# CIVILITY PRACTICES IN WORKPLACE AND MARKETING OUTCOMES IN FINANCIAL INSTITUTIONS
# A CASE OF I & M BANK RWANDA LTD

**Mrs. SEBASONI ROSETTE[1]\*, Dr. Mercylin KAMANDE[2]**

*[1]School of Business and Economics, Business Administration (MBA), sebasonirosette@gmail.com*
*[2]Marketing Mount Kenya University, Kigali, Rwanda, mkamande@mku.ac.ke*

**\*Corresponding Author: -**
Email: sebasonirosette@gmail.com

**Abstract: -**
*Civility practices in the workplace are very crucial if the organization wants to increase its marketing outcomes mainly in financial institutions. In this regard, the researcher sought to conduct research in regard to the impact of civility practices in the workplace on the marketing outcomes with a case of I & M Bank Ltd in Nyarugenge District. Three specific objectives have guided this study; namely to assess the nature of civility practices in the marketing department of I & M Bank Rwanda Ltd, to evaluate the performance of the marketing team in I & M Bank Rwanda Ltd in relation to civility; and assess the relationship between civility practices at workplace and marketing outcomes at I & M Bank Rwanda Ltd. The research was guided by confusion theory, marketing theory and neoclassical theory. The target population of this study is 126 employees. This study used descriptive research design with 126 respondents through use of census as the method of sampling. The interview guide, questionnaire and observational method were used during data collection. To test the validity and reliability of research tools, a pilot study of 14 respondents was done before actual period of data collection and it proved validity of 0.86 which is above 0.7 of content validity index; data analysis was done with the help of SPSS Version 21 while coding, editing and cleaning the data collected from the field by use of primary and secondary data sources. The results have demonstrated a remarkable positive and significant relationship between working relationship and moral interaction (r=0.899 and sig=0.00), between working relationship and mutual respect (r=0.943 and sig=0.00), between moral interaction and mutual respect (r=0.907 and sig=0.00), between customer retention and sales revenue (r=0.927 and sig=0.00), between customer retention and market share (r=0.901 and sig=0.00), between sales revenue and market share (r=0.914 and sig=0.00), between customer relation and working relationships (r=0.888 and sig=0.00), between sales revenue and working relations (r=0.911 and sig=0.00), between market share and working relationship (p=0.891 and sig=0.00), between moral interaction and market share (r=0.853 and sig=0.00) because all calculated p-values have a degree of significance which less than 0.01. Therefore, it implies that significant and positive relationship occurred between civility practices and the marketing outcomes in I & M Bank Rwanda Ltd. Based on the above findings, the researcher encouraged I & M Bank employees to always handle customers with kindness, courteous, respect and civil behavior to ensure the coexistence of civility and marketing outcomes that can only be enhanced by customer care provided to clients of I&M Bank Rwanda Ltd*

**Keywords: -** *Civility practices, Workplace, Marketing outcomes, Financial Institutions. I&M Bank*

## 1. INTRODUCTION

The empirical studies conducted in relation to civility at workplace and marketing outcomes have concentrated on non-physical manifestation of interpersonal abuse in the place of work (Cortina, 2008). But little has been conducted to tackle the problems related with civility in workplace and how it affects marketing outcomes. Therefore, researchers such as Pearson *et al.,* (2010) and Pearson and Porath, (2005), conducted an evaluation of the organizational problems associated to incivility and it relation to organizational performance where he stated that organizational performance suffer due to poor professional strategies.

The practice of civility satisfies the organizational outcomes and the demand for the results, but it is also a need for civil behavior and respect for other's dignity at work (Hodson, 2011). Co-workers provide a new environment at work by sharing work life experiences and increasing market share. Hodson (2011) associated dignity with being managed and appreciated through each of the companies and co-workers, while fulfilling a person's requirement to grow, but without complexity. However, it is no longer stunning that many people adapt their cognitions, feelings, and behaviors to better adapt to the social world of work (Cortina, 2008). Therefore, when co-workers make contributions biased expectations or behaviors where a worker is more likely to notice that he or she is doing well (Cortina, 2008).

Despite, the new system adopted by so many governments and private institutions in Rwanda including financial institutions like I & M Bank to avail the contacts of supervisors on the office doors to call or report in case of mistreatment or poor service, some coworkers still turning everyday work into a nightmare by gossiping, cliques, interference, scapegoat, ostracism, and placing boundaries for all differently to do their job which can lead to poor outcomes or need for applying incivility (Olubunmi, *et al.,* 2013). It is against this context the researcher wants to examine the impact of civility in workplace on marketing outcomes of financial institutions taking a case of I & M Bank Rwanda limited – Nyarugenge District.

### 1.1 Objectives of the study

#### 1.1.1 General objective

The main objective was to assess the impact of civility practices in workplace on marketing outcomes in financial institutions with I & M Bank Rwanda Limited.

#### 1.1.2 Specific objectives

(i)  To assess the nature of civility in the marketing department of I & M Bank Rwanda Ltd
(ii) To evaluate the performance of the marketing team in relation of Civility in I & M Bank Rwanda Ltd
(iii)To assess the relationship between civility practices in workplace and marketing outcomes at I & M Bank Rwanda Ltd.

## 2. Review of Literature

The study of Torkelson *et al.,* (2016) has demonstrated that the incidence of incivility requires satisfactory interventions in order to enhance the working relations quality and the organizational performance. In both formal and informal social relationships, civility is needed to convey respect and demonstrated the quality of the organizational culture among the members in order to enhance the outcomes of the organization (Schein, 2012). Therefore, Backer (2010) viewed incivility as the rude or impolite behavior that conveys disrespect to others. It is a bit different to aggression which has a clear and great intensity of harming the individual. However, both incivility and aggressive behavior affect negatively the outcomes of the organization.

According to Torkelson, *et al.,* (2016), in today's workplaces, a great number of employees report cases of incivility done against them and by their fellow employees or by the management. Though, the study of Cortina, *et al.,* (2011) asserted that the employees always expect to be treated with respect from the colleagues, clients and management. Thus, a number of researchers have associated incivility at workplace with negative outcomes and poor performance from the employees which affect the organization as the whole due to anxiety, stress, and depression (Yamada, 2010). The study of Hershcovis and Barling (2010) analyzed the intervention of civility, engagement and respect in the workplace. The results revealed that the quality of social relationship between the employees and the management enhances the marketing outcomes due to less uncivil interactions, more civil interactions and respect for each other which improve the relationships that are accompanied with improving the experience of the employees in job commitment, burnout, satisfaction, burnout, trust in management, and decrease absenteeism rate due to these social relationships that mediated the employees to the interventions and hence broader outcomes of the institution.

According to Meyer (2010), the authoritarian leadership styles and lack of the clear guidelines, polices and rules at work place alter the behavior of employees and this increase the level of mistreatment that is done by the management against the employees. He argued that there is very little evidences that indicates that victimization in the workplace like mistreatment is related to structural qualities of occupation or personal qualities and marketing outcomes of the employee or rather the marketing strategies and civility practices that are applied at workplace or in marketing department of the financial institution. The study of Tepper (2010), demonstrated incivility in the work place like poor interpersonal relationships at work tends to be associated with negative outcomes of employees or even affect the whole work outcomes. These are indicated by the lowered mental health of the employees due to anxiety, depression, emotional exhaustion and increased somatic symptoms that affect the performance of the employee. In the similar way, the incivility at work place tends to be also related to greater

psychological distress like burnout (Cortina, *et al.,* 2010; and Kaeshly *et el.,* 2007).

The empirical study conducted by Semmer and Schallberger (2006) asserted that the negative peer relations are considered as the illegitimate demands in this relationship of incivility and work outcomes which increase the prompt withdrawal and burnout such as reduction of effort spent on work, turnover and absenteeism at work. Cortina *et al.,* (2011) and Leiter and Maslach, (2009) looked at employees experiencing incivility as the potential candidates of leaving their job through minor excuses like absenteeism and cynicism where they psychological withdraw from their work.

The study of Torkelson, *et al.,* (2016) has shown that incivility leads to coercive behaviors and spiraling effect. Osatuke, *et al.,* (2013) showed that organizational intervention targets workplace civility on veteran hospital administration environment resulted into engagement and respect in the workplace. Thus, civility in VHA has considerably improved working habit and outcome through the increased working hours, job commitment and sharing of expertise. The design of intervention involves employees, management and researchers to effectively conduct the approach of action research design. Thus, for the study of Campbell (2010), that approaches revealed a significant correlation between civility and work performance in terms of production, marketing and promotional strategy due to civil interactions between the employees, management and customers. Civility performs a very necessary contribution in the management of distress in the workplace and withdrawal; social relations and civility are also known for their pervasive role in organizational psychology, job satisfaction and organizational commitment that improves the outcomes (Cortina *et al.,* 2011). For instance, incivility in the workplace is related to work attitudes which diminish job satisfaction which fuels the negative outcomes of the institution. They further emphasized that management trust reflects the employees' expectations of competence and the managers' good intentions.

The researches of Bies *et al.* (2006); and Bies, (2010) asserted that positive social relationships are the product of civility. However, incivility at workplace may affect the employees through the organizational leadership which violates the reasonable norms of the quality workplace without forgetting the lower production of goods and services (Pearson, *et al.,* 2010). Thus, incivility results in minimizing the degree of trust in management and at workplace as a whole and this affects the outcomes of the organization specifically the marketing outcomes of the institution when the image of the institution is tarnished. The study of Bies (2010) supported the findings of the study of Semmer and Schallberger (2006) who have asserted that incivility is an illegitimate demand that increase prompt and burnout, withdrawal behaviors, reduction of effort, turnover and absences. The positive peer relations are very permits the colleagues to improve workplace resources through sharing knowledge, energy, expertise and social support. The increase of employees' efficacy, satisfaction and commitment enhances the outcomes. Therefore, civility interventions are very vital in measuring the positivity of social cooperation, mutual respect and moral interactions as the mechanisms to increase the outcome.

The research of Osatuke *et al.,* (2013) analyzed the effectiveness of the intervention system and knowledge that deal with civility. The results showed that pre-post intervention in civil behavior increases the employees' participation which is associated to the improvements from absenteeism to the development of organization. Thus, incivility and poor social relationships at work that is mostly associated to negative employee outcomes need interventions that aims at enhancing the relationships between employees and the overall quality of work life to improve the organizational outcomes.

## 3. Materials and Methods

This research used a descriptive research design that helps to provide answers to research questions associated to the research problem and to accumulate qualitative and quantitative data involving this study. The total population was 126 employees who were chosen as sampling size because that number is reasonable. Thus, the researcher used census method to select the respondents of the study where the whole target population was considered for the study. The researcher has collected the information using the interview guide where it helped to gather the qualitative data. The questionnaires were distributed to the respondents to collect quantitative data. The questionnaire was self – administered by the researcher in order to minimize errors or loss of the questionnaire during data collection process. Thus, the researcher have collected the information from the relevant offices of the respondents in I&M Bank to make a comprehensive report on the impact of civility in financial institution workplace on marketing outcomes. Another unstructured method that was used by the researcher to finding out even beyond specific issues through non – verbal or verbal communication was observational method.

Data analysis entailed organizing and analyzing the data which were gathered from the field into a very comprehensive report on the impact of civility in workplace on marketing outcomes in financial institutions . It included typing and editing, tabulation and interpretation of data. The data for this study were coded, cleaned, and analyzed quantitatively using percentages, frequencies and multiple linear regressions through the use of SPSS version 21. The regression model to be used will be $Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon$. Where: $\beta_0$ = Constant, $X_1$ = presents the predictor working relationships index, $X_2$ = presents the predictor moral interaction index, $X_3$ = represents predictor mutual respect index and $\beta_1$, $\beta_2$, $\beta_3$ = represents regression coefficient. For the case of the qualitative data from the interview, the researcher have analyzed them using content and thematic analysis to make comprehensive narrative during presentation of the findings.

**4.1 The nature of civility in the marketing department of I & M Bank Rwanda**

**Table 4. 1: Level of satisfaction of respondents with nature of civility in the marketing department of I & M Bank Rwanda**

| Nature | 1 | 2 | 3 | 4 | 5 | Mean |
|---|---|---|---|---|---|---|
| How I am listened to | 92(73.0%) | 24(18.0%) | 4(3.2%) | 5(4.0%) | 1(.8%) | 1.4048 |
| How my ideas are taken into consideration | 18(14.3%) | 102(81.0%) | 2(1.6%) | 3(2.4%) | 1(.8%) | 1.9444 |
| How is my mutual respect with supervisors | 26(20.6%) | 93(73.8%) | 4(3.2%) | 2(1.6%) | 1(.8%) | 1.8810 |
| How I am valued | 104(82.5%) | 16(12.7%) | 1(.8%) | 4(3.2%) | 1(.8%) | 1.2778 |
| My relationship with my co-workers | 95(75.4%) | 23(18:3%) | 4(3.2%) | 2(1.6%) | 2(1.6%) | 1.3492 |
| How supervisors treat me with dignity and courteous | 24(19.0%) | 97(77.0%) | 1(.8%) | 1(.8%) | 3(2.4%) | 1.9048 |
| How supervisors pay attention to my concerns | 93(73.8%) | 26(20.6%) | 4(3.2%) | 2(1.6%) | 1(.8%) | 1.5079 |
| How I am treated with kindness | 82(65.1%) | 32(25.4%) | 7(5.6%) | 4(3.2%) | 1(.8%) | 1.4921 |
| Total mean | | | | | | 1.5952 |

Source: Primary Data, 2021

The results on the nature of civility in marketing department has a positive effect on the marketing outcomes and are supported by the study of Schein (2012) who asserted that civility conveys respect, a particular fable of organizational culture to enhance the outcomes of the organization. This means that the nature of civility that is delivered to an employee make him/ her to be so courageous and respond to that respect given by the employer to work hard for the sake of employers business success. The results above are also supported by the findings of Yamada (2010) who linked incivility to negative results for each and every individual and organization. It means that nature of civility in the marketing department still pose a great pressure on continual pace of civility to ensure marketing outcomes in I & M Bank Rwanda ltd

**Table 4. 2: Descriptive statistics regarding how the respondent feels about work in I&M Bank Rwanda Ltd**

| Feelings about work | 1 | 2 | 3 | 4 | 5 | Mean |
|---|---|---|---|---|---|---|
| I am enthusiastic about my job | 101(80.2%) | 18(14.3%) | 4 (3.2%) | 2 (1.6%) | 1 (0.8%) | 1.2857 |
| I am proud of the work I do | 111 (88.1%) | 8 (6.3%) | 4 (3.2%) | 2 (1.6%) | 1 (0.8%) | 1.2063 |
| I am discouraged by my work | 1 (.8%) | 19 (15.1%) | 6 (4.8%) | 2 (1.6%) | 98 (77.8%) | 4.4048 |
| My work makes me immersed | 111 (88.1%) | 10 (7.9%) | 2 (1.6%) | 2 (1.6%) | 1 (.8%) | 1.1905 |
| I am not inspired by my job | 1 (.8%) | 48 (38.1%) | 6 (4.8%) | 2 (1.6%) | 69 (54.8%) | 3.7143 |
| Working intensely makes happy | 117 (92.9%) | 4 (3.2%) | 2 (1.6%) | 2 (1.6%) | 1 (.8%) | 1.1429 |
| My work energizes me | 109 (86.9%) | 10 (7.9%) | 4 (3.2%) | 2 (1.6%) | 1 (.8%) | 1.2222 |
| I lose track of time when ... | 1 (.8%) | 4 (3.2%) | 2 (1.6%) | 2 (1.6%) | 117(92.9%) | 4.8254 |
| Every morning, I feel like going to work | 115 (91.3%) | 5 (4.0%) | 2 (1.6%) | 2 (1.6%) | 2 (1.6%) | 1.1825 |
| I feel vigorous at my work | 117 (92.9%) | 4 (3.2%) | 2 (1.6%) | 2 (1.6%) | 1 (.8%) | 1.1429 |
| Thinking about my job makes me unhappy | 1 (.8%) | 2 (1.6%) | 4 (3.2%) | 10(7.9%) | 109(86.5%) | 4.7460 |
| Total mean | | | | | | 2.3694 |

Source: Primary Data, 2021

Table 4.2 revealed the results extracted from the views and perceptions of the respondents in regard to how the respondents feel about work in I&M Bank Rwanda with a five point Likert Scale of 1 as always, 2 as often, 3 as sometimes, 4 as almost never and 5 as never. The findings show that mean of 4.8254 and 117 (92.9%) of respondents do never lose track of time when working, mean 1.1825 and 115 (91.3%) of total respondents asserted that they always feel like going to work every morning with mean 1.1429 and 117 (92.9%) of respondents feel always strong and vigorous at their work, mean 1.2857 and 101 (80.2%) of respondents are always enthusiastic about their work, mean 1.1429 and 117 (92.9%) of respondents are always happy when working intensely, mean 1.2222 and 109 (86.5%) of respondents are always energized by their works and, mean 4.7460 and 109 (86.5%) of respondents feel never unhappy when thinking about their jobs, mean 1.2063 and 111 (88.1%) of respondents are always proud of the work they do, 97 (77.0%) of respondents are always encouraged by their works, mean 1.1905 and 111 (88.1%) of respondents are always immersed in their work, mean 3.7143 and 69 (54.8%) of respondents have never asserted that their jobs do not inspire them. The results also indicate that the total mean is 2.3694 which shows that it tends towards often feeling (2 is often feeling towards work) which implies that the general assumption says that the workers in I&M Bank often have a good feeling towards their works which has a positive effect on market outcomes in I & M Bank, Rwanda.

In an interview with one senior manager who is the oldest and more experienced at I&M Bank, He mentioned that he is always strong and vigorous at his work and He knows that it influences the young ones to work hard too. He stated that:

*"I started working in BCR when I was still young but up now I feel like I want to keep working here, though the ages are taking me. No one who wishes to quit his job when he goes to retirement but it is more challenging when you have taken your workplace as your home. I don't mean just buildings I mean my workmates, I never feel I am a senior manager I work with them as my daughters and sons because most of them they met me here I trained many of them and working with them inspires me so much especially when I see how energetic they are, they keep my working spirit very high".*

The results in the above table indicate that the employee with good feeling towards works with a positive effect on marketing team. Thus, it is supported by Fiske (2010) who asserted that social relationship as the basis of civility has mediated intervention effect on the organizational outcomes and results.

**Table 4. 3: The feeling of respondent towards the civility of his/ her current work department in I & M Bank**

| Feeling in work department's civility | 1 | 2 | 3 | 4 | 5 | Mean |
|---|---|---|---|---|---|---|
| I feel like my work department is my family | 116(92.1%) | 4(3.2%) | 2(1.6%) | 2(1.6%) | 1 (.8) | 1.1587 |
| I feel emotionally attached to my work department | 10(7.9%) | 109(86.5%) | 4(3.2%) | 2(1.6%) | 1(.8) | 2.0079 |
| I have strong sense of belongingness to my work department | 117(92.9%) | 4(3.2%) | 2(1.6%) | 2(1.6%) | 1(.8) | 1.1429 |
| My work department problems are mine | 109(86.5%) | 10(7.9%) | 4(3.2%) | 2(1.6%) | 1(.8) | 1.3810 |
| My work department was a greater deal of meaning for me | 109(86.5%) | 8(6.3%) | 6(4.8%) | 2(1.6%) | 1(.8) | 1.2381 |
| I would be happy to spend the rest of my career in my work department | 77(61.1%) | 39(31.0%) | 6(4.8%) | 3(2.4%) | 1(.8) | 1.5079 |
| Value each other perspective and contribution | 114(90.5%) | 6(4.8%) | 2(1.6%) | 3(2.4%) | 2(1.6) | 1.2143 |
| Total mean | | | | | | 1.3786 |

Source: Primary Data, 2021

Table 4.3 indicates the Likert scale represented from 1 to 5 where 1 is as strongly agree, 2 is as agree, 3 is neutral, 4 is disagree, and 5 is strongly disagree. The findings have been proved that 1,1587 and 116 (92.1%) of the respondents strongly agree that they feel like their work department is their family, the mean of 1.1429 and 117 (92.9%) of the respondents strongly agree that they feel a strong sense of belonging to their work departments, mean 1.2143 and 114 (90.5%) of respondents valued very well each other perspective and contribution, mean 2.0079 and 109 (86.5%) of respondents agreed that they feel emotionally attached to their work departments, mean 1.3810 and 109 (86.5%) of respondents strongly agreed that they feel as if the problems of their work departments were theirs, mean of 1,2381 and 109 (86.5%) of respondents strongly agree that their work departments have great deal of private meanings for to them; mean of 1.5079 and 77 (61.1%) respondents strongly agreed that they would be happy to spend their profession in their work departments. The findings also indicate that total mean of 1.3786, tends to strongly agreement showing that the civility of the current work department in I&M Bank which implies that the civility of employee's current work department in I & M Bank has a positive effect on marketing outcomes in I & M Bank in Rwanda.

**Table 4. 4: Descriptive statistics regarding how civil my direct supervisor is**

| Civility of my direct supervisor to | 1 | 2 | 3 | 4 | 5 | Mean |
|---|---|---|---|---|---|---|
| Cares about my opinion | 52(41.3%) | 67(53.2%) | 4(3.2%) | 3(2.4%) | 0(.0%) | 1.6667 |
| How tolerant my supervisor is to me | 99(78.6%) | 24(19.0%) | 2(1.6%) | 1(.8%) | 0(.0%) | 1.2460 |
| Cares about my goals and values | 109(86.5%) | 10(7.9%) | 4(3.2%) | 3(2.4%) | 0(.0%) | 1.2143 |
| Shows concerns for me | 70(55.6%) | 8(6.3%) | 48(38.%) | 0(.0%) | 0(.0%) | 1.8254 |
| How fair my supervisor deals with | 99(78.6%) | 24(19.8%) | 2(1.6%) | 1(.8%) | 0(.0%) | 1.2460 |
| Total mean | | | | | | 1.4396 |

Source: Primary Data, 2021

The table 4.4 shows that the Likert Scale results represented in a five point of 1-5 measured by (1= very good, 2= well, 3= somehow well, 4= not good, 5= very bad). The results have revealed that mean of 1.2143 and 109 (86.5%) of respondents asserted that their supervisors care very well about their goals and values, mean 1.2460 and 99 (78.6%) of respondents asserted that their supervisors are very tolerant to them, mean 1.2460 and 99 (78.6%) of respondents agreed that they are very well on how fair their supervisors deal with them, mean 1.8254 and 70 (55.6%) of respondents asserted that their supervisors show very concerns for them, mean 1.6667 and 67 (53.2%) of

respondents asserted that their supervisors care well about their opinions. The result show that total mean is 1.43968 which tends towards very good civil quality supervisor is in handling the subordinate in I&M Bank. Hence, it implies that the fairness of supervisor affect positively the marketing team outcomes in I& M Bank, Rwanda.

**4.2 The performance of the marketing team in relation to Civility in I & M Bank Rwanda Table 4. 5: Performance of Marketing Team**

| Performance of MT | 5 | 4 | 3 | 2 | 1 | Mean |
|---|---|---|---|---|---|---|
| Customer retention | 12(9.5%) | 20(15.1%) | 19(15.1%) | 37(29.4%) | 38(30.2%) | 2.4524 |
| Sales revenue | 15(11.9%) | 16(12.7%) | 19(15.1%) | 38(30.2%) | 38(30.2%) | 2.4603 |
| Market share | 10(7.9%) | 20(15.9%) | 22(17.5%) | 36(28.6%) | 38(30.2%) | 2.4206 |
| Follow up of defaulters | 10(7.9%) | 17(13.5%) | 25(19.8%) | 35(27.0%) | 39(31.8%) | 2.3968 |
| Total mean | | | | | | 2.4325 |

Source: Primary data, 2021

The table 4.5 demonstrates the Likert scale results 5 represents below 10%, 4- 10-20%, 3- 20-30 %, 2- 30-40% and 1 represents above 40%. Thus, the results revealed that mean is 2.4524 and 38 (30.2%) of respondents have made above 40% of customer retention, mean 2.4603 and 38 (30.2%) of respondents have made above 40% of sales revenue, mean 2.4206 and 38 (30.2%) of respondents have made above 40% of market share, mean 2.3968 and 39 (31.8%) of respondents have made above 40% of follow up of defaulters. The results have also shown the total mean is 2.4325 which tend towards 30-40% of performance of marketing team of I & M bank, Rwanda.
In an interview with a senior manager, she mentioned that sales revenue is completely depend on civility practices at workplace because this bank has started to experience very tremendous achievement when they started a social funding group here at work. She stated in her own words:

*"This idea was brought in by one lady that we can have a group of funding people in needs; but this group does not work alone as a social funding group rather it helps us to meet sometimes and we share ideas and interact".* She continued to say in her own words: "I remember I knew people by names only but now it is easy to me to interact with them; you see that all my colleagues are motivated to work together and this has started increasing working relationship because sometimes we use the social funding group to socialize like going in pick nick, get together ceremonies ,visiting those who gave birth etc . For me measuring the impact of civility practices at work place in figures on paper; you may not see much of changes but for me I see it through the life we live now compared to past years and even in figures the percentage is high".*

The study of Torkelson, *et al.,* (2016) tested that incivility has a negative influence on the financial outcomes of colleagues' businesses. These results support the results of this study asserting that that civility has a medium effect on sales revenue, customer retention and market share because some related business may get a bad name that make other businesses to look in a bad picture due to incivility, a co-worker or co-business.

**Table 4. 6: Descriptive statistics regarding performance of marketing team and civility in workplace**

| Statement | 1 | 2 | 3 | 4 | 5 | Mean |
|---|---|---|---|---|---|---|
| Civility of marketing team has increased sales revenue level as an indicator of | 114(90.5%) | 5(4.0%) | 3(2.4%) | 2(1.6%) | 2(1.6%) | 1.1984 |
| Marketing team put into consideration customer lifetime value in order to ensure sustainability of their performance | 113(89.7%) | 6(4.8%) | 2(1.6%) | 2(1.6%) | 2(1.6%) | 1.2302 |
| Civility of marketing team has increased return on investment level to ensure a reasonable marketing outcome | 114(90.5%) | 5(4.0%) | 3(2.4%) | 3(2.4%) | 1(.8%) | 1.1905 |
| Civility of marketing team increased the number of new customers to buy I&M Bank products | 113(90.5%) | 7(5.6%) | 2(1.6%) | 2(1.6%) | 2(1.6%) | 1.2222 |
| Total mean | | | | | | 1.210 |

Source: Primary data, 2021

The Table 4.6 were drawn from respondents' view and perception of the use of the Likert scale from (1-to a very great extent, 2-great, 3-to a small degree, 4- not sure, 5- no extent) and the findings have proved that the average is 1,1905 and 114 (93.7%) of the respondents have agreed to a very great extent that marketing team put into consideration customer lifetime value in order to ensure sustainability of their performance, mean 1.2222 and 113 (93.7%) of respondents have agreed to a very great extent that civility of marketing team increased the number of new customers to buy I & M Bank products, mean 1.1984 and 114 (88.9%) of respondents have agreed to a very great extent that civility of marketing team has increased return on investment level to ensure a reasonable marketing outcome, mean 1.2302 and 113 (85.7%) of respondents have agreed to a very great extent that civility of marketing team has increased sales revenue level as an indicator of performance. The results also indicate that the

total mean is 1.2103 which tends towards a very great extent which means that civility at workplace has a very high effect on marketing team performance in terms of increase the number of new customers in I & M Bank.

**Table 4. 7: Descriptive data regarding civility in workplace and marketing outcomes**

| Statement | 1 | 2 | 3 | 4 | 5 | Mean |
|---|---|---|---|---|---|---|
| Working and social relationship influence marketing outcomes in I& Bank as a financial institution | 114(90.5%) | 5(4.0%) | 3(2.4% | 2(1.6%) | 2(1.6%) | 1.2302 |
| Moral interactions affect marketing outcomes in I& M Bank as a financial institution | 113(89.7%) | 5(4.0%) | 4(3.2%) | 2(1.6%) | 2(1.6%) | 1.2143 |
| mutual respect effect marketing outcomes in I& M Bank as a financial institution | 114(90.5%) | 4(3.2%) | 4(3.2%) | 2(1.6%) | 2(1.6%) | 1.2063 |
| Total mean | | | | | | 1.21693 |

Source: Primary Data, 2021

Table 4.7 shows that the Likert scale of (1-strongly agree, 2-agree, 3-neutral, 4- disagree, 5- strongly disagree) is used to present the results. Therefore, the results show a mean of 1,2302 and 114 (90.5%) of the respondents agreed to a very great extent that working and social relations affect the marketing outcomes in I & M Bank, a mean of 1.2143 and 113 (89.7%) of respondents agreed to a very great extent that moral interaction impacts marketing outcomes in I & M Bank, a mean of 1.2063 and 114 (90.5%) of respondents agreed to a very great extent that mutual respect affect marketing outcomes in I & M bank. The results show that the total mean is 1.216933 which tends towards strong agreement on the statements regarding civility at workplace and marketing outcomes in I & M bank.

In an interview with one senior manager, he mentioned that he enjoys the working spirit of marketing team because it has worked over three years in enhance the market outcome of I & M bank. He stated in his own words:

He stated in his own words:

*"I started working here as one of the Senior Managers in marketing department when this Bank was by the time called Banque Commerciale du Rwanda (BCR), I worked in that department for over 10 years and it was a growing department and we were very few staff. However, now marketing department has grown in terms of number of staff employees as well as the bottom line! We receive many request for internship in our department which means that they are attracted of who we became; we believe that we have the capability of branding the bank's image well to all the people who seek services from us. I just wanted to say that I have never seen the working spirit of marketing team in any department in this bank, this marketing team is highly dedicated to their work and it is mostly eased by the relationship that they built among themselves. I would urge other department to do the same. I can also say that working relations and civility is partly depend on the nature of human and the people we normally interact with"*

The findings of Osatuke *et al.,* (2013) asserted that incivility at workplace and social relationships are associated with poor outcomes. Thus, this finding is compared to the study findings which demonstrate that working and social relations, moral integration and mutual respect have effect on marketing outcomes in I &M Bank Rwanda.

**Table 4.8: Correlation Analysis between Civility in Workplace and Marketing Outcomes in financial institutions**

| | | Customer Retention | Sales Revenue | Market Share |
|---|---|---|---|---|
| Working Relationships | Pearson Correlation | .888** | .911** | .891** |
| | Sig. (2 - tailed) | .000 | .000 | .000 |
| | N | 126 | 126 | 126 |
| Moral Interaction | Pearson correlation | .810** | .847** | .853** |
| | Sig. (2 - tailed) | .000 | .000 | .000 |
| | N | 126 | 126 | 126 |
| Mutual Respect | Pearson Correlation | .942** | .934** | .883** |
| | Sig. (2-tailed) | .000 | .000 | .000 |
| | N | 126 | 126 | 126 |

**. Correlation is significant at the 0.01 level (2-tailed).
Source: Primary data, 2021

The table 4.8 indicates that customer retention and working relations has a strong positive relation (r=0.888 and sig=0.000), between sales revenue and working relations with (r=0.911 and sig=0.000), between market share and working relationship (r=0.891 and sig=0.000), between moral interaction and market share (r=.853 and sig=.000),

between moral interaction and sales revenue (r=0.847 and sig=0.000), between moral interaction and customer retention (r=.810 and sig=.000), between mutual respect and customer retention (r=0.940 and sig=0.000), between mutual respect and sales revenue (r=0.934 and sig=0.000), and between mutual respect and market share (r=0.883 and sig=0.000) due to the fact that the calculated significance level is below 0.01. Therefore, this shows that civility in workplace and marketing outcomes has positive and significant relationships.

**Table 4. 9: Coefficients of civility in workplace and customer retention**

| Model | Unstandardized | Coefficients | Standardized Coefficients Beta | t | Sig. |
|---|---|---|---|---|---|
| | B | Std. Error | | | |
| (Constant) | .011 | .043 | | .265 | .791 |
| Working Relationship | .120 | .096 | .113 | 1.248 | .014 |
| Moral Interaction | .275 | .070 | .279 | 3.898 | .000 |
| Mutual Respect | 1.180 | .102 | 1.089 | 11.599 | .000 |

a.      Dependent Variable: Customer Retention
Source: Primary data, 2021

The Table 4.9 demonstrates the coefficients of civility in workplace and customers whereby all calculated p-values are lesser than 0.05 level of significance with a regression model presented by $Y= \beta_0+\beta_1X_1+\beta_2X_2+\beta_2X_3$ which becomes $Y= +0.011+0.120X_1+0.275X_2+1.180X_3$. Therefore, the model indicates the relationship between indicators of civility practices in workplace and customer retention of market outcome in I & M Bank.

The first objective of establishing the relationship between working relationship and customer retention has a significant positive relationship (b=0.120 and sig=0.014), the second relationship between moral interaction and customer retention has a significant positive relationship (b=0.275 and sig=0.000) and the third relationship between mutual respect and customer retention (b=1.180 and sig=0.000) has a significant positive relationship because all the calculated significance level are less than 0.05 level of significance. Therefore, the findings confirm a positive and a significant relationship between civility practices at workplace and customer retention in I & M bank.

**Table 4.10: Coefficients of civility in workplace and sales revenue**

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|---|---|---|---|---|---|
| | B | Std. Error | Beta | | |
| (Constant) | .047 | .044 | | 1.075 | .285 |
| Working Relationship | .303 | .098 | .305 | 3.100 | .002 |
| Moral Interaction | .070 | .072 | .076 | .974 | .032 |
| Mutual Respect | .727 | .104 | .715 | 7.001 | .000 |

a.   Dependent Variable: Sales Revenue
Source: Primary Data, 2021

The Table 4.10 demonstrates that the indicators of civility practices at workplace and sales revenue in I & M Bank Rwanda has a positive and significant relationship because all calculated significance level are lesser than 0.05 level of significance.      The regression model presented by $Y=\beta_0+\beta_1X_1+\beta_2X_2+\beta_3X_3$ which becomes $Y= +0.047+0.303X_1+0.070X_2+0.727X_3$ implying that there is a positive and significant relationship between predictor of civility at workplace and sales revenue of market outcome in I&M Bank Rwanda.

The first objective of setting the relationship between working relationships and sales revenue has a positive and significant relationship (b = 0.303 sig = 0.002) due to the fact the calculated significance is 0.00 is less than 0.05 level of significance. The second objective of organizing the relationship between moral interaction and sales revenue has a positive and significant relationship (b = 0.070 and sig = 0.032) due to the fact that the calculated significance value of 0.01 is less than 0.05 level of significance. The third objective of setting the relationship between mutual respect and sales revenue has a positive relationship (b = 0.727 and sig = 0.000) due to the fact that the calculated significance of 0.025 p is less than 0.05 level of significance.

**Table 4. 11: Coefficients of civility at workplace and market share**

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|---|---|---|---|---|---|
| | B | Std. Error | Beta | | |
| (Constant) | .058 | .059 | | .995 | .321 |
| Working Relationships | .482 | .131 | .451 | 3.675 | .000 |
| Moral Interaction | .182 | .096 | .184 | 1.892 | .001 |
| Mutual Respect | .317 | .139 | .290 | 2.274 | .025 |

a.   Dependent Variable: Market Share

Source: Primary Data, 2021

The findings in Table 4.11 proved that predictors of civility practices have positive coefficients that enhance positive effect on market share growth in I & M Bank. The regression analysis shows that there is a positive relationship between civility practices in the workplace and market share due to the reality that all calculated p values are less than 0.05 each. Therefore, the coefficient offers a regression model, $Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta$. Therefore, the model becomes $Y = + 0.058 + 0.482 X_1 + 0.182 X_2 + 0.317 X_3$, this regression equation proves that there is a positive relationship between the predictor of civility practices in the workplace and market share in I & M Bank Rwanda.

The first objective of organizing the relationship between working relations and market share has a positive and significant relationship (b =0.482 and sig = .000) due to the fact that the calculated significance value is 0.00 which is lesser than 0.05 level of significance. The second objective of organizing the relationship between moral interaction and market share has a positive and significant relationship (b = 0.182 and sig =0.001) due to the fact the calculated significance is 0.01 is less than 0.05 level of significance. The third objective of organizing the relationship between mutual respect and market share has a positive and significant relationship (b = .317 and sig = 0.025) due to the fact that the calculated significance value is 0.025 which is less than 0.05 level of significance.

## 5.2 Conclusion

In conclusion, the nature of civility in the marketing department of I&M Bank Rwanda is high because the concerns of employees and customer are listened by management and taken into consideration, employees are very satisfied with mutual respect between themselves and supervisors. They are valued, very satisfied with the relationships they have with their co-workers, treated with dignity, courteous, kindness. They also show that the supervisors care very much about the goals and values of both customers and subordinates, supervisors never show very little concerns for them and supervisor are very fair while deal with them. Results have also indicated that customer retention; sale revenue and market share increase performance of the marketing team and civility of marketing team increased the number of new customers to buy I & M Bank products. Thus, implying the coexistence of both civility and marketing outcomes at I & M Bank Rwanda Rwanda.

The results of this study have also revealed that civility at workplace affect positively marketing outcome of I&M Bank because there is positive and significant relationship between the predictors of civility in workplace and marketing outcomes determinants at I&M Bank Rwanda. For instance, there is a relationship between customer relation and working relationship (r=0.888 and sig=.000), between sales revenue and working relations (r=0.911 and sig=.000), between market share and working relationship (p=0.891 and sig=.000), between moral interaction and market share (r=0.853 and sig=.000). Hence, this indicates that incivility can give negative results to the findings of this study. This implies that there is some similarity between this study and the previous studies that are related to the effect of civility in workplace and marketing outcomes.

## 5.3 Acknowledgement

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