards employees (Morrison & Robinson, 1997). At present, research is skewed toward employee-related outcomes of psychological contract violation (Alvi et al., 2024; Ramkissoon, 2022; Shin & Shin, 2024; Li et al., 2025), leaving customers out of the equation. The current research has expanded its focus to include customers. Resource depletion caused by job-related practices in the presence of psychological contract violation significantly impacts how customers are treated during service exchanges. In other words, service employees mistreat vulnerable customer groups because internal organizational practices shape their psychological contract with the organization.

5.2 Practical and policy implications

Along with theoretical contributions, this research has significant practical implications for the service sector. The findings reveal potential pitfalls, reflected in employees' discriminatory behavior toward vulnerable customer groups, driven by unjustified job demands. Managers can take corrective actions by reducing excessive workload and conflicting job demands on service employees. Work overload can be managed by allocating more resources or personnel to perform various tasks. Another critical move is to rationalize performance standards. If performance standards are unrealistically high, this will result in work overload. Similarly, service providers must not be emotionally drained or burned out during service delivery. To mitigate this emotional exhaustion, managers can provide wellness training to employees or ensure work-life balance.

Organizations need to reevaluate job designs to create little room for emotional exhaustion and work overload, thereby reducing the likelihood of psychological contract violation. The mediation of psychological contract violation underscores the importance and value of fulfilling employees' expectations. While these expectations are unwritten and psychological, they are part and parcel of the employment package. As employees always expect job security, better working conditions, emotional support, and growth opportunities, the organization must ensure that they are provided. In this way, psychological contract violation can be prevented. Job designs can be made more realistic and justified, along with other necessary measures such as organizational

and supervisory support, to reduce the impact of psychological contract violation. Managers can also make service employees more sensitive towards out-group customers. Training sessions on cultural and other forms of diversity can equip service providers with insights into minority customer sensitivities, ensuring high-quality service interactions.

5.3 Limitations and future research

This research incorporated lesser-used methodology, i.e., dyadic data and effectively linked internal job context to the external customer context. However, there are a few limitations that can be addressed in the future. While necessary for accessing minority populations in Pakistan, non-probability snowball sampling limits the generalizability of research findings due to potential selection bias. Future studies should consider longitudinal or multi-wave designs to better establish causal relationships. Additionally, while emotional exhaustion and work overload were central to this study, emerging stressors such as technostress and digital fatigue merit exploration within the evolving job demands-resources (JD-R 3.0) and COR frameworks (Shin & Shin, 2024; Li et al., 2025). Expanding the model to include emotional responses from customers—such as anger or embarrassment—and their behavioral consequences could enrich understanding of service dynamics. Moreover, alternative mediators, such as work alienation, and moderators, such as perceived organizational support, passive leadership, or empowering leadership (Alvi et al., 2024; Gul et al. 2025) could offer deeper insights into the mechanisms driving discriminatory behavior. By incorporating these dimensions, future research can transcend these limiting factors and build a more robust, context-sensitive model of frontline employee conduct during service exchanges with minority customers.

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