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The Effect of Ethical Leadership, Technological Advance Management, and Affective Organizational Commitment on Service Sabotage Behavior

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Abstract

This study aims to examine how Service Sabotage Behavior (SSB) is affected by Ethical Leadership (EL), Technological Advancement Management (TAM), and Affective Organizational Commitment (AOC) in the setting of Pakistani microfinance institutions. We evaluate the role of these organizational characteristics in the incidence of service sabotage behavior among workers using regression analysis. The findings show a strong positive correlation between service sabotage behavior and all three independent variables (EL, TAM, and AOC). In particular, it has been discovered that the chance of service sabotage conduct is increased by ethical leadership, technology management, and organizational dedication, with organizational commitment having the greatest impact. The model has significant coefficients for each predictor, accounting for around 33.79% of the variation in service sabotage behavior. These results demonstrate the complexity of organizational dynamics and the potential for good organizational influences to unintentionally result in negative behaviors.

Keywords: Ethical Leadership (EL); Technological Advance Management (TAM); Affective Organizational Commitment (AOC)

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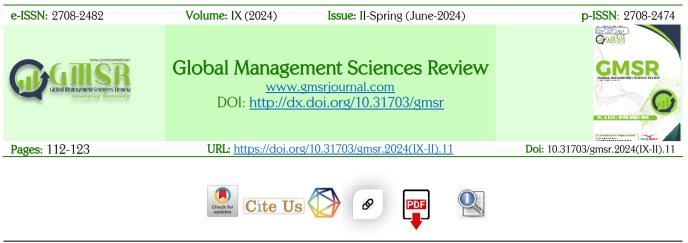


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Abstract

This study aims to examine how Service Sabotage Behavior (SSB) is affected by Ethical Leadership (EL), Technological Advancement Management (TAM), and Affective Organizational Commitment (AOC) in the setting of Pakistani microfinance institutions. We evaluate the role of these organizational characteristics in the incidence of service sabotage behavior among workers using regression analysis. The findings show a strong positive correlation between service sabotage behavior and all three independent variables (EL, TAM, and AOC). In particular, it has been discovered that the chance of service sabotage conduct is increased by ethical leadership, technology management, and organizational dedication, with organizational commitment having the greatest impact. The model has significant coefficients for each predictor, accounting for around 33.79% of the variation in service sabotage behavior. These results demonstrate the complexity of organizational dynamics and the potential for good organizational influences to unintentionally result in negative behaviors.

Keywords: Ethical Leadership (EL), Technological Advance Management (TAM), Affective Organizational Commitment (AOC)

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- Literature Review
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Introduction

Service sabotage behavior involves employees intentionally taking actions undermine to organizational effectiveness, which has emerged as a significant issue in the workplace, particularly in service-oriented sectors like microfinance. It is well known that ethical leadership. technological organizational advancement management, and

commitment play a critical role in influencing employee behavior and organizational outcomes (Brown, Treviño, & Harrison, 2005; Hollinger & Clark, <u>1983</u>; Laajalahti, <u>2018</u>). By acting morally and enhancing workers' purposeful employment, managers can discourage service workers from engaging in knowledge-hiding practices and gain a long-term competitive edge (Anser, Ali, Usman, Rana, & Yousaf, 2021).





A "set of principles used to decide right or wrong" is a broad definition of ethics (Thomas & Peterson, 2016). Organizational ethics may refer to a normative framework for distinguishing between good and evil, or it may refer to a much more expansive concept based on Organizational culture and values also known as morality (Paine, 2003). Ethics is defined as the study of sound and wrong behavior for the sake of this investigation (Ciulla, 2005; Jaramillo, Grisaffe, Chonko, & Roberts, 2009). Morality and ethics are interchangeable words.

(Yukl, <u>2012</u>) definition of leadership was used to define it. This definition takes into account a number of leadership academics' opinions about important facets of the leadership process. Leadership involves influencing people to comprehend and concur with what you are saying, what must be done, how it may be done well, and the procedure for supporting individual and group efforts to achieve common goals (Borgmann, Rowold, & Bormann, <u>2016</u>; Parry, <u>2011</u>; Tang & Tang, <u>2019</u>).

Scholars have differing opinions about what constitutes ethical leadership (Brown & Treviño, 2006; Den Hartog, 2015; Mihelic, Lipicnik, & Tekavcic, 2010; Starratt, 2004; Yukl, Mahsud, Hassan, & Prussia, 2013). Because it incorporates elements of several suggested definitions and reflects empirical evidence. а definition derived from research by (Brown & Treviño, 2006; Stouten, Van Dijke, & De Cremer, 2012) was utilized for this investigation. "The demonstration of normatively appropriate conduct through personal actions and interpersonal relationships, and the promotion of such conduct to followers through twoway communication, reinforcement, and decisionmaking" is what (Brown & Treviño, 2006) defines as ethical leadership. Crucial components of ethical leadership are included in this description, including ethical decision-making, ethics promotion, and role modeling. It may be modified to fit different organizations (Kaptein, 2019).

efficient adoption. The integration, and administration of technology inside a company are called "technological advance management." Technology's ability to enhance organizational performance has drawn much attention recently. Technological developments can increase efficiency and boost customer satisfaction by streamlining processes, cutting expenses, enhancing decisionmaking, and improving service delivery (Parasuraman, Zeithaml, & Malhotra, 2005). Technology is becoming increasingly crucial in microfinance organizations for process automation, better financial administration, and improved customer relations (Jamil, Rasheed,

Budiman, & Mahmood, 2023; Shah, Afsar, & Shahjehan, 2020; Shah, Shahjehan, Afsar, Ahmad Afridi. & Saeed. 2020). Innovation management studies: globalization's difficulties and technical advancements (Jamil & Rasheed, 2024; Melnikas, 2016). Technology advancements' effects on risk management (Dahlquist, Kirton, McKonkie, & Poelman, 1991). Leadership support considerably moderates technology development, knowledge management, green SC management, and SBP. These results serve as a reference for regulators when they create rules about sustainable performance by utilizing knowledge management, technological progress, and SC best practices (Chen et al., 2023). However, there are drawbacks to the use of new technology, especially regarding staff training and adaptability.

Organizational commitment, acceptance and belief in the organization's objectives, readiness to go above and beyond for the organization, and desire to remain with the organization are all signs of commitment (Porter, Steers, Mowday, & Boulian, 1974). Organization effectiveness (Angle & Perry. 1981). Organizational commitment of workers in both public and private sector organizations in the food processing industry, to identify correlations between organizational commitment subscales, to compare these organizational commitment dimensions with various employee socio-demographic characteristics. examine the connection and to between organizational effectiveness and organizational commitment. Shows that the three organizational commitment subscales had a highly substantial and positive link with one another, confirming the notion that overall organizational commitment correlates with organizational success (SHARMA, 2016).

Pakistan's financial system is to foster economic expansion and reduce poverty (Ali & Sajid, <u>2020</u>; Khan, Nasir, & Khan, <u>2024</u>). Their success, meanwhile, may be threatened by problems like staff members sabotaging services. According to (Parasuraman et al., <u>2005</u>) and (Meyer, <u>1997</u>), ethical leadership, effective organizational commitment, and the appropriate handling of technical improvements influence employee behavior in these kinds of businesses.

This research investigates how these three organizational characteristics affect service sabotage behavior, particularly in microfinance institutions in Pakistan.

According to (Bear, Slaughter, Mantz, & Farley-Ripple, <u>2017</u>) and (Black, <u>2009</u>; Underhill, <u>2019</u>) problem statement, service sabotage behavior in microfinance firms results in decreased service quality, operational inefficiencies, and a bad corporate culture. Little is known about how moral leadership, organizational dedication, and technology management affect service sabotage behavior in Pakistan's microfinance industry. This study aims to close this gap.

The study objectives are as follows: To investigate the connection between service sabotage behavior in microfinance organizations, organizational commitment, technology progress management, and ethical leadership. To determine how these factors affect service sabotage both directly and indirectly. To offer helpful suggestions for lowering service sabotage in Pakistani microfinance firms.

The study raises the question: What is the impact of ethical leadership on service sabotage behavior in Pakistani microfinance institutions? What part does organizational commitment play in preventing service sabotage? What is the relationship between service sabotage behavior and technology progress management in microfinance institutions? How do these elements affect the reduction of service sabotage?

This study is significant because it tackles a critical problem in Pakistani microfinance institutions, where can sabotage positively affect service the organization's ability to operate. Microfinance institutions may improve organizational efficiency and decrease sabotage by implementing better tactics that consider the ways that ethical leadership, organizational commitment, and technical management impact such behavior.

Literature Review

Service sabotage behavior refers to intentional acts by staff members to compromise or impede the regular operation of organizational procedures (Hollinger & Clark, 1982). Elements such as work happiness, organizational dedication, and leadership style have been shown to be the main predictors of sabotage behavior. In microfinance institutions, service sabotage may result from delaying services, ignoring responsibilities, or hiding information from customers (Bell, 2017: Wang, Chen, & Chi, 2023). The subject of a large portion of the current study is employee sabotage behavior and deviance. However, studies have also shown evidence of intentional employee misconduct in various service environments (Harris & Ogbonna, 2006). A model of service sabotage dynamics that considers the causes and effects of such actions is developed and tested by the authors of this work. The study adds up-to-date empirical evidence of the elements linked to frontline customercontact staff members purposefully undermining service. The postulated causes of service sabotage demonstrate that various personal traits, managerial control initiatives, and labor market perceptions were involved. According to the investigation, service sabotage actions are linked to consumer impacts, group and individual awards, and other performance metrics. Conditions are connected to the service (Harris & Ogbonna, <u>2006</u>; Lin, <u>2017</u>).

Ethical leadership is founded on a set of beliefs and concepts that motivate staff to act morally (Brown & Treviño, 2006; Treviño, Hartman, & Brown, 2000). It has been demonstrated that moral leadership lowers the probability of immoral actions, such as service sabotage (Treviño et al., 2000; Yeşiltaş & Tuna, 2018). According to (Mesdaghinia, Rawat. & Nadavulakere. 2019). moral leaders foster organizational fairness and trust, which have a direct effect on the attitudes and actions of their workforce (Ogunfowora, Maerz, & Varty, 2021).

The definition of ethical leadership is a topic of debate among academics (Ahmed, 2023; Brown & Treviño, 2006; Göçen, 2021; Mukhtar, Kazmi, Muhammad, Jamil, & Javed, 2022; Shapiro & Stefkovich, 2016). The term used for this study was taken from studies that combine aspects of various proposed definitions and are supported by actual data (Ehrich, Kimber, Cranston, & Starr, 2011). Ethical leadership is described as displaying normatively appropriate behavior through personal actions and interpersonal relationships and encouraging followers to follow suit through two-way communication, reinforcement, and decision-making (Giessner & Van Quaquebeke, 2010; Keck, Giessner, Van Quaquebeke, & Kruijff. 2020). This definition includes essential elements of ethical leadership, such as role modeling, ethical decision-making, and ethics promotion. It might be adjusted to suit various organizational needs (Brown & Treviño, 2006).

The effective use, integration, and management of technology inside an organization are called "technological advance management." Recently, much focus has been on how technology might improve organizational effectiveness. Technological advancements can raise productivity and improve customer satisfaction by simplifying procedures, reducing costs, improving decision-making, and boosting service delivery (Froehle, 2006; Parasuraman et al., <u>2005;</u> Rust & Huang, <u>2012</u>). For process automation, better financial management, and enhanced customer connections, technology is becoming more and more important in microfinance firms (Kauffman & Riggins, 2012; Mushtaq & Bruneau, 2019; Shah, Afsar, et al., 2020; Shah, Shahjehan, et al., 20<u>20</u>). Research on innovation management:

challenges of globalization and technological developments (Kadar, Moise, & Colomba, <u>2014</u>; Melnikas, <u>2016</u>). Risk management and technological developments (Dahlquist et al., <u>1991</u>; Renn & Klinke, <u>2004</u>). Leadership support significantly moderates technology development, knowledge management, green SC management, and SBP. These outcomes are a reference for regulators when they make laws concerning sustainable performance by applying knowledge management, and SC best practices (Chen et al., <u>2023</u>; Lee, <u>2016</u>).

Employees' psychological attachment to their company, which shapes their attitudes and actions, is known as Affective organizational commitment (S. Jaros, 2007; S. J. Jaros, 1997). High organizational commitment has been demonstrated to lower sabotage workplace and deviance (AMIN. SITUNGKIR, & AIRA, 2021; Fagbohungbe, Akinbode, & Ayodeji, 2012). Committed workers often exhibit good performance, refrain from undermining activities, and fit the organization's ideals (Furnham & Taylor, 2004; O'Malley, 2000). Numerous studies have examined the connection between employee conduct and corporate commitment. Deviant conduct is less likely to occur among committed employees because they strongly feel duty and loyalty to the company (Adam & Rachman-Moore, 2004; Collier & Esteban, 2007; Salin, Ismail, Smith, & Nawawi, 2019; Somers, 2001). Because microfinance institutions depend on their staff to follow their ideals and provide clients with high-quality services. organizational commitment is especially crucial in these settings. Therefore, pro-social behaviors like delivering exceptional customer service, minimizing mistakes, and following company standards are more likely to be displayed by dedicated employees (Jamil & Rasheed, 2023; Wasti, 2003). Because devoted workers are more likely to act in ways that support the objectives and values of the company rather than undercut them, organizational commitment can serve as a safeguard against service sabotage. In the microfinance industry in Pakistan, where businesses must contend with several operational obstacles. including rivalry and resource constraints. encouraging organizational commitment can be a crucial tactic to lessen service sabotage. In addition to improving overall organizational performance and retention. employee strong organizational commitment is crucial in reducing sabotage.

The conceptual framework proposed in this study assumes that ethical leadership, organizational commitment, and technological advancement management are independent factors that impact service sabotage behavior. Ethical leadership and organizational commitment reduce service sabotage and technological advance management.

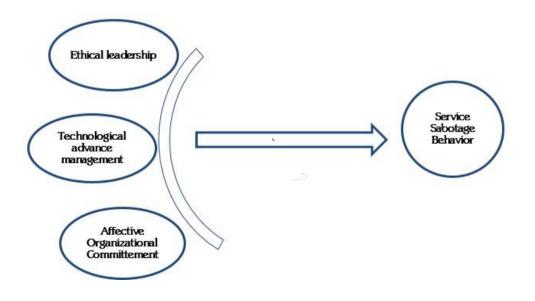
H1: Service Sabotage Behavior has a positive effect on ethical leadership.

H2: Service Sabotage Behavior has a positive effect on technological advance Management.

H3: Service Sabotage Behavior has a positive effect on Affective organizational commitment.

Figure 1

Model Structure



Research Methodology

This study uses a survey approach and a quantitative research methodology to gather information from Pakistani microfinance institution personnel. The factors of interest will be measured using a questionnaire based on published scales. Two hundred workers from Pakistani microfinance organizations will be chosen at random. To gather data, participants will self-administer questionnaires.

Table 1

Variable Name	Measurement Method and Methodology Adopted
Service Sabotage Behavior	Measured using Hollinger & Clark's (<u>1982</u>) Scale.
Ethical Leadership	Measured using the Ethical Leadership Scale (ELS) by Brown et al. (2005).
Technological Advance Management	Measured using the Technology Management Parasuraman et al., <u>2005</u> Scale.
Affective Organizational Commitment	Measured using Meyer & Allen's Organizational Commitment Questionnaire (<u>1997</u>).

The data will be examined using Structural Equation Modeling (SEM) to determine how the variables relate to one another.

 $SSB_{i} = \beta_{0} + \beta_{1}(EL_{i}) + \beta_{2}(AOC_{i}) + \beta_{3}(TAM_{i}) + \mathcal{E}_{i}$ Where

Service Sabotage Behavior (SSB) is the dependent variable. EL stands for Ethical Leadership (independent variable). Affective Organizational Commitment (AOC) is an independent variable. Technological Advancement Management (TAM) is an independent variable. β_0 = the intercept (constant term), β 1, 2, and 3 = the coefficients for each independent variable, signifying how they affect service sabotage behavior, \mathcal{E}_{i} = the error term (which accounts for elements that are not visible but influence service sabotage behavior). Ethical leadership (EL) is anticipated to positively impact service sabotage. However, ethical leadership increases employee motivation to perform morally,

lowering the possibility of sabotage. Additionally, it is theorized that Affective organizational commitment (AOC) positively impacts service sabotage behavior. In general, higher levels of organizational commitment result in more engaged employees who align with the organization's objectives, which lowers unproductive activities like sabotage. Additionally, service sabotage may be impacted by technological advancement management (TAM). Employee annoyance and productivity may decrease if the company controls technology well, which may discourage sabotage. The error term \mathcal{E}_i accounts for unobserved variables or random factors that might affect service sabotage behavior.

Furthermore, to ascertain these variables' accurate correlations and relevance, this regression equation, which is a theoretical model, needs to be empirically evaluated using data from Pakistani microfinance firms.

Data Analysis

Table 2

Variable Description	Variable Sub Category	No. of Responses
	18 to 30	067
Age-Group	31 to 45	122
	46 to 60	014
	Master Degree	123
Education	Graduation Degree	042
Education	Intermediate Degree	021
	Matriculation Degree	017
Candan	Male	186
Gender	Female	017
Locality	Rural	062
Locality	Urban	141
Monthly-Income PKR	15K to 25K	020

Variable Description	Variable Sub Category	No. of Responses
	26K to 35K	040
	36K to 45K	026
	46K to Above	117
Occupation	Government-Employee	136
Occupation	Private-Employees	067

The study's respondents' demographic details are broken out in Table 2, which includes the number of replies from each subcategory and details on age, education, gender, locality, monthly income, and occupation. The demographic information about the respondents is included in this table, including an overview of their age, occupation, income, status, gender, and place of residence. With Master's degrees and jobs in government, most responders are men between the ages of 31 and 45. Most respondents reside in metropolitan areas and have at least \$46,000 monthly earnings. Given that demographic variables might affect attitudes, behaviors, and responses in the workplace, particularly those that contribute to service sabotage conduct, the study's findings are better understood in light of these characteristics.

Table 3

Descriptive Statistic

	Service Sabotage Behavior	Ethical Leadership	Technological Advance Management	Affective Organizational Commitment
Mean	3.7192	3.7833	4.2808	3.9704
Median	4.0000	4.0000	5.0000	4.0000
Maximum	5.0000	5.0000	5.0000	5.0000
Minimum	1.0000	1.0000	1.0000	1.0000
Std. Dev.	1.1668	1.0865	0.9413	1.0336
Skewness	-0.8650	-0.9320	-1.5128	-1.1812
Kurtosis	2.9440	3.2825	5.2376	4.1480
Observations	203.0000	203.0000	203.0000	203.0000

Table 3 the characteristics of four variables Service Sabotage Behavior, Ethical Leadership, Technological Advancement Management. and Affective Organizational Commitment related to investigating service sabotage behavior in Pakistani microfinance organizations are reflected in the data presented in descriptive statistics section. the То better understand the data, let us dissect each statistic. The data shows that most respondents gave higher ratings. though there are still significant outliers in the data; the kurtosis values for most variables indicate a distribution with heavy tails, meaning there are some extreme ratings, but the majority of responses tend to cluster around the center; service sabotage behavior is viewed as moderate, with a relatively large spread in responses and a tendency for higher ratings; technological advancement management is viewed most favorably, with high ratings concentrated in the top range; and ethical leadership and organizational commitment have more moderate ratings, with more moderate tendencies towards higher scores.

Table 4

Correlation

	SSB	EL	TAM	AOC
Service Sabotage Behavior	1.0000			
Ethical Leadership	0.5141	1.0000		
Technological Advance Management	0.3922	0.4277	1.0000	
Affective Organizational Commitment	0.5431	0.6378	0.5428	1.0000

Table 4 displays the study's correlation matrix, which assesses the connections among four important

variables: Affective Organizational Commitment (AOC), Technological Advance Management (TAM),

Ethical Leadership (EL), and Service Sabotage Behavior (SSB). Perfect positive relationships are represented by correlation values of -1, and perfect positive relationships are represented by +1. Values near 0 indicate little to no relationship. Service Sabotage behavior exhibits favorable relationships with both Affective organizational commitment and ethical leadership, indicating that these variables may have distinct effects on the probability of sabotage activities. Positive sabotage is connected to more ethical leadership, whereas sabotage is linked to more substantial Affective organizational commitment due to dissatisfaction or disengagement. Ethical leaders are more likely to promote organizational loyalty and technological advancement, as evidenced by the favorable connections between ethical leadership, technical advance management, and Affective organizational commitment. Affective organizational commitment positively correlates with technological advance management, suggesting that a wellmanaged technology environment raises staff commitment. The correlations imply that while organizational commitment may have a more complicated relationship with sabotage, potentially increasing the incidence of sabotage under specific circumstances, strong ethical leadership and efficient technological management may lessen service sabotage behavior.

Table 5

Service Sabotage Behavior

Variable	Coefficient	t-Statistic	Prob.
Ethical Leadership	0.3182***	4.011846	0.0001
Technological Advance Management	0.2246***	3.151481	0.0019
Affective Organizational Commitment	0.3848***	4.268879	0.0000
R-squared			0.337888
Adjusted R-squared			0.331267
Akaike info criterion			2.758661
Durbin-Watson stat			2.069311
Log-likelihood			-277.0041

Table 5, In order to comprehend how the variables of Ethical Leadership (EL), Technological

Advancement Management (TAM), and Affective Organizational Commitment (AOC) affect Service Sabotage Behavior (SSB), the study "The Effect of Ethical Leadership, Affective Organizational Technological Advancement Commitment, and Management on Service Sabotage Behavior: A Case Study of Pakistan Microfinance Organizations" examined the regression results. Several model fit statistics, t-statistics, p-values, and coefficients are included in the output, which aids in interpreting how each predictor affects the dependent variable (SSB). With an R-squared value of 0.3379, the three predictors-ethical leadership, technological organizational progress management, and commitment account for around 33.79% of the variation in service sabotage behavior. Even though this percentage isn't particularly large, it shows that these factors can reasonably explain service sabotage conduct. The adjusted R-squared value considers the number of predictors in the model and penalizes the addition of variables that do not substantially enhance the model. In this instance, it is marginally less than the R-squared, indicating that although the predictors account for a moderate variance in service sabotage behavior, additional factors that are not part of the model could be involved. These model selection criteria are employed to compare various models. A model that fits data better than others is indicated by lower values of the Hannan-Quinn criteria, AIC, and BIC. Higher log-likelihood numbers indicate that the model is more likely to be correct given the data. The Durbin-Watson statistic determines if the model's mistakes are associated by looking for autocorrelation in the residuals. The model's validity is positively indicated by a number around two that shows no autocorrelation and a value around 2.07 that implies no substantial autocorrelation in the residuals. Service Sabotage Behavior is strongly correlated with all three predictors: Affective Organizational Commitment, Technological Advancement Management, and Ethical Leadership. Higher degrees of ethical leadership. technology management. and organizational commitment are associated with higher levels of sabotage activity in this case study, indicating that each factor positively impacts service sabotage behavior. Although the predictors are significant, the model may not include more

characteristics that might further explain sabotage behavior since it explains around 33.79% of the variation in service sabotage behavior (R-squared). The findings indicate that businesses must carefully examine the relationships among technology innovation, organizational commitment, and moral leadership. In the context of service sabotage behavior, the study demonstrates that these characteristics might have unexpected implications by raising the risk of sabotage, even if they may be commonly viewed as positive impacts. This demonstrates the intricacy of handling organizational behavior and the want for a more thorough comprehension of the relationship between employee devotion, technology, and leadership.

This study shows a complex relationship with service sabotage behavior, where more substantial organizational commitment and leadership may unintentionally lead to higher levels of sabotage. In conclusion, ethical leadership, technological advancement, and organizational commitment are essential in managing microfinance organizations.

Conclusion and Recommendations

The investigation results show that Affective organizational commitment, technological advancement management, and ethical leadership favorably influence service sabotage behavior in Pakistan's microfinance institutions. Although these elements are typically crucial for encouraging employee engagement and organizational progress. their direct correlation with sabotage behavior raises the possibility that they may have unforeseen implications in some situations. In particular, although technology innovations and moral leadership are often seen as positive, they may unintentionally fuel employee sabotage activity by fostering discontent, annoyance, or a sense of unfairness.

The fact that sabotage behavior and Affective organizational commitment are positively correlated is especially significant. It suggests highly devoted workers may use sabotage to vent their frustration or exact revenge. The findings, taken together, need a more sophisticated view of organizational behavior, wherein well-meaning initiatives to enhance employee dedication, technology, and leadership may necessitate extra management techniques to avoid unfavorable consequences like service sabotage.

A list of Valuable Recommendations

Balanced Ethical Leadership: Although moral leadership is essential to a business's success, leaders must be mindful that moral behavior may come across as dogmatic or too idealistic to staff members. Training leaders to strike a balance between moral principles and realistic, employee-centered methods may reduce the likelihood that a leader's displeasure will result in sabotage activity.

Technological Change Management: To prevent staff members from feeling overpowered or frightened by new technologies, technological developments should be implemented gradually and accompanied by adequate training and support networks. Through proper transition management, businesses may prevent the development of settings in which technology management unintentionally contributes to discontent.

Engagement and Communication Strategies: The study indicates that highly devoted individuals may sabotage if they feel isolated or unsupported, even if practical organizational commitment is often a favorable quality. Therefore, it is advised that businesses concentrate on enhancing openness, enhancing communication, and giving staff members additional channels to voice their opinions and concerns. Improved corporate communication and decision-making participation can avoid dissatisfaction.

Employee Support Systems: Companies should provide extensive employee support systems that include stress management, mentorship, and dispute resolution techniques to lessen the possibility of service sabotage. The detrimental emotional reactions that might result in sabotage behavior can be lessened with the use of these programs.

Further Research: The study indicates that service sabotage behavior may also be influenced by other factors not considered in this model. Future studies should examine other elements contributing to sabotage behavior in microfinance firms, such as work-life balance, job satisfaction, or outside economic constraints.

Microfinance institutions may create a more positive work environment that reduces the likelihood of service sabotage behavior while upholding high performance and engagement standards by tackling the intricate interactions of Affective organizational commitment, technology, and leadership.

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