



Assessing the Impact of Workplace Harassment on Turnover Intention: Evidence from the Banking Industry

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Abstract

Workplace harassment is considered one of the main issues in the banking sector, which is subject to major human and labor rights violations. In the current global situation, harassed employees are prone to high turnover and become less productive due to undue stress and unstable mental health. Thus, this study aims to measure the influence of workplace harassment on the turnover intentions of employees in Pakistan's banking industry. This study assessed how workplace harassment affects employees' silence, mental stress, turnover intention, and the moderating role of psychological contract breaches. The study advises significant measures to prevent assault by retaining and empowering workers to work effectively. The data were collected through an adopted questionnaire from 416 respondents from the banking sector in Lahore, Pakistan. Variance-based structural equation modeling (PLS-SEM) was used. The results reveal that workplace harassment significantly and positively impacts turnover intention. Additionally, employee silence and mental stress have significantly mediated the relationship between workplace harassment and turnover intention. However, psychological contract breaches have significantly moderated the relationship between employee silence and workplace harassment. This study aims to promote equal employment opportunities where they can raise their voices about misconduct and lower the employee turnover ratio.

Keywords:

Workplace Harassment;
Turnover Intention;
Mental Stress;
Employee Silence;
Psychological Contract Breach;
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1- Introduction

Harassment in the workplace is an intimidation action in which employees are exposed to and misused by their supervisors or peers [1]. It has become the most crucial issue in many organizations, where employees, especially women, are mistreated due to unethical workplace environments. Most senior workers and colleagues who are harassed frequently lack the energy and spirit to fulfill their duties and obligations [2]. However, the management must take vital steps to help diminish the abuses in the workplace and consider the norms and regulations to eradicate harassment. In the current era, women have attained superior positions than men due to their qualifications and consistent workplace behavior, which makes some employees envious and use terrible methods like harassment to undermine their capacity to grow [3]. After all, men's actions on the other side due to competition with women can lead to odd actions by both sides, directly impacting their working motivation [4]. The past study considered harassment in the workplace as a crime and an illegal activity that imparts harmful effects on employees' mental and physical health [5]. It is a practice in every organization, yet many women do not raise their voices about misbehavior and hide their feelings and emotions [6]. Due

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to anxiety about job loss and external pressure, women adopt silent behavior as a proactive strategy to overcome the fear. Therefore, organizations should monitor if silent behavior among employees causes employees to leave the workplace [7]. Frontline employees, especially women, are mostly unwilling to report misbehavior due to fear of job insecurity, poor work appraisal, and resignation [8]. However, workplace harassment creates drastic consequences among employees, such as reduced self-confidence, increased job burnout, and higher turnover [9]. It also adversely affects employees' mental and physical health at the individual and organizational levels. Hence, employees have observed psychological distress, tiredness, mental stress, and emotional instability due to workplace harassment at the individual level. At the organizational level, mental distress affects overall productivity, decreases satisfaction, and increases absenteeism by supervisors and colleagues [10].

In addition to raising psychological suffering from workplace harassment, increasing physical sickness and the probability of disease, and rising unordered eating can be issues [11]. Further, it has been proven from the past study [12] to be responsible for undermining job satisfaction and affecting the environment. This study also demonstrated that psychological contract breaches, including stress, sadness, and anxiety, are responsible for unfavorable working circumstances, leading to reduced organizational performance and productivity. There has also been evidence of excessive absenteeism due to workplace harassment. Moreover, intercultural research on sexual harassment has increased worldwide due to diverse cultural values and perspectives [13]. The legal cost of harassment drives multinational corporations, but there are other expenses as well, including absenteeism and turnover. The Equal Employment Opportunity Commission (EEOC) defines sexual harassment as unwelcome sexual advances, requests for sexual favors, and other verbal or physical acts of a sexual nature that constitute harassment. First, the application of such conduct is made, either explicitly or implicitly, a condition of an individual's employment; second, the suggestion of or refusal of such conduct by an individual; and third, the conduct is made a customary or regular part of the workplace [14].

Additionally, previous studies show that the organizational environment is a precious factor in the service sector [15]. An unsupportive environment affects employees' mental health and creativity. Past research [16] showed that harassed workers eventually lose interest in their jobs and exhibit more abnormal behaviors, such as withholding crucial firm knowledge and refusing to share it with others. Furthermore, the victimized employees become emotionally unstable, feel threatened and insecure, and ultimately show turnover intentions for the organization [17]. However, if the employees are not mentally distressed and emotionally unstable due to physical assault, they are more willing to perform their work and feel motivated to create novel ideas [18]. Different factors affect the harassment-turnover relationship, including organizational climate, culture, and policies [19]. In Pakistan's organizational culture, frontline and middle-level employees have no autonomy and no right to raise their voices about misconduct due to fear of job insecurity, which ultimately causes employee silence [20]. Employee silence has been described as a situation in which an employee's deliberate behavior shows inequality towards the organization. Being quiet tells employees something worse has happened [21]. Earlier research described that silence behavior could be observed in different forms, i.e., defensive and ineffectual silence [22]. For this study, defensive silence and ineffectual were adopted as they are the most appropriate and highly effective sources for measuring silence behavior among banking sector employees [23]. Defensive silence refers to employees trying to remain quiet for self-protection and job security [24]. Although silent behavior is an effective strategy to overcome the current organizational issues as a long-term concern, it has devastating effects on organizational productivity, and employee performance increases the turnover rate [25]. In addition to silence, workplace harassment causes mental stress for employees [7]. However, mental stress is a cognitive situation in which someone feels frustrated, emotionally unstable, angry, or nervous. Further, past research demonstrated that women harassed by their colleagues in the workplace would likely experience significant stress reactions [26].

The past study [27] argued that organizational harassment is pervasive in companies as men have sought to abuse their fellow women sexually to reveal their predominant weakness. This creates several challenges in women's lives because they are new to the setting. These females are excited about their aspirations while they experience sexual assault and harassment, which ultimately upsets their lives and generates emotional stress [28]. Furthermore, harassment and employee turnover intention have been affected due to psychological contract breaches, as employees perceived that the organization had not fulfilled their obligations or promises [29]. Consequences of contract breaches include aggressive violations and arousing negative emotions among employees [21]. It also triggers deviant workplace behavior, lowers performance, and increases the turnover ratio. These factors directly affect mental health, employee personality, and organizational productivity [30]. Hence, the current study would help explain the existing variables in a different context, which would help the researchers obtain more insight into the current model. Prior studies have discussed workplace harassment in terms of multiple dimensions, such as bullying, intimidation, employee performance, productivity, job security, and intrinsic motivation, which solely focused on the health industry [31]. At the same time, limited studies have explored the relationship between workplace harassment and turnover intentions in terms of employee silence and mental stress [32]. Moreover, the moderating role of psychological contract breach (PCB) in workplace harassment and employee silence has not been explored yet [33], while in the current study, it is used to strengthen the relationship between workplace harassment and employee silence. Lastly, the contextual gap states that the present research lacks focus on banking sector employees regarding workplace harassment in Lahore, Pakistan [34]. These gaps provide new

insights for researchers and a contribution to the current study to explore more areas for implementation. Furthermore, the current study is well-explained with the help of the conservation of resource theory (COR), as evidenced by past studies [35]. According to this theory, when employees are harassed and mistreated, they try to adopt silent behavior to conserve their resources, such as knowledge, mental health, and skills, which ultimately enhances turnover intentions in banks. This study provides strategies for practitioners and employees to cope with the banking sector's current situation.

Despite earlier researchers' long-standing interest, the main purpose of the current study is to access the combined effect (employee silence and mental stress) as a mediator among workplace harassment and turnover intention in the banking sector of Pakistan. In this regard, the current study will explore how workplace harassment, employee silence, mental stress, and psychological contract breaches will affect turnover intention in the banking sector of Pakistan. The remainder of the study is structured as follows: Section 2 overviews previous literature. Section 3 deals with materials and methods. Section 4 reports data analysis and study results. Section 5 discusses the findings of the study. Finally, Section 6 concludes the study and provides future directions.

2- Literature Review and Hypotheses Development

2-1- Workplace Harassment and Turnover Intention

Turnover intentions and harassment in the workplace have adversely affected work participation and organizational commitment. The dilemma about Pakistani women's living conditions is that they are culturally obliged to stay while working for economic reasons. Only men are culturally considered the family winners [36]. Therefore, the outcome showed that victimized women at the workplace become disengaged and practice more absenteeism than male members. Moreover, other studies showed that if Pakistani women have family support to work outside their homes, they continue to confront the obstacles of the men at work [37]. Therefore, work circumstances are a significant predictor of organizational commitment and the ratio of job turnover. Despite the considerable work motivation and involvement, research shows that harassment at the workplace in Pakistan diminishes job content. However, little knowledge has been gained regarding the nature of reactions to employment harassment [38]. George Homans introduced a social exchange theory: human relations are based on the giving and taking process [39]. It means that when employees feel that their organizational environment is not supportive, they try to hide critical information and expose negative behavior due to physical and emotional abuse [40]. Consequently, they tend to feel hopeless and ultimately show low commitment to their organization.

Past research on workplace harassment highlighted that many employers feel that silent behavior is a sign of loyalty towards their organization, which helps them to do work more enthusiastically without any cause [41]. But employees who are sexually abused in a personal encounter or online sources show a less positive attitude toward their work, are unwilling to share their issues due to bosses' unacceptability, and are prone to becoming violent [42]. In the current technological era, especially in underdeveloped countries like Pakistan, employees working on Facebook and other social media websites are more physically harassed and abused. When cases are reported at the workplace or on online platforms, women are pressured by families and organizations to keep their views silent due to their cultural norms [43]. Harassment at the workplace has a detrimental effect on work intention and has been connected with all aspects of dissatisfaction at work. Individuals have high psychological strain and anxiety levels linked to low work satisfaction and turnover intention [44]. Males' harassment cases are less likely than women's to be happy with their employment. A study was conducted in the Indian banking sector to check employee turnover rates due to victimization and physical abuse. Outcomes of the study suggested that the turnover rate among female staff members was higher than men because, in collectivist or male-dominant cultures, women are given less privilege, confidence, and autonomy for decision-making and work-related issues [45]. Furthermore, high job turnover has proven to be a precedent for lessening employees' organizational productivity, reputation, and well-being [46]. The above arguments show that workplace harassment among banking employees has enhanced depression and turnover behavior and is directly related. Therefore, the following hypothesis is inferred from the above argumentation:

Hypothesis 1: *Workplace harassment has a significant relationship with turnover intention.*

2-2- Workplace Harassment and Employee Silence

Workplace harassment is linked to all kinds of mental diseases and stress. It demonstrated that women harassed by their company colleagues would likely experience stress reactions [6]. Workplace harassment is horrible and unreasonable, forcing people to act in opposition to their decisions. Inadequate contact, physical abuse, and attacks against women are also included [47]. Workplace harassment is highly widespread in the company, as many men have sought to abuse their fellow women sexually to demonstrate their predominant weakness [48]. This creates several challenges in women's lives because they are new to the setting [49]. These females are excited about their aspirations while they experience sexual assault and harassment, which upsets their lives and generates emotional stress and a desire to be doctors, engineers, and pilots. Harassment at work does not occur in organizations but is frequent in salons, movie theaters, offices, public parks, and all around [50]. Nobody is secure now, and women are at risk since harassment at

work adversely affects their mental health, which makes them silent. Silent employees are not agreed to share their raise their voices due to threatening behavior and miss conduct at the organization [42]. Further, employee silence has been defined as conduct in which employees hide their job-related information, avoid expressing their ideas, and remain quiet due to unstable working conditions [51]. A prior study described the term silence in terms of employees as deliberate behavior that shows disparity towards the organization [52]. Employee silence and harassment are considered severe dilemmas in the workplace because they negatively affect employees' mental health, organizational performance, and productivity [53].

Furthermore, a study was conducted in Korea to measure the relationship between harassment and defensive silence. Results reveal that women who have suffered from mistreatment from their colleagues and bosses mostly try to adopt the defensive silence behavior to overcome the consequences [54]. It ultimately creates a situation where women perceive it as unnecessary to highlight the issues due to job turnover. However, mistreated employees who adopted relational silence behavior for relationship protection with their supervisor and colleagues have suffered from depression and stress. So this harms the performance and overall productivity of employees and the organization [55]. Past research on workplace harassment and silence suggested that organizations that give their employees proper autonomy and decision-making power flourish more [41]. A supportive environment makes female staff feel more courageous to perform their tasks efficiently. However, prior research suggested that employees, especially women in the private sector, feel more unsecured than government sector employees due to the traditional culture [56]. They have no autonomy to speak about their issues at the workplace due to fear of job loss and physical threats. Physically mistreated women become more violent and aggressive towards their job and colleagues, ultimately losing their confidence and feeling emotionally insecure due to an unstable environment [57]. Despite multiple causes for the concealment of harassed behavior, silent behavior does not always protect employees' interests. Sometimes, emotionally unstable employees, especially women, become dissatisfied and mistrusted, putting a high psychological price on mental disorders, anxiety, depression, and loss of creative work and self-confidence [58]. For example, an employee contains information and ideas about the organization's progress. Still, he would not share ideas or opinions with deliberate, inactive behavior based on the fright of concession [59]. Furthermore, a past study suggested that women in the banking sector are physically abused and harassed by their colleagues and managers [60]. Most women highlight their issues at the top management level but do not get any positive feedback or response due to internal pressure and high risk at the upper level. It is deduced from the above discussion that employees who are harassed and mistreated constantly try to adopt silent behavior to overcome the fear of job loss. So, it is hypothesized that:

Hypothesis 2: *There is a significant relationship between workplace harassment and employee silence.*

2-3- Employee Silence and Turnover Intention

Turnover intention is defined as a state of mind where employees voluntarily quit due to unfavorable circumstances [61]. However, employee turnover behavior promotes negativity, and employees try to quit their job. Silent behavior affects the turnover of work intentions because most women prefer to leave the organization if their colleagues are frequently mistreated. This promotes women's high turnover [56]. Silent behavior by employees arouses disengagement, disloyalty, and less confidence, which ultimately creates turnover intention [62]. Moreover, employee silence is when employees do not express their ideas, information, and concerns and try to conceal them to overcome the adverse consequences [23]. However, if the silent behavior creates consistency over time, employees become exhausted, restless, demotivated, and ultimately prone to high turnover. High turnover behavior creates an alarming situation in which employees' productivity, organizational performance, and reputation are affected [63]. A recent study suggested that quiescent silence (based on low self-esteem and resignation due to the future consequences) enhances negative work-related behavior and helps to disengage employees [26]. Further, a past study [64] concluded that employees are pressured, not given autonomy, and have low morale due to unacceptability from managers and higher authority in the banking sector. This atmosphere arouses disengagement and higher turnover intentions than usual [65]. In addition, according to the conservation theory, when employees feel that their organization's culture is not supportive, they try to hide critical information and become demotivated. Due to this reason, employees feel hopeless, show disengagement, and, in the end, resign from their jobs [66]. Silent employee behavior triggers the employees' productivity and adversely affects their mental health, ultimately leaving the organization [67]. So, it is hypothesized that:

Hypothesis 3: *There is a significant relationship between employee silence and turnover intention.*

Moreover, employees who adopted relational silence behavior for relationship protection with their supervisor and colleagues have suffered from depression and stress. So, this harms the performance and overall productivity of employees and the organization [68]. Past research [21] argued for employee silence and suggested that organizations give their employees proper autonomy and decision-making power more succeeded. So, those employees feel more satisfied and courageous to perform their tasks efficiently and show less intention for job turnover [69]. Furthermore, employees who follow an ineffective silence strategy think their voicing behavior is unnecessary. They try to hide valuable information and keep themselves safe for future outcomes [70]. However, prior research suggested that employees working at private firms are more unsecured for their jobs than government sector employees because

employees cannot speak about their issues at the workplace due to the authoritative culture and ultimately leave the organization [71]. Although a recent survey concluded by a researcher [72] that sales-related expenditures, i.e., efforts to hire and develop new workers and hours invested in recruitments (e.g., recruitment, interviews, orientation). Peers might be requested to accept the obligation that the harassed person show silent behavior for the extra work. It becomes a practice when more than one employee is usually engaged in this phase; the estimates of turnover costs are also increased [73]. Previous study evidence showed that workplace silence behavior is positively linked to turnover intentions or workers who intend to leave work [52]. Hence, turnover intention is one of the most suggestive behavioral variables to represent the ruin of the organization, as turnover represents more of a sign of problems in the overall organizational structure [74]. It is suggested from the above discussion that silent behavior motivates employees to leave the organization due to uncertain conditions. So, it is hypothesized that:

Hypothesis 4: *Employee silence positively mediates the relationship between workplace harassment and turnover intention.*

2-4- Workplace Harassment and Mental Stress

Harassment is the action taken against a person; it includes inappropriate touching, lewd comments and reviews, and physical abuse by the hands of men in the workplace. Women join organizations to build up their careers, but they get harassed by senior employees as they use their power and position to suppress women [75]. They have contributed to show their dominance in the organizations and exhibit their sick mentality. These men are a source of terror for women and a threat to women in the organizations that force them on women against their wishes [76]. Harassment in the workplace has to do with mental diseases and stress. However, mental stress is a cognitive situation in which someone feels frustrated, emotionally unstable, angry, or nervous [77]. The body's reaction to the current situation adversely affects employees' mental health. Previous research has shown that women who are harassed at work by their coworkers will likely have considerable stress reactions [78]. Harassment in the workplace is cruel and unreasonable, forcing people to act in opposition to their decisions. Inadequate contact, physical abuse, and attacks against women are also included [79]. Past studies suggested that organizational harassment is prevalent in companies, as men have sought to abuse their fellow women sexually to reveal their predominant weakness [80]. This creates several challenges in women's lives because they are new to the setting. These females are excited about their aspirations while they experience sexual assault and harassment, which upset their lives, generate emotional stress, and desire to be doctors, engineers, and pilots [81].

In addition, a study [2] was conducted to measure the victimization of women in the workplace due to excessive workload, physical and emotional threats, and abuse in the banking sector. Similarly, another previous study concluded that most managers mistreat and physically abuse most women [11]. Due to this, women get exhausted, feel less secure, are mentally depressed, and are less productive compared to mentally healthy people. A survey was conducted by Vijayalakshmi et al. [82]; the author argued in underdeveloped countries to measure the main cause of harassment and its solutions. The results reveal that in collectivist cultures, including India, employees in upper positions are more dominant and authoritative than lowered-level staff. Therefore, employees are mostly mistreated, harassed, physically abused, and tortured due to their lower position in society or organization. The abused behavior of the supervisor creates an environment where subordinates become demotivated, mentally depressed, and unhealthy, and ultimately, the organization suffers [83]. Recent studies supported by our literature argue that mentally depressed and tortured employees show less productive behavior, are less satisfied, and are unwilling to participate in organizational growth proactively [84]. So, the organization has to lose less productivity and uncommitted and lethal staff long-term.

Moreover, a past study suggested that mental harassment frequently occurs in salons, movie theaters, offices, public parks, and surroundings [63]. Nobody is secure now, and women are at higher risk since harassment at work adversely affects their mental health. This decreases productivity and lowers women's performance. Harassment directly and adversely affects employees' mental health [85]. In most cases where the opposite gender works together, males try to oppress, physically mistreat, and mentally torture their female colleagues at their workplaces [86]. In this situation, employees feel less secure and become demotivated due to an adverse atmosphere. Moreover, a recent survey discussed the percentage of harassment cases and their effect on employees' mental health [87]. These survey findings concluded that in economies where people live below the poverty line, they are more easily victimized at their workplaces. As people do not know about their labor rights, supervisors and bosses exploit their poverty and lack of knowledge about workplace rights. So, ultimately, they are victimized, physically abused, and pressured not to speak about the misconduct with anyone in the organization [57]. However, employees working in such an atmosphere become depressed, mentally ill, and more likely to commit suicide to get freedom from it. Although, over time, the effectiveness of women reduces as they ignore jobs and duties due to harassment and assault. They were in their thoughts, and they were terrified of the males. Previous research suggested that women working as secretaries or receptionists in hotels are more harassed than in other private firm jobs [25]. So, women working as hotel receptionists with poor backgrounds and working for their family's survival are easily pressured and intimidated due to their lower position in society [88]. Most of them are internally terrified, stop working, and stay indoors. Harassment in the workplace affects mental stress directly. From the above arguments, the following hypothesis is derived as:

Hypothesis 5: *There is a significant relationship between workplace harassment and mental stress.*

2-5-Mental Stress and Turnover Intention

Psychological stress is referred to as the cognitive situation in which someone feels frustrated, emotionally unstable, angry, or nervous [89]. Moreover, women harassed at work by their coworkers are more likely to develop major stress reactions [90]. First, it affects the turnover intention towards work because most women prefer to leave the organization if their colleagues are frequently mistreated. This promotes women's high turnover intentions. Second, because of the harassment done by the business workers, the organization would be unable to keep its female employees. Third, it causes the organizational structure to be unbalanced as women experience insecurity and mental stress [91]. Mental stress results in job turnover and raises the ratio, demonstrating that the employer does not take significant measures [92]. The previous study referred to turnover costs as the most significant component of the total cost of workplace harassment. For example, the cost of harassment, absenteeism, low productivity, and staff turnover is the median Fortune 500 business at 6.7 million dollars a year [93]. Furthermore, sales-related expenditures include recruiting and developing new workers and hours invested in recruitment (e.g., recruitment, interviews, and orientation). The colleagues might be requested to assume the obligation that the harassed person or harasser remains unfinished for the additional job [94]. When more than one employee is usually engaged in a phase, turnover costs are estimated to increase. Evidence suggests that workplace harassment is positively linked to turnover intention or workers who intend to leave work [95]. Moreover, turnover is one of the most suggestive behavioral variables to represent the degradation of the organization, as turnover represents more of a sign of problems than particular problems in the overall organizational structure [96]. In other sorts of work environments, the detrimental effects of workplace harassment on sales intentions are also evident. So, it is hypothesized that:

Hypothesis 6: *Mental stress has a significant relationship with turnover intention.*

In different organizations, it was demonstrated that women managers are prepared to leave their professions, especially when they face prejudice against harassment [97]. In Hong Kong, women managers who are harassed try to avoid the harasser, request a transfer, or leave instead of confronting the harasser or reporting the situation to their superiors. On the other hand, harassed workers at the casino were less likely to leave work, and women who had workplace harassment were less likely to be in a position to make a turnover when they saw that they had management backing [98]. However, workplace harassment adversely predicts social support and supervision, so there would be little likelihood of this mitigating factor. Moreover, employment satisfaction tends to be reversed in terms of sales intention. So, employees are likely to have more turnover intentions if they are unhappy with their employment [99]. Furthermore, workplace harassment diminishes job satisfaction by introducing goals and observers into the working environment [100]. Moreover, incidences of harassment lead to higher total turnover even after work satisfaction has been checked. Finally, the arguments showed that women show lower intentions for departure when they realize they have management assistance for distress connected to experiencing workplace harassment [101]. The above arguments show that mental stress among banking employees has enhanced depression and turnover behavior, significantly mediating. Therefore, the following hypothesis is inferred from the above argumentation:

Hypothesis 7: *Mental stress positively mediates the relationship between workplace harassment and turnover intention.*

2-6-Psychological Contract Breach as a Moderator

A psychological contract breach is a condition in which workers feel that their perceived promises (i.e., salary increment, friendly workplace environment, bonuses, and promotion) are fulfilled by their organization or employer [102]. However, the term psychological contract breach (PCB) was introduced twenty years ago based on giving and taking [103]. These perceptions are either explicit, implicit, or both. The author suggested that a psychological contract breach occurs when employees' perceptions are not fulfilled by their supervisors or bosses [52]. However, according to the above argument, clarifying the implicitly stated perceptions is hard because workers expect the employer to fulfill them automatically without any cause. Further, a study [104] was conducted in the banking sector of Pakistan to measure the effect of psychological contract breaches on commitment and performance; outcomes revealed that banks that fulfill the demands of staff and provide a supportive working environment are more committed to their organization. On the other hand, in a reverse situation where staff needs are not fulfilled, i.e., salary increment, promotion, friendly work environment, and recognition, they ultimately hinder work performance, commitment, and morality among employees [51]. According to the social exchange theory (SET), banks should create an internal organizational climate where staff and managers can interact freely without hesitation [10]. It is based on the concept of gives and takes, i.e., if the manager in the bank provides an effective workplace environment, promotes employees, and appraises them. Staff would perform more enthusiastically and work to improve the bank's productivity [40]. So, it is concluded from the discussion that SET is the crucial factor in psychological contract breaches that helps to enhance the mutual-benefit relationship between two parties.

Furthermore, research [105] was conducted in private sector firms to check the relationship between organizational climate and psychological contract breach. However, the outcome of this study showed that in the private sector, where the organizational environment is supportive and everyone is appreciated and rewarded as per their performance, employees feel less psychological contract breach and are more focused on their job [52]. Focused, determined, and loyal employees are more productive for organizational goal attainment. A survey was conducted in the private banks

of Pakistan to measure how many employees' promises were fulfilled or violated PCB. So, the consequences discovered that the banking sector is giving more importance and consideration to their branches in the current situation. They think satisfied or delighted staff deal with customers proactively and humbly [106]. It creates an environment where all daily goals are fulfilled, and branches can easily achieve customer retention targets without hurdles [107]. Additionally, the current study exposes that employees show adverse behavior, such as not sharing adequate information and hiding organizational improvement evidence. Some employees may spread negative rumors about the organization and its environment if the employer does not obligate their promises and expectations [108]. However, employee expectations include salary enhancement, extra benefits, recognition, a friendly work environment, and work independence. They become unfaithful and detached if their expectations are not fulfilled [4].

Furthermore, in the conservation of resource theory (COR), the author argued that higher job demands would lead supervisors to more outstanding contractual violations [109]. As an outcome, workers are more engaged in resource-hiding activities. However, this theory supports the prior literature on PCB in the Pakistani banking industry context. The results revealed through the previous study are confusing, as workers show less commitment towards their organization if resources are lost and they are not provided effective feedback [58]. Hence, based on the above arguments, it is advised that staff psychological agreements are based on a cost-benefit relationship in the banking sector. It predicts that if the manager does not enhance the workplace environment, salary, and related fringe benefits, the staff will ultimately not expose trust and dynamic behavior and will be more willing to engage in silent behavior [41]. Another study [1] was conducted on the mediating role of psychological contract breach between women's harassment and silent defensive behavior in the service sector hotel industry. Outcomes revealed that women working in hotels as waiters, receptionists, and lower staff are mostly degraded, harassed, not promoted, and paid lower wages than other staff [110]. So, all these factors increase the chances of PCB and arouse the female staff to keep silent as a defensive strategy to hide their work-related grievances and information due to fear of job loss [111]. From the above discussion, it is argued that female or male employees suffer in the service sector industry if their contracts are not met, which are already due by the employer. Therefore, the following hypothesis is inferred from the above argumentation and contextual relationship:

Hypothesis 8: *Psychological contract breach positively moderates the relationship between workplace harassment and employee silence.*

2-7- Model of Proposed Research Study

The current study is trying to highlight these issues due to the relationship between workplace harassment and turnover intention in the context of mental stress, employee silence, and psychological contract in the service sector, especially the banking industry in Lahore, Pakistan. As the consequences of workplace harassment worsen, it affects the physical and mental health of employees in banks, increases job burnout, and creates stress, ultimately leading to turnover intention and client dissatisfaction. So, it is necessary to conduct a study that better investigates the victimization of workplace harassment in the banking sector and what measures will be taken to overcome this dilemma for future occurrences. This study is the first to investigate the relationship between workplace harassment and turnover intention with a mediating role of mental stress and employees' silence. It examined the moderating role of psychological contract breaches that lead to preventing assault incidences by retaining and empowering workers to work effectively. This proposed study incorporates four factors to present the designed model. In this model, workplace harassment is the independent variable, turnover intention is the dependent variable, while mental stress and employees' silence are the mediating variables. Additionally, psychological contract breach is a moderating variable.

Figure 1 presents a research model after an in-depth literature review, as already mentioned above, to explain the model exhibited below.

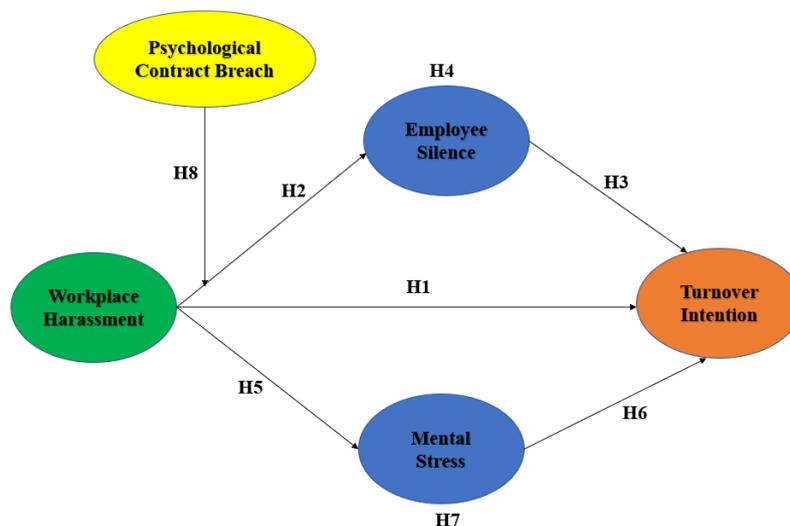


Figure 1. Model of proposed research study

3- Research Methodology

This study focused on the banking sector to highlight the current negative work-related issues, such as harassment and physical abuse, which affect the employee's mental health and provoke them to leave the organization. These issues create distress, motivate employees to hide important information from colleagues, and minimize organizational productivity. The banking sector is a vast field that provides a major share of the country's economic growth and employment opportunities. However, in underdeveloped countries like Pakistan, frontline employees become demotivated and unsatisfied due to harassment and intimidation at the workplace. Pakistan's government and banking ordinance has created anti-harassment laws to overcome adverse effects to minimize turnover intention. However, different strategies are also implemented at the branch level to create a supportive workplace environment. So, the main cause for choosing the target population of banking sector employees as they are considered the backbone of organizational success and productivity, especially front desk staff. If mistreatment in the workplace is not highlighted and removed, the banking industry will suffer greatly.

The flowchart of the research methodology that was used to achieve the study's aims is shown in Figure 2.

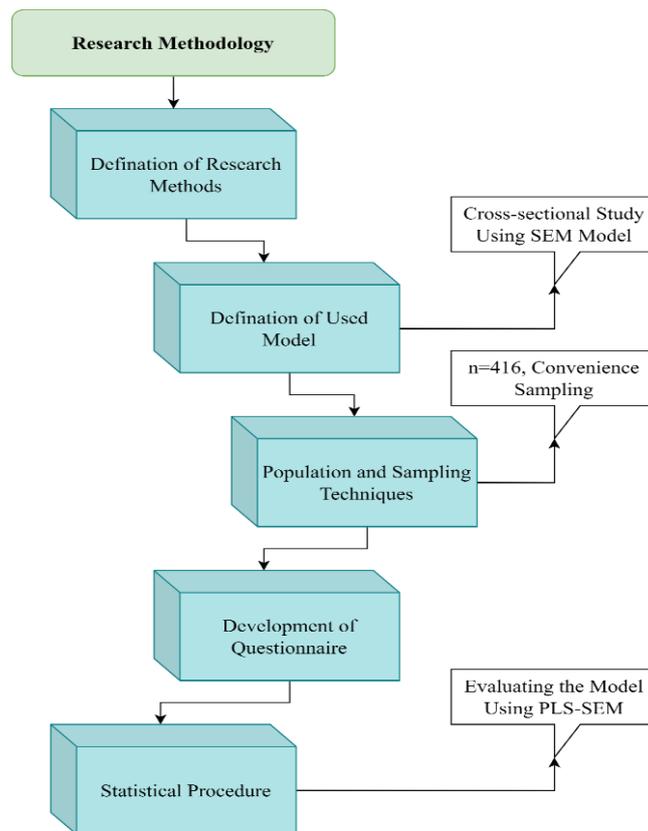


Figure 2. Flowchart of research methodology

In the current study, the data were collected from the banks (all public and private) located in Lahore from December 2022 to March 2023. The method used for the unit of analysis is the employees from different branches of banks. The convenience sampling technique is used as the population in the banking sector is unknown [112]. The technique used for collecting data from employees in this study is a survey (questionnaire) method. The evidence for analysis is typically acquired by visiting the branches of different banks and sending them an online questionnaire to ensure that each respondent has participated effectively. Initially, 500 questionnaires were distributed for data collection, and 416 were obtained from respondents. The data were screened for missing values, multivariate outliers, and unengaged responses. Further, 16 responses were deleted, 38 had missing values, and the remaining 30 were outliers. This represents a response rate of 83%. Out of 416 respondents, 63% are males, and the other 37% are females. The age of respondents was categorized as 29% (18–24) years old, 52% were in the range (25–34) years old, 10% were in the range (35–44), and the remaining 9% of respondents were above 45 years old. The respondents' educational backgrounds included 10% with intermediate degrees, 34% with bachelor's degrees, and 56% with master's degrees. The composition of the sample with reference to the designation. 23% of respondents were working in top management in organizations, 41% were working in middle management, 29% were employees of an organization working in lower management, and 7% were working as sales staff. According to work experience, 27% of respondents are within the range of (1–5) years, 48% of respondents are within the range of (6–10) years, 16% are within the range of (11–15) years, and 9% of respondents are above 16 years of experience (Table 1).

Table 1. Summary statistics of respondents

Demographics Category	Frequency (n=416)	Percent (%)
<i>Gender</i>		
Male	264	63
Female	152	37
<i>Age</i>		
18-24 years old	121	29
25-34 years old	216	52
35-44 years old	45	10
Above 45	34	9
<i>Education</i>		
Intermediate	43	10
Under-graduate	142	34
Post-graduate	231	56
<i>Position</i>		
Top management	96	23
Middle management	171	41
Lower management	121	29
Sales staff	28	7
<i>Experience</i>		
1-5 years	113	27
6-10 years	201	48
11-15 years	66	16
More than 16 years	36	9

All latent variables were evaluated using scales that included items from earlier research that had been modified to be more applicable to the sample [113]. The purpose of the Likert scale is to determine how strongly respondents would agree or disagree with a certain item. A five-point Likert scale is used to depict the greater variety of respondents' thoughts and attitudes while also giving them more alternatives [114]. Workplace harassment is measured based on eight items taken from [115]. Six items were adopted from [116] for turnover intentions. Five items were taken for mental stress from [117]. Six items were adopted for employee silence by Brinsfield [23]. Four items were taken for psychological contract breach from [118]. Furthermore, details of research items for each variable are attached in Appendix I.

4- Data Analysis and Findings

This study's measurement model was validated using the partial least squares structural equation modeling (PLS-SEM) approach. A statistical software, SMARTPLS 3.0, was used to examine the measurement and structural model assessment. PLS-SEM helps to measure Cronbach's alpha, composite reliability and average variance extracted (AVE), discriminant validity, R square value, and hypothesis testing [119]. The validity and reliability analysis have been determined using PLS-SEM, showing all items are valid and reliable to measure the hypothesized relationship among variables. The bootstrapping analysis evaluates and tests all relationships between the variables. All variables' Internal consistency is measured using Cronbach's alpha, composite reliability (CR), and average variance extracted (AVE). Internal consistency shows the reliability of each variable. It suggests how every construct's items are associated with each other [119].

The threshold value is 0.7. A variable value greater than 0.7 is considered internally reliable and consistent [120]. Cronbach's alpha values for workplace harassment = 0.955, turnover intention = 0.904, mental stress = 0.891, employee silence = 0.903, and psychological contract breach = 0.961. Therefore, it depicts good internal consistency. The composite reliability score for workplace harassment is 0.962, turnover intention is 0.926, mental stress is 0.919, employee silence is 0.925, and psychological contract breach is 0.972. As shown in Table 2, the composite reliability score for each construct is greater than 0.7. If the AVE value of every variable is more than 0.5, then the PLS model is revealed to have met convergent validity [121]. For AVE, workplace harassment = 0.762, turnover intention = 0.675, mental stress = 0.696, employee silence = 0.674, and psychological contract breach = 0.895.

Table 2. Construct reliability and validity

Variables	Cronbach's alpha	CR	AVE
Employee's silence	0.903	0.925	0.674
Mental stress	0.891	0.919	0.696
Psychological contract breach	0.961	0.972	0.895
Turnover intention	0.904	0.926	0.675
Workplace harassment	0.955	0.962	0.762

Notes. AVE represents the average variance extracted, and CR displays composite reliability.

4-1- Measurement Model Loadings

Convergent validity is common in the object outer loading of every variable, and it is also measured from the average variance extracted (AVE) of every variable. The mean of the squared loadings of each indicator linked with a construct is used to calculate the AVE. Convergent validity is demonstrated statistically when the Average Variance Extracted (AVE) is greater than 0.50. Factor loadings describe the change in variance explained by the variable of a specific factor [122]. It is considered a principle rule in the SEM approach that values in outer loadings of 0.7 or above are highly recommended. These values represent the fact that factor loadings have removed the variance from each underlying construct. The result of Table 3 shows that values for outer loadings for all items of variables (ES, MS, PCB, TI, and WPH) are above 0.7.

Table 3. Measurement model loadings

Variables	Items	Factor loadings
Employee's silence (ES)	ES1	0.816
	ES2	0.858
	ES3	0.868
	ES4	0.871
	ES5	0.761
	ES6	0.743
Mental stress (MS)	MS1	0.835
	MS2	0.863
	MS3	0.870
	MS4	0.811
	MS5	0.790
Psychological contract breaches (PCB)	PCB1	0.955
	PCB2	0.947
	PCB3	0.945
	PCB4	0.938
Turnover intention (TI)	TI1	0.782
	TI2	0.863
	TI3	0.831
	TI4	0.816
	TI5	0.801
	TI6	0.834
Workplace harassment (WPH)	WPH1	0.720
	WPH2	0.911
	WPH3	0.865
	WPH4	0.895
	WPH5	0.900
	WPH6	0.898
	WPH7	0.913
	WPH8	0.864

4-2-Discriminant Validity

The PLS algorithm step is to measure the validity of the constructs. According to the Fornell & Larcker criteria, discriminant validity ensures that each variable differs from the others in the given construct [123]. If the value of the squared root of AVE is greater than the value of correlation among competing variables, then it is considered discriminant validity. The threshold for AVE squared is greater than 0.7. The outcomes are precise if an exogenous variable (the cost on the diagonal) is more than 0.7. When the diagonal value is significantly lower than the values above them, it is a sign that the constructs are invalid [41]. Discriminant validity shows that each variable has AVE square values greater than 0.7, which means that that model has fulfilled the discriminant value [122]. However, the values in Table 4 are employee silence = 0.821, mental stress = 0.834, psychological contract breach = 0.946, turnover intention = 0.822, and workplace harassment = 0.873 meet the significant criteria for evaluation. Moreover, discriminant validity also measured the Heterotrait-Monotrait (HTMT) ratio. It is used to assess the resemblance among latent constructs. The standard range for HTMT is between -1 and 1 to get the desired discriminant validity results [122]. Therefore, the current research also proved the discriminant validity by using the HTMT ratio technique for all the variables.

Table 4. Discriminant validity

Variables	1	2	3	4	5	6
1. Employee's silence	0.821					
2. Mental stress	0.339	0.834				
3. Moderating effect of PCB	0.356	0.181	1.000			
4. Turnover intention	0.382	0.251	0.137	0.946		
5. Workplace harassment	0.776	0.375	0.347	0.374	0.822	
6. Employee's silence	0.679	0.309	0.357	0.331	0.651	0.873

4-3-Estimation Model

The valid estimation model shows the value of the R square, which explains how well independent variables explain the dependent variables. PLS (SEM) structured equation modeling techniques were implemented to measure the relationships among latent and observed constructs in the study to get the value of R-square. However, after evaluating the reliability and validity test through the measurement model, the next step in PLS (SEM) is to apply the structural model to measure the relationship among variables and for hypothesis testing purposes [124]. Therefore, the structural model results in the below diagram show that the value of R-square for turnover intention (TI) is 0.640, which means that 64% of the change in the present model was due to independent and underlying variables (ES, MS, WPH). Further, the R square value for ES is 0.503. Therefore, it means that WPH and PCB can explain ES by 50.3%.

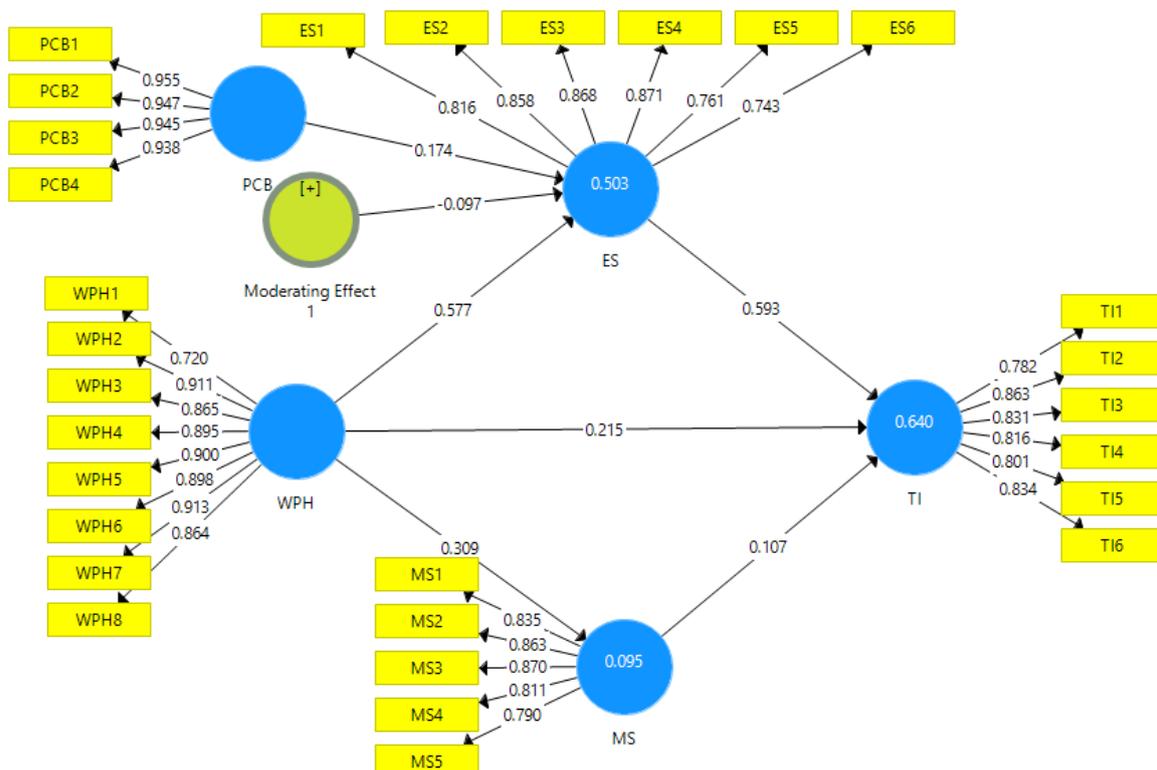


Figure 3. Estimation model (PLS-SEM) algorithm

4-4-Direct and Indirect Effect

The hypothesis proposed is that workplace harassment, employee silence, and mental stress affect the turnover intentions of banking sector employees. Bootstrapping through SMARTPLS is used to measure the significant relationship among all variables. It tells us whether the impact of one variable has a positive or negative effect on others. It shows the significant effect of an independent variable on dependent variables [119]. Table 5 shows that WPH positively impacts ES, MS, and TI. Therefore, the results from the below direct effect Table 5 shows that all the hypotheses have a statistically significant and direct relationship. According to hypothesis H1, it was proven that workplace harassment has a positive impact on turnover intention ($\beta = 0.215$, $p < 0.05$) because the p-value is less than 0.05, which is an acceptable range—results of our study linked with past studies [10, 125] to support H1. Furthermore, the relationship between workplace harassment significantly impacts employee silence ($\beta = 0.577$, $p < 0.05$), proving that H2 is acknowledged. The results of our study were linked with prior studies [23, 126] to support H2. Similarly, employee silence has a positive relationship with turnover intention ($\beta = 0.593$, $p < 0.05$), proving that H3. Findings of our study linked with past studies [62, 64, 127] to support H3. The study's findings proved H4, as employee silence positively mediates between workplace harassment and turnover intention ($\beta = 0.342$, $p < 0.05$). The results of our study aligned with past studies [64, 128, 129] to support H4.

Similarly, going forward, this study framed H5 and claimed workplace harassment positively impacts mental stress ($\beta = 0.309$, $p < 0.05$). The study outcomes aligned with the past literature [130, 131] to support H5. Similarly, the study framed H6 and claimed mental stress positively impacts turnover intention ($\beta = 0.107$, $p < 0.05$). The study outcomes aligned with the past literature [132, 133] to support H6. Furthermore, the findings of the study proved H7, as mental stress positively mediates the relationship between workplace harassment and turnover intention ($\beta = 0.033$, $p < 0.05$). The results of our study aligned with past studies [133–135] to support H7. Lastly, this study framed H8 and claimed psychological contract breach significantly moderates the relationship between workplace harassment and employee silence ($\beta = 0.058$, $p < 0.05$). The study outcomes aligned with the past literature [56, 136] to support H8. The moderated variable has strengthened the relationship between employee silence and workplace harassment. However, the moderation analysis concluded that the relational intensity of employee silence has increased due to the involvement of a psychological contract breach. Therefore, it is concluded that all entire hypothesizes have significantly mediated and moderated the relationship among variables. All hypotheses were statistically significant and accepted, as displayed in Table 5.

Table 5. Direct effect and indirect effect

Hypothesis	Path	β -values	STDVT	t-values	p-values	Results
Direct effect						
H1	WPH → TI	0.215	0.044	4.896	0.000	Accepted
H2	WPH → ES	0.577	0.046	12.404	0.001	Accepted
H3	ES → TI	0.593	0.045	13.127	0.000	Accepted
H5	WPH → MS	0.309	0.056	5.553	0.000	Accepted
H6	MS → TI	0.107	0.031	3.449	0.001	Accepted
Indirect Effect						
H4	WPH → ES → TI	0.342	0.036	9.453	0.000	Accepted
H7	WPH → MS → TI	0.033	0.013	2.614	0.009	Accepted
Moderation Effect						
H8	Moderating Effect of > PCB	0.058	0.023	2.559	0.011	Accepted

To test the moderation effect, a product indicator is used to scrutinize the effect of moderators in between independent and dependent variables. However, results show a positive moderation effect ($\beta = 0.058$, $t = 2.559$, $p = 0.011$) to predict employee silence which ultimately indicates employee turnover intention. Figure 4 comprehensively shows the graphical representation of the moderation effect of psychological contract breach at three different levels. Although, the red line represents that the slope would be very high when a psychological contract breach is weak, indicating the extravagant level of employee silence and employee turnover intention. Further, when the psychological contract breach is considered strong at the green line, the slope is strong, representing a decreased employee silence and turnover intention. More specifically, Figure 4 and Table 5 explain the moderation effect of psychological contract breach in predicting employee silence and employee turnover intention.

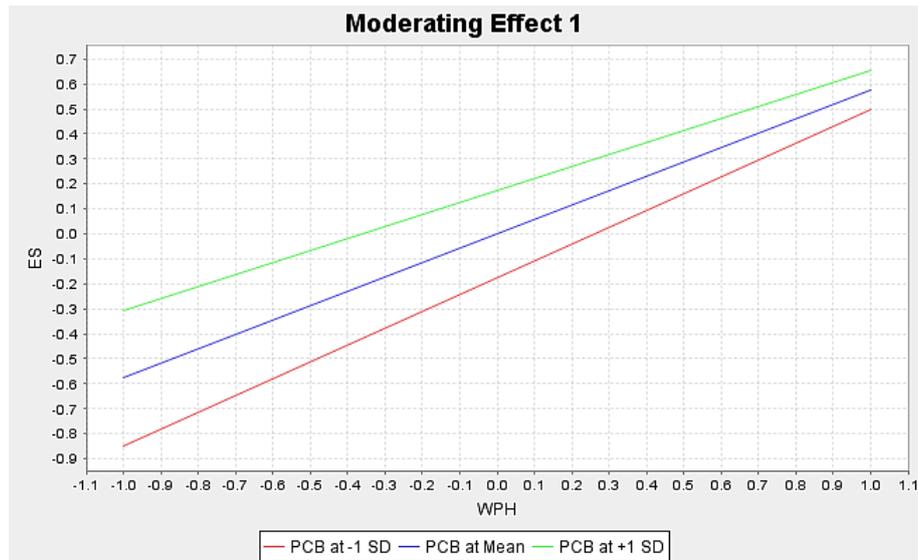


Figure 4. Moderating effect of PCB

5- Discussion

Building on the conservation of resources (COR) theory, which helps to measure the direct association between workplace harassment and work turnover intention. Furthermore, the mediating role of employee silence and mental stress is also evaluated through COR theory. Employees may feel stressed while sharing their knowledge sources when their employer mistreats and bullies them. As a result, they adopt silent behavior due to unsupportive work environments. Furthermore, the results of the moderating role of psychological contract breach are also aligned with the COR theory, which suggests that employees are bullied and harassed because they try to conserve their resources, such as hiding important information and knowledge, and become disappointed and less engaged in their tasks. However, an organization must create an environment where these negative behaviors are minimized.

Overall results in this study supported the hypothesis for the model relationship that was tested between workplace harassment, employee silence, mental stress, psychological contract breach, and turnover intention among banking sector employees. The data were collected from 416 employees who are working at different bank branches in Lahore, Pakistan. The questionnaire was distributed among all employees of the target sample to get their responses. The results of this study are divided into three major sections: *First*, the findings reveal that workplace harassment has a positive and significant effect on turnover intention. Employees who are mistreated, physically abused, and harassed at the workplace become demotivated, disengaged, and less willing to work with the organization, which ultimately increases employee turnover, as evidenced by prior studies [109]. In the Pakistani scenario, due to collectivist culture, employees at lower ranks or in subordinate positions are not given autonomy to raise their voices about any misconduct, ultimately driving them to leave the organization [135].

Second, employee silence and mental stress have significantly mediated the relationships between workplace harassment and turnover intention. It is concluded from the above indirect relationship that the employees who are victimized and harassed show less willingness to speak their ideas and hide important information, leading to turnover intention. The adverse behavior hinders productivity, creates an unhealthy environment, and motivates them to leave the organization. However, the results of employees' silence regarding turnover intention and workplace harassment are significant and aligned with prior research [64]. Mental stress has significantly mediated the relationships between workplace harassment and turnover intention. A recent survey measured mental stress among physically abused employees in the service sector [79]. The results highlighted that female staff is more victimized because females are less emotionally stable and more easily exhausted than male staff members. Due to mental stress and anxiety, employees become mentally and physically ill, promoting absenteeism and more turnovers [137]. Thus, it is suggested from the current research that managers should create an environment where everyone has the autonomy to speak about their workplace issues, ensure justice implementation, and create the proper mechanism for reporting misconduct and harassment-related issues [138]. These steps help to promote organizational productivity, lessen absenteeism and be more focused on their day-to-day banking activities.

Third, moderating effect results revealed that psychological contract breach has positively moderated the relation between workplace harassment and employee silence. The moderating effect of workplace harassment and employee silence is aligned with an earlier study [33]. It shows that employees' promises are not fulfilled by their manager or immediate supervisor at the branch level due to psychological contract breaches. Employees become silent and do not show any positive attitude towards task accomplishment. Hence, the current studies concluded that employees who are

harassed, physically and emotionally abused, and mistreated show less concern towards organizational productivity, try to hide important information, and become dissatisfied. Due to a hostile workplace environment, victimized staff do not show positive concern with customer dealings and try to avoid conflicts for job security. However, it has been proved from prior studies [118, 139] that employees, especially female staff that are physically abused and mistreated in banks, become terrified and hostile toward their task accomplishment. They always try to hide the issues due to managerial pressure and job insecurity, which ultimately cause mental illness and distress [97].

It is concluded from the study [140] that a negative workplace environment in the form of mistreatment and early-career employees exhibit less motivation and satisfaction to perform their banking tasks. It is observed from past studies that if the managers are not supportive in banks, employees will not share any effective information and knowledge with colleagues [56]. Furthermore, the culture of negative workplace behavior hinders performance, innovation, and creativity among early-career banking employees. It can severely damage work engagement, performance, and productivity among early-career employees. Prior research [141] showed that banking employees' silence and mental stress lead to turnover intention at the employee level. Moreover, physically abused and harassed employees become emotionally unstable and less willing to perform their tasks with creativity and innovation. The silent behavior of banking sector employees is a proactive action to cope with the situation due to unfavorable circumstances. However, it creates an adverse and devastating effect on the bank's reputation, staff performance, and turnover intentions on a long-term basis. Our findings are consistent with the prior literature [136, 139, 142] and show a significant positive relationship among all the variables WPH, ES, PCB, MS, and TI. So, it is concluded that managers should focus on strategies that help to promote a balanced and justifiable environment for all levels of staff at the banks.

5-1- Implications

Our findings have important practical and managerial implications. According to the current study, workplace harassment of banking sector employees was a frequent and ignorable factor; only emphasis was given to generating sales and creating customer relationships. Due to this ignorant behavior, the staff becomes stressed and exhausted; managers at the branch level should give proper attention to the issues, i.e., harassment, physical violence, and misuse. They try to create the proper reporting structure for misconduct for employee retention and satisfaction at all work levels. First, a manager should create a friendly and supportive culture at branches so that staff do not hesitate to highlight their issues in front of top management. A trustworthy and supportive relationship should be created among employees and managers at the organizational and departmental levels. This relationship would help improve early-career banking employees' confidence to report misconduct. Second, managers should arrange formal and informal training sessions and gatherings where employees know about physical and emotional violence and how to report it without fear and pressure. Training and awareness sessions build the confidence among employees to face the problem without any fear and become more dedicated to their day-to-day goal attainment. Third, a manager should implement a justice and fair system at all organizational levels to overcome physical abuse, fear, and mental stress. An unjust and hostile work environment can cause stress and anxiety among the early-career victimized employees, who adopt silent behavior to overcome the fear. This strategy helps to promote employee productivity, improve mental health, and lessen workplace distress and turnover rates. Lastly, this study would help the practitioner to highlight and report harassment in the banking sector. This study would be beneficial for frontline employees at banks. Through this, the organization could devise strategies and anti-harassment laws for proper implementation all over the sector. However, in under-developed countries, especially Pakistan, employees do not feel secure in the workplace. They hesitate to report misconduct or ill-treatment due to fear of job loss. So, there is a need to create proper training and awareness sessions with employees on how to secure themselves. Leaders or managers play a vital role in awareness creation and trust building among employees. Implementing these laws properly in the banking sector would boost overall performance, work engagement, employee retention, and mental well-being.

6- Conclusion and Policy Recommendations

Present research expounds on the linkage between workplace harassment, employee silence, mental stress, psychological contract breach, and turnover intention among banking sector employees. The results revealed three significant findings. First, workplace harassment has a positive and significant effect on turnover intentions. Second, the results expressed that employee silence and mental stress have significantly mediated the relationship between workplace harassment and turnover intention in the banking sector. Third, the moderating effect of psychological contract breaches significantly affects workplace harassment and employee silence. This study highlights those employees in the banking sector who experienced more hostility or harassment in the form of physical and mental abuse, threats, intimidation, or hostile activities in their daily work routine. As a result, managers create an environment where employees are less willing to share helpful information and conceal their issues to be less pressurized. However, the findings suggested that victimized or abused employees adopt silent behavior as a proactive strategy to overcome organizational pressure and conceal ideas for organizational growth. As a result, silent employees become dissatisfied, demotivated, and show more absenteeism from their jobs. Furthermore, it is predicted that harassed employees at banks will become mentally and

emotionally unstable and exhausted, which ultimately arouses them to leave the organization as a last resort. So, this study highly recommends that branch managers devise anti-harassment or bullying strategies and create a justifiable, proper mechanism to report organizational issues without delay. Along with these strategies, a manager should empower their staff to easily highlight their issues without any internal pressure, which ultimately lessens the turnover rate among employees as they feel more satisfied and happier and work more enthusiastically.

6-1-Limitations and Future Directions

There are always some limitations in every study. The current study also has some limitations and future directions for further investigation. First, the current study has only focused on two dimensions of employee silence (defensive silence and ineffectual silence). In the future, employee silence with workplace harassment can be tested with other three dimensions (relational silence, deviant, and disengaged silence). Second, due to limited time constraints and resources, this study only involves respondents from the banking sector in Lahore, Pakistan. Data were collected from employees of different bank branches located in Lahore, Pakistan. In the future, this conceptual framework can be tested with different sectors of Pakistan, i.e., academic, industrial, software houses, and government institutions, to get more generalized and diverse results on this phenomenon. Third, the current model measures the relationship between WPH, TI, and the mediating role of ES and MS among banking sector employees. In the future, employee voice can be tested as a mediator among WPH and TI to check the voicing behavior and its consequences among existing variable relationships. Fourth, psychological contract breach is a significant moderator of employee silence and workplace harassment. In the future, emotional stability can be used as a moderator to check the impact on the silent behavior of employees. At last, future researchers can conduct a comparative or longitudinal study to get more advanced and appropriate results in different cities and states of Pakistan or outside.

7- Declarations

7-1-Author Contributions

Conceptualization, M.F.S. and I.J.; methodology, M.F.S. and J.M.M; software, M.F.S.; formal analysis, M.F.S. and J.M.M.; data curation, J.M.M. and M.F.S.; writing—original draft preparation, M.F.S, I.J., and J.M.M.; writing—review and editing, M.F.S. and I.J. All authors have read and agreed to the published version of the manuscript.

7-2-Data Availability Statement

Data can be obtained upon reasonable request.

7-3-Funding

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7-4-Institutional Review Board Statement

Not applicable.

7-5-Informed Consent Statement

Not applicable.

7-6-Conflicts of Interest

The authors declare that there is no conflict of interest regarding the publication of this manuscript. In addition, the ethical issues, including plagiarism, informed consent, misconduct, data fabrication and/or falsification, double publication and/or submission, and redundancies have been completely observed by the authors.

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Appendix I: Research Survey (Questionnaire)

Dear Sir/Madam,

I wish you a nice day!

I want to start by saying thanks for taking the time and being sincere in answering this questionnaire. Your participation in completing this questionnaire is crucial in sharing your insights, analyses, and findings, which will boost the bank employees' productivity. This research is conducted for academic purposes on the topic of "Assessing the Impact of Workplace Harassment on Turnover Intention: Evidence from the Banking Industry" in the banking sector in Lahore. Your information won't be shared with anyone else and will only be used for analysis as part of the confidential implementation of this questionnaire. You need to allow 10 minutes to finish this questionnaire.

This questionnaire was created and is being implemented in the research framework by the authors, *José Moleiro Martins, Muhammad Farrukh Shahzad**, and *Iqra Javed*. If you have any questions about the survey, please email me at: farrukhshahzad207@gmail.com.

Thank you very much for your time and suggestions. Please answer all questions honestly to have a clear picture of your opinion.

Part 1) Demographic Information

1) Gender

- a) Male b) Female

2) Age

- a) 18-24 b) 25-34 c) 35-44 and above d) Above 45

3) Qualification

- a) Intermediate b) Under-graduate c) Post-graduate

4) Working Experience

- a) 1-5 years b) 6-10 years c) 11-15 years d) More than 16 years

5) Bank Name

- a) HBL b) UBL c) MBL d) MCB e) ABL f) NBP g) BOP

6) Working Position

- a) Top management b) Middle management c) Lower management d) Sales staff

Part 2) Questionnaire

Encircle only one number from 1-5 that indicates your disagreement or agreement		Strongly disagree	Disagree	Neutral	Agree	Strongly agree
Workplace Harassment						
WPH1	Do secret meetings occur in your organization?					
WPH2	Is there a lack of transparency in my organization?					
WPH3	People who speak their minds are suppressed.					
WPH4	There are informants for the higher management.					
WPH5	Staff have to watch their steps with certain members.					
WPH6	Staff are asked for explanations and then ridiculed.					
WPH7	There is emotional violence against workers.					
WPH8	There seems to be constant chaos in the organization.					
Turnover Intention						
TI1	I will probably not stay with this organization for much longer.					
TI2	I often think about quitting.					
TI3	I sometimes put less effort into my work than I know I can					
TI4	Sometimes I postpone important duties for an unlimited time.					
TI5	Lately, I have taken an interest in job offers in the newspaper.					
TI6	I do not work hard in my job.					

Mental Health

- MH1 Do you have a lifetime psychiatric diagnosis?
- MH2 Are you currently taking psychotropic medications?
- MH3 Did you have a common mental disorder in the previous 12 months?
- MH4 I felt calm and peaceful over the past four weeks.
- MH5 I felt downhearted and depressed in the previous four weeks.
-

Psychological Contract Breach

- PCB1 My employer has broken my promises even though I've protected my side of the deal.
- PCB2 I feel that my organization is not loyal to me.
- PCB3 I feel that my organization has breached the contract with me.
- PCB4 I felt discouraged when my organization mistreated me.
-

Employee Silence

- ES1 I feel that sometimes speaking up is dangerous for my career.
- ES2 I start silence to protect myself from harm.
- ES3 I feel that speaking up could be risky for me.
- ES4 I do not believe that speaking up resolves the problems.
- ES5 Employees start working wordlessly because management is uninterested in hearing about these issues.
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