# Interactional Injustice, Stress, and the Rise of Coworker Incivility: A Time-Lagged Study in the Banking Sector of Pakistan

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#### **Abstract**

The study aims to examine the relationship between interactional injustice and perceived coworker incivility directly and through stress, building on stress-appraisal theory. The theory provides the framework for how individuals interpret and respond to stressors. The time-lagged study design was used to collect data from 192 bank employees, and data was analyzed by developing and testing a structural model in AMOS. The finding reveals that interactional injustice and stress are positively related to perceived coworker incivility. Moreover, the stress significantly mediated the relationship between interactional injustice and perceived coworker incivility. The primary novelty of the current study lies in developing a framework that identifies the antecedent of coworker incivility and the mechanism that breeds incivility at work. In this way, the current study offers actionable insights for managers to foster fair interpersonal treatment in the workplace that can reduce stress and perceived coworker incivility. Moreover, the current study was conducted in Pakistan's banking sector. Future research may be conducted in other sectors to generalize the findings.

**Keywords**: Interactional injustice; stress; perceived coworker incivility; organizational behavior.

**JEL Classification**: D23

#### 1. Introduction

Incivility is increasing in a contemporary work environment, undermining interpersonal relationships and overall organizational effectiveness (Vasconcelos, 2020). Like any country in the world, incivility and toxicity are on the rise in Pakistan as well

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(Zehra, 2024). It is defined as low-intensity work behaviour with ambiguous intent to harm and is shown as rude or discourteous actions that violate workplace norms of mutual respect (Cortina et al., 2017). Contrary to overt aggression, incivility leans towards covert and unnoticeable, which are more challenging to address (Hecker, 2024). Nevertheless, incivility is a mild form of mistreatment, but it spreads like a contagious virus and heightens the perception of incivility among coworkers (Andersson & Pearson, 1999). The researchers have reported that incivility is the main reason for undesirable work behaviours such as anger, frustration, hostility, counterproductive work behaviour, production deviance, high turnover intention, work withdrawal, and low engagement (Bibi et al., 2013; Porath & Pearson, 2012; Rahim & Cosby, 2016). However, much of the existing research has focused on the consequences of coworkers' incivility, and there is a growing need to examine its antecedents. Understanding the factors contributing to coworker incivility can provide valuable insights into preventing it and fostering a more harmonious work environment.

The Stress-Appraisal theory developed by Lazarus and Folkman (1984) reveals how individuals respond to and evaluate situations they perceive as threatening or harmful. They noted that individuals use their subjective cognitive process to determine whether the perceived stressor is threatening or dangerous. Then, the stress response is activated and shown in their behaviour. Building on the stress appraisal theory, it is probable that employees perceive interactional injustice as a stressor. According to Elovainio et al. (2004), employees' perception of poor organizational justice is an environmental stressor and leads to negative work behaviour. Organizational justice is how an organization treats its employees fairly (Greenberg, 1990). It is divided into distributive, procedural, and interactional justice categories. Distributive justice is concerned with the fair distribution of rewards among members based on an individual's effort (Alexander & Ruderman, 1987). Procedural justice concerns employees' perception of fairness of procedure leading to the outcome (Blader & Tyler, 2003). Interactional justice refers to fairness in the interpersonal treatment in decision implementation (Colquitt, 2001). The interactional justice climate is further divided into two components informational and interpersonal. The informational component of interactional justice is the perception of employees that the organization provides adequate information for performing tasks and provides detailed explanations regarding the allocation of the reward and choice of procedure in determining the reward. The interpersonal component refers to employees' perception of maintaining dignity and respect in interpersonal treatment.

Furthermore, studies have reported that employees' perception of fairness impacts their attitudes and behaviour (Moorman, 1991; Reknes et al., 2020). Among the three categories of organizational justice, interactional justice is more aligned with coworker incivility (Aljawarneh et al., 2022), as it mainly addresses fairness of interpersonal treatment within the organization. As discussed earlier, interactional justice evaluates that organizational authority and coworkers treat employees with respect, dignity, and fairness. When employees perceive interactional injustice as disrespected and excluded, they feel undervalued and are

more likely to be involved in uncivil behaviour. Furthermore, incivility often arises when mutual norms of respect are violated (Nguyen-Viet & Nguyen, 2024), which aligns closely with the concept of interactional injustice. Hence, the present study aims to explain employees' perceptions of unfair treatment in interpersonal treatment and information provision, which leads to coworker incivility at work.

The study also aims to explain the mechanism between interactional injustice and coworker-perceived incivility by applying stress-appraisal theory. The theory provides a framework for how the employees' perception of interactional injustice(stressor) triggers psychological stress, resulting in uncivil behaviour towards coworkers. For example, the employees' perception of unfair and disrespectful treatment from supervisors and coworkers acts as a perceived stressor, triggering negative emotions (psychological stress). The psychological stress due to perceived injustice depletes the emotional and cognitive resources, likely leading to uncivil behaviour towards coworkers. Previous studies have stated that providing insufficient information triggers psychological stress as employees struggle to navigate uncertain situations (Wu et al., 2007). The stress level is further exaggerated when employees do not find an explanation of organizational decisions (Kim, 2009). In related lines, employees experience more stress when they see limited information about the change introduced in the immediate work environment (Bouckenooghe, 2010). Other studies reported that psychological stress changes employees' behaviour (Schweda et al., 2019). Employees initiate negative behaviour under stressful conditions (Chen, 2023). In a related line, Rawlins (2017) reported that stressed employees are more inclined to be uncivil toward their coworkers.

In sum, the present study aims to add to the literature by examining the impact of interactional injustice on perceived coworker incivility in Pakistan's banking sector. The study also analyses psychological stress as an underlying mechanism between interactional injustice and perceived coworker incivility.

# 2. Context of the Study

The banking sector plays a catalytic role in the economic development of developed and developing countries, providing financial services to facilitate trade and investment (Berkowitz et al., 2014; Guiso et al., 2004; Kumar, 2018; Zeeshan et al., 2021). In the case of Pakistan, the banking sector also plays a vital role in the healthy functioning of economic activities (Xu et al., 2018). Pakistan's banking sector undergoes various transformations due to privatization, technological advancement, and market liberalization (Kausar et al., 2014; Sabir & Qayyum, 2018). It enhances the competition among banks to attract and retain customers by offering superior services. The massive competition increases the work pressures, making the job more demanding and challenging (Arshad et al., 2020; Giorgi et al., 2019). In this scenario, employees' perception of unfair interpersonal treatment contributes

to psychological stress and coworker incivility. Given the vital role of employees in banking operations, it is essential to identify the factors that drive coworker incivility to foster a healthy work environment.

### 2.1 Theory and Hypothesis Development

### 2.1.1 Stress-Appraisal Theory

The stress-appraisal theory provides the framework for understanding how individuals interpret and respond to stressors in their immediate environment (Lazarus & Folkman, 1984). They noted that individuals appraise the situation in primary and secondary ways. In primary appraisal, the individual analyses the event. If the event is threatening or harmful, then it will cause stress. Next, individuals come into the second appraisal phase; if the stress lasts for a long time and they can't change the situation, then stress changes the behaviour and attitude of individuals. The theory explains how interactional injustice (perceived unfairness in information sharing and interpersonal interactions) triggers stress, leading to perceived coworker incivility.

A person perceives a stressor as threatening or harmful (Spector & Fox, 2005). It can range from minor fuss to life-threatening events (Delcourt et al., 2025). In this regard, interactional injustice is a stressor because employees feel unfair interpersonal treatment, such as a lack of respect and dignity, feelings of exclusion, no information sharing, and lack of transparency. The employees enter the primary appraisal phase; they perceive the stressor (interactional injustice) as harmful because it undermines the basic psychological need of humans for respect, dignity, and inclusion (Gilabert, 2024). This appraisal leads employees towards stress. Afterward, the employees enter the secondary appraisal and evaluate the available resources, such as organizational support and social networks, to cope with the stress. If employees have limited resources, stress impacts their interpersonal relationships (Khliefat et al., 2021). The stress can cause employees to perceive coworker incivility for two reasons. Firstly, stress distorts their perceptions, making them perceive coworker actions negatively. Secondly, stress drains their cognitive and emotional abilities and causes them to behave more uncivilly toward coworkers.

# 2.2 Interactional Injustice and Perceived Coworker Incivility

The issue of justice and fairness in daily interaction is essential to individuals in the workplace (Bies, 2001). The individual sees how supervisors and coworkers maintain and foster fair interpersonal treatment; often, they are sensitive to unequal treatment (van den Bos & Lind, 2001). Additionally, employees observe the manager's treatment to determine whether or not the employees are valued (Saks, 2022). Castaños-Cervantes (2024) noted that the perception of justice and fairness fosters a sense of social inclusion, respect, and dignity.

Contrary to this, the perception of injustice promotes the feeling of social exclusion, disregard, humiliation, disrespect, and rudeness (Miner & Cortina, 2016). Employees' perception of unfair treatment at work reduced organizational performance and commitment (Bilal et al., 2017). Moreover, the perception of organizational injustice fosters the knowledge-hiding behaviours of employees (Lee & Shin, 2025)

Organizational justice is divided into three dimensions: distributive, procedural, and interactional (Colquitt, 2001). Distributive justice is concerned with the fair distribution of rewards among members based on an individual's effort (Alexander & Ruderman, 1987). Procedural justice concerns employees' perception of fairness of procedure leading to the outcome (Blader & Tyler, 2003). Interactional justice refers to fairness in the interpersonal treatment in decision implementation (Colquitt, 2001). The perception of interactional justice fosters the contextual performance of employees, which motivates them to perform their jobs enthusiastically (Saboor et al., 2018). The interactional justice climate is further divided into informational and interpersonal components. The informational component is more explanatory in decision, and interpersonal is more sensitive to personal treatment. Researchers have a consensus that interactional justice plays a vital role in shaping employees' attitudes and behaviour (Judge et al., 2006; Khattak et al., 2019; Skarlicki & Folger, 2004). Hence, the present study mainly focuses on interactional injustice as it is more inclined to daily work interactions and it primarily focuses on the relational and social support of justice (Moorman, 1991). This dimension is significant to understanding why employees perceive rude, discourteous, and disrespectful behaviour from coworkers. Furthermore, research reveals that the perception of distributive and procedural injustice can contribute to workplace incivility (Sarwar & Muhammad, 2020). However, interactional injustice, more closely related to incivility, remains underexplored in the existing literature.

In a meta-analytical review, Colquitt (2001) reported that a lack of interactional justice at work leads to several adverse outcomes, such as decreased job satisfaction and citizenship behaviour and increased work withdrawal. Similarly, Simons and Roberson (2003) mentioned that interpersonal injustice leads to low organizational commitment and high turnover. The perceived interactional injustice enhances deviant behaviour at work (Khattak & Abukhait, 2024). Another study noted that the perception of interactional injustice increases employees' turnover intention (Kuuyelleh et al., 2025). Interactional injustice is essential in increasing counterproductive work behaviour (Jafri et al., 2020; Le Roy et al., 2012). Moreover, the perception of interactional injustice affects the employees' cognition (Grandey & Fisk, 2004). In this line, when employees experience unfair personal treatment at work, it harms their well-being (Miner & Cortina, 2016). The injustice promotes employees' disengagement at the workplace (Wang, 2024). The perception of injustice enhances bullying behaviour in the workplace (Reknes et al., 2020).

De Clercq et al. (2019) noted that employees who experience stressors at work cannot maintain a positive relationship. Munir et al. (2020) indicated that stressors mitigate a friendly workplace environment. Additionally, Leiter (2013) said that stressors significantly contribute to incivility. In this context, interactional injustice serves as a stressor. Workplace stressors may be related to anything a person perceives as stressful, such as lack of communication, disrespectful and disregarded behaviour in the work environment, or lack of autonomy (Spector, 2005). According to stress appraisal theory, individuals perceive anything as a harmful or threatening stressor that negatively affects cognition resources and emotional well-being (Lazarus & Folkman, 1984). This appraisal determines how individuals interpret and respond to stressors, potentially leading to adverse emotional and behavioural outcomes such as coworker incivility. For instance, employees who remain uncertain about organizational decisions and feel deprived of respect and dignity often spill this frustration, anger, and rudeness on their immediate members (coworkers). Hence, it is hypothesized that

H1: The interactional injustice is positively related to perceived coworker incivility.

### 2.3 Mediating Role of Stress

Moreover, perceived unfairness is one of the primary reasons for developing negative emotions in the workplace (Folger et al., 1998; Howard & Cordes, 2010). Employees who feel that they are unfairly treated experience more depression (Lynch et al., 2021; Skitka, 2002), emotional exhaustion (Howard & Cordes, 2010), and low social worth (Lind & Tyler, 1988). Employees who perceive injustice at work drain their valuable emotional and cognitive resources and experience psychological stress. Additionally, employees who receive inadequate information regarding decisions experience more uncertainty and appraise the situation as stressful (Wu et al., 2007). In a related line, other studies stated that providing limited information makes the job more stressful, hindering individuals' ability to cope with the situation (Bouckenooghe, 2010; Judge & Colquitt, 2004; Vermunt & Steensma, 2016). When the manager hinders the employees' information, employees perceive that the employer does not respect them (Greenberg, 2004). Insufficient information also lets employees perceive that organization decisions are based on favoritism rather than merit (Cheung & Law, 2008). It incites employees to perceive the situation as stressful, which strains psychological stress. Additionally, the perception of interpersonal injustice plays a prominent role in developing emotional exhaustion (Cao, 2022). In a related vein, Koksal and Mert (2024) noted that interactional injustice exacerbates employees' emotional exhaustion by intensifying the feeling of mistreatment.

According to the stress appraisal theory, individuals experience stress when they appraise the situation as stressful (Lazarus & Folkman, 1984). Here, the employee's perception of interactional injustice is stressful. It is because employees are not treated with respect and dignity and don't get enough information from management, so that they may

experience psychological stress. Psychological stress is revealed as a state of mental and emotional strain that results from stressful events (Lazarus & Folkman, 1984). Research also noted that perceived stressors lead to psychological stress (Monroe & Slavich, 2016). Hence, it is hypothesized that:

*H2*: The interactional injustice is positively related to stress.

According to (Schweda,2019); stress tends to alter employees' behaviour. It engages employees in aggressive behaviour at work (Chen, 2023). Another study also reported that stress lowers performance and increases absenteeism (H. Kim & Stoner, 2008). The stress involves employees in counterproductive behaviour and reduced creativity (Syed et al., 2021). Stress diminishes empathy and involves negative behaviour (Silver & Teasdale, 2005). The employees under stress consciously or unconsciously engage in uncivil behaviour (Rüzgar, 2025). Additionally, stressed employees are detached from their work responsibilities and show low motivation and morale (Abramson, 2022). Stress causes restlessness and provokes uncivil behaviour at work, like eye rolling, harsh tones and rude gestures (Urban et al., 2021). Stress at work negatively affects the employees' behaviour (Ashraf et al., 2019). It may foster the worker incivility (Deng et al., 2025). Employees who experience stress are more likely to disrespect coworkers (Rawlins, 2017). Incivility violates mutual respect in interpersonal relationships, as shown by coworkers' rude and condescending behaviours (Andersson & Pearson, 1999). According to Post (2013); employees who experience more stress are more likely to behave rudely to their coworkers. Hence, it is hypothesized that

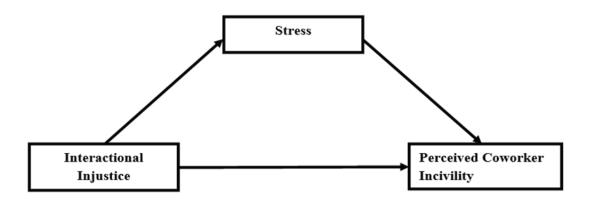
*H3*: Stress is positively related to the perceived coworker incivility.

Based on the above discussion and stress-appraisal theory (Lazarus & Folkman, 1984), perceived stressors develop negative emotions in individuals and involve them in negative behaviour. They further elaborate that a perceived stressor is anything the person appraises as stressful. In this regard, when employees experience interactional injustice, suppose they are not treated with respect at work, don't get enough information regarding decisions and do not get timely feedback. This appraisal distressed employees as he did not get what made them feel valuable to the organization. This stress makes them rude and discourteous to others, as they feel helpless; this feeling spills over the immediate work environment, and the resultant coworkers experience incivility from the other coworkers.

*H4*: Stress mediates the relationship between interactional injustice and perceived coworker incivility.

Figure 1

#### Theoretical Framework



Source: Authors' Work

Figure 1: Theoretical Framework

### 2.4 Research Design

According to Saunders et al. (2007), the research design is the stage of turning research aims into research projects. It provides the framework of research strategies and methods for conducting a study. Blaikie and Priest (2019) reported that the choice of methods largely depends on determining philosophical assumptions that researchers explicitly and implicitly make in their studies. Hence, the study is based on the positivism philosophy as the study aims to test and verify the established relationship based on the existing theory. Additionally, Park et al. (2020) stated that positivist studies require a large sample size to justify meaningful effect size among variables and maintain the objectivity of research. Ponto (2015) mentioned that a survey strategy is the best to get a large amount of data from the population economically. Hence, the current research was based on positivist philosophy, and the survey research strategy was used to generalize the study findings.

### 3. Data Collection Technique

Data was collected from 192 bank employees in Lahore, Pakistan. A study incorporated a time lag design with a two-week time interval. Podsakoff et al. (2012) have suggested that the time lag should not be too short or long. A person's memory will inflate the relationship between variables if the time lag is too short. On the other hand, if the time lag is too long, certain factors (i.e., change of manager or employee turnover) will conceal the relationship between variables.

Furthermore, the sample size was calculated using Hair's 10 m formula. The total number of items in the three scales is 18. Hence, the sample size of the current study is 180 respondents. A total of 40 branches were approached, and 210 questionnaires were distributed to get the desired sample size. The mismatching of data was handled by matching the four last digits of their phone number. Firstly, 210 questionnaires related to interactional injustice and psychological stress were distributed in time 1. After eliminating missing values, 201 responses were valid, so 201 questionnaires related to perceived coworker incivility were sent to respondents in time 2. The data was again screened for the missing value, and the final set of 192 was retained for statistical analysis. The survey was conducted using a paper-pencil, and the respondents were from different banking departments, including operations, sales, customer services, HR, audits, etc., were included. While a group of lower cadre employees used for security and cleaning was also present, they were excluded from the study because most third parties employ them and are not included in the bank's payrolls.

#### 3.1 Measures

Interactional injustice was measured by a nine-item scale (Moorman, 1991). A sample item is "Generally, a company representative treats you with kindness and consideration". The scale is a unidimensional scale that measures informational and interpersonal components of interactional justice. While, stress is measured by the 6-item scale (Cullen et al., 1985). A sample item is "When I am at work, I often feel tense or uneasy" (1=strongly disagree; 5=strongly agree). However, Perceived coworker incivility was measured using the 7-item scale of Cortina et al. (2001). A sample item is "During the past five years, you are in a situation when your coworkers put you down or condescended to you."

#### 4. Results

# 4.1 Descriptive Statistics and Correlation

Table 1 shows the values of the descriptive statistics and correlation. The table reveals that all constructs, namely interactional injustice, stress, and perceived coworker incivility, are significantly correlated. But, demographic variables such as gender, age, and qualification

are not associated with the primary constructs of the study. Moreover, the normality of the constructs was tested by skewness and kurtosis tests. The kurtosis values are between the range of +3 and -3, while for skewness, the values are in the range of +1 and -1 to justify the normality of data (Hair et al., 2010). The data of constructs was normally distributed as the values fall within the range.

Table 1
Descriptive and correlation statistics

Constructs	Mean	SD	1	2	3	4	5	6
Gender	1.32	.48						
Age	1.81	.72	.133*					
Qualification	1.84	.68	.056	.266*				
Interactional Injustice	23.7	4.17	023	.034	.069			
Stress	22.3	4.20	.053	.012	.031	.169**		
Perceived Coworker Incivility	27.8	5.05	007	.085	.021	.292**	.414**	-

*Note:* Correlation is significant at \*\* $p \le 0.05$ ; \* $p \le 0.01$ 

## 4.2 Confirmatory Factor Analysis

Confirmatory factor analysis was conducted to check the measurement model's psychometric properties (reliability and validity). Table 2 demonstrates that all the items are significantly loaded on their parent construct, with the factor loading weights above threshold >0.50, recommended by Fornell and Larcker (1981). It indicates that each item represents its respective construct. Moreover, model fit indices of different models are compared to indicate that the study model is best suited to the data. Table 3 reveals that the current study model has acceptable model fit indices: Chi-square/degree of freedom(X2/df) = 1.8, Comparative Fit Indices (CFI) =0.968, Tucker Lewis Indices (TLI)= 0.959, Root Mean Square Error of Approximation (RMSEA=0.05) as compared to other models.

The convergent and discriminant validity of the constructs were assessed. The convergent validity was checked in two ways. First, the factor loading of the items on their respective constructs was examined; as discussed earlier, factor loadings are above 0.5, establishing a strong association between items and construct. Secondly, convergent validity was determined by checking the average variance extracted values. According to Fornell and Larcker (1981), the value of AVE should be above 0.50 to justify the convergent validity of constructs. Table 4 reveals that AVE values of interactional injustice, stress, and perceived coworker incivility are above the threshold. The discriminant validity was assessed by comparing the square root value of AVE with the correlation coefficient. AVE's construct square root value is above the correlation coefficient, justifying the discriminant validity. Moreover, the discriminant validity was also examined by comparing the maximum shared variance (MSV) to average variance extracted (Syed et al., 2021). The result reveals that the

MSV value is less than AVE, showing that the variance extracted by each construct is more than the variance shared by other constructs, justifying discriminant validity. Moreover, the reliability of the constructs is determined by Cronbach's alpha and composite reliability (CR). The values of alpha and CR are above the threshold of 0.7 and 0.8, respectively (Fornell & Larcker, 1981), demonstrating strong reliability, as shown in Table 4.

Table 2

Measurement Model

Measures	Loading
Interactional Injustice	
•	202
In general, representative of this company shows concern for your rights.	.893
In general, representative of this company treats you with kindness and consideration.	.882
In general, representative of this company takes steps to deal with me in a ruthful manner.	.862
In general, representative of this company's able to suppress personal bias.	.807
In general, t representative of this company considers my viewpoint.	.811
In general, representative of this company provides me with timely feedback about decisions and their implications.	.893
Stress	
When I am at work, I often feel tense or uneasy.	.815
A lot of time, my job makes me very frustrated or angry	.822
am not usually calm and at ease when working	.728
Most of the time, when I am at work, I have much to worry about	.716
am usually under a lot of pressure at work	.708
There are a lot of aspects of my job that make me upset.	.714
Perceived Coworker Incivility	
During past five years, have you in a situation where your coworker?	
Put you down or was condescending to you	.703
Paid little attention to you statement or showed little interest in your opinion	.711
Made derogatory remarks about you	.831
Addresses you in unprofessional term, either publicly or privately	.857
gnored or excluded you from professional camaraderie	.849
Doubted your judgment on a matter over which you have responsibility	.793
Made unwanted attempt to draw you into a discussion of personal matters	.773

Table 3
Comparison of Measurement Models

Models	X <sup>2</sup> /df	CFI	TLI	RMSEA
Three-Factor Model (IIJ+STR+PCI)	1.8	.968	.959	.05
Two-Factor Model (IIJ merged STR + PCI)	8.4	.709	.628	.157
One-Factor Model	14.21	.491	.355	.210

**Note**: IIJ= Interactional injustice, STR= Stress, PCI= Perceived Coworker Incivility, X2/df=Chi-square/degree of freedom, CFI= Comparative Fit Indices, TLI=Tucker Lewis Indices, RMSEA=Root Mean Square Error of Appromization

Table 4 *Validity and Reliability* 

Constructs	1	2	3	α	CR	AVE	MSV
Interactional Injustice	0.75			0.94	0.88	0.56	0.20
Stress	.169**	0.74		0.88	0.89	0.56	0.20
Perceived Coworker Incivility	.292**	.414**	0.86	0.89	0.944	0.739	0.10

**Note:** Italic values in diagonal are the square root of AVE,  $\alpha$ = Cronbach Alpha, CR= Composite Reliability, AVE= Average Variance Extracted, MSV = Maximum Shared Variance.

# 4.3 Hypothesis testing

A structured model was constructed to test hypotheses in AMOS. The results are presented in Table 5. The interactional injustice has direct positive impacts on the perceived coworkers' incivility (Beta =.311; S. E= 0.061; p < 0.01), supporting hypothesis 1. The mediation role of stress between interactional injustice and perceived coworkers' incivility is examined using bootstrapping at 95% bias confidence interval analysis and 5000 samples. Moreover, the steps given by Baron and Kenny (1986) are followed to establish mediation. The paths from the independent variable to the mediator variable and the mediator variable to the dependent variable are significant. The results reveal that interactional injustice significantly impacts stress (Beta =.149; S. E= 0.057; p < 0.01), supporting hypothesis 2. The stress also substantially affects the perceived coworker incivility (Beta =.433; S. E= 0.061; p < 0.01); hence H3 supported. The indirect effect of stress is also significant (Beta =.065; S. E= 0.035; p < 0.05), showing stress mediates the relationship between interactional injustice and perceived coworkers' incivility; therefore, the H4 hypothesis is supported.

Table 5
Hypothesis Testing Result

Direct Paths	Estimates	Standard Error	Result of Hypotheses
Interactional Injustice → Perceived Coworker Incivility	.311**	.061	Supported
Interactional Injustice → Stress	.149**	.057	Supported
Stress → Perceived Coworker Incivility	.433**	.061	Supported
Interactional Injustice → Stress → Perceived Coworker Incivility	.065*	.035	Supported

**Note**: N=192; unstandardized coefficients are mentioned; \*p < 0.05; \*\*p < 0.01

#### 5. Discussion

The current study examined the direct influence of perceived injustice on perceived coworker incivility. It also provides the mechanisms through which interactional injustice affects the perceived coworkers' incivility, highlighting the mediating role of stress. The findings contribute to the literature on workplace behaviours by demonstrating the psychological processes underlying workplace incivility. The significant positive influence of interactional injustice on perceived coworker incivility addresses unfair and disrespectful treatment by organizational authority and is essential in nourishing an uncivil work environment. Employees who perceive unfair treatment from the manager are more likely to behave discourteous to their coworkers.to De Clercq (2019), employees who experience stressors at work cannot maintain a positive relationship. This finding aligns with Cortina (2017), who stated that violation of mutual respect at work promotes employees to perceive or engage in incivility. The finding also aligns with other studies that noted that the perception of interactional injustice engages employees in negative work behavior (Jafri et al., 2020; Reknes et al., 2020). Moreover, the finding also reveals that interactional injustice significantly increases the stress level. The findings suggest that interactional injustice is not merely concerned with fair interpersonal treatment but is an emotional stressor. It aligns with Monroe (2016) perceived stressors lead to psychological stress. The employees who experience interactional injustice at work are more likely to feel undervalued and disrespected, fostering stress. The finding aligns with Cao (2022), who noted that the perception of interpersonal injustice plays a prominent role in developing emotional exhaustion.

Additionally, the result shows that stress predicts perceived coworker incivility. Stressful employees are more sensitive to workplace dynamics, which results in misunderstanding others' actions as uncivil. Alternatively, stress weakens the self-regulation ability of employees, resulting in employees behaving uncivilly to others, aligning with the

study (Taylor & Kluemper, 2012). The result also aligns with Urban (2021), who mentioned that stress causes restlessness and involves individuals in uncivil behaviour. Finally, the result also reveals the mediating role of stress between interactional injustice and perceived coworker incivility. The mediation highlighted the indirect paths through which interactional injustice predicts the perceived coworker's incivility by increasing the stress level of employees. The finding aligns with Lazarus (1984), who stated that perceived stressors cause distress and, as a result, change the behaviour of individuals.

### 5.1 Theoretical Implications

The current study provides valuable insights into organizational justice, stress and workplace incivility literature. The study explains that employees cognitively evaluate interactional injustice as a stressor influencing their behaviour. The study examines stress as a mechanism between interactional injustice and coworker incivility. The study provides empirical support to stress-appraisal theory, which states that individuals perceive or appraise the workplace condition and environment as a stressor based on the cognitive evaluation of the situation. In this line, the study reveals that employees perceive interactional injustice as a stressor, which leads to emotional strains and behavioural changes. When the employees perceive the immediate manager's unfair treatment, they appraise the situation as a threat to their self-respect, increasing the psychological stress and making them more likely to engage in coworker incivility.

Furthermore, the study adds to the literature by demonstrating that stress appraisal is not limited to employees' direct relation to the immediate manager but also affects peer interaction. The current study also reveals that interactional injustice has outcomes beyond the supervisor-subordinate interactions. Previous studies have primarily contributed to the injustice affecting job performance, turnover intentions, and commitments (Bilal et al., 2017; Kuuyelleh et al., 2025). However, the current study highlights that the perception of unfair treatment from authority figures shapes how employees interact/behave with their coworkers. It suggests that interactional injustice is a stress-inducing agent that interrupts workplace harmony.

# 5.2 Practical Implications

The current study provides valuable insights for practitioners. The finding highlights the antecedent of perceived coworker incivility and provides the foundation for developing strategies to mitigate the cause (interactional injustice). Management should develop HR strategies emphasizing respectful interpersonal relationships and fairness in a work environment. For this, the organization should provide formalized interactional justice training to managers to practice and promote respectful communication with employees. The training program should focus on three components: active listening, conflict resolution, and

respectful feedback delivery to employees to reduce the feeling of interactional injustice. The training also equipped managers with skills to promptly address employees' feelings and grievances. The management should encourage a climate of interactional justice to eliminate incivility in the workplace. Previous studies have confirmed that interactional justice is vital in shaping employees' attitudes and behaviour (Judge et al., 2006; Khattak et al., 2019; Skarlicki & Folger, 2004). The organization can also introduce AI sentiment tools to detect the employees' perceptions of fairness and monitor their stress levels. Moreover, the organization should also monitor and reduce employee stress by providing counseling services, stress management training, and wellness initiatives. Conclusively, by reducing stress and promoting an interactional justice climate, organizations can minimize the occurrence of perceived coworker incivility and improve the work environment.

#### 5.3 Limitation and Future Direction

While the current study has practical implications, it is not without limitations. Firstly, the study used a time lag design that can reduce common method bias. Future research must use the longitudinal design of data collection to validate the constructs' relationship. Secondly, data on all variables was collected from the same respondents. Future studies may use multisource data to remove any bias or socially desirable effects from the data. Thirdly, stress mediated the relationship between interactional injustice and perceived coworker incivility. Future research may use other mediators (i.e., psychological contract violation, ostracism, coworker undermining, etc.) to elaborate more on the mechanism between interactional injustice and perceived coworker incivility. Fourth, future studies may incorporate moderators (organizational practices or individual characteristics) that may reduce the occurrence of workplace incivility. Finally, the study was conducted in the banking sector. Future studies may be conducted in other sectors to generalize the findings.

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