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DIFFERENCE IN SENSITIVITY TOWARDS SEXUAL
HARASSMENT IN THE ISLAMIC BANKS BETWEEN MALE AND
FEMALE IN PAKISTAN

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Qualitative Research Review Letter

Abstract

The most important thing in management research is harassment in different workplaces. The most important thing is that management should make a suitable culture in the organization and effective policies and procedure so that employees with both gender work in suitable environment which is harassment free. The motive of this study is to evaluate the effect of Gender (G) on Sensitivity towards Sexual Harassment (SH) by taking Cultural Norm (CN) as a mediating role in the Specific Islamic Banks easily accessible in Karachi, Pakistan. I use quantitative approach in my research for data collection. The questionnaire of the study is based on the three variables of the study; Gender (G), Sensitivity towards Sexual Harassment (SH) and Cultural Norms (CN) through this Study, I combine data. The questionnaire is basically taken from the previous study. The population of this research based on all those employees employed in the Islamic banking organizations in Karachi, Pakistan and from which I take 125 employees as a sample size from specific Islamic banks of Karachi. The outcome of this study is evaluated from partial least squares method PLS while utilizing SmartPLS. The evaluation of this research clarifies that the model of this research is effective and significant. Top Managers are suggested to develop an appropriate policies and strong culture in the organization so that employees are willing to be happy in their workplaces and getting relax while working in Islamic banks which is based on shariah compliant activities to improve employee's performance and satisfaction and increase employee commitment for the success of the organization.

Keywords: Gender (G), sensitivity towards sexual harassment (SH), Cultural Norm (CN) and Islamic Banks of Karachi

1. Introduction

The term harassment means the unpleasant sexual actions towards men

Qualitative Research Review Letter

and women as it is not limited to a specific gender both genders face equal risk of it and experience any form of sexual harassment. and it is not limited to a single meaning it also classified into five other types that are sexual, racial, appearance related, intellectual and political. It is also divided into 5 sub parts that are physical, verbal, non-verbal, multimedia and desire for intimacy sexual harassment.

Sexual Harassment in the workplace has a dual nature effect as it has impact on both employees and the organization itself. For employees, it causes internal consequences like anxiety, depression, low job satisfaction and for organization like bad market reputation, stakeholders' relation etc.

A research conducted by Anderson and Pearson suggested that sexual harassment is a behavior which is critical to detect but it has a huge impact on the workplace as a negative consequences therefore, a culture where such incidents are reported and addressed seriously should be adopted by all Islamic banks because these are conservative organizations where such incidents are not discussed openly and employees especially women has fear of discussing such issues.

Accepting the prevalence of harassment in different countries differs from the prevalence of sensitivity to harassment. Therefore, developed actions across the world implement a culture of gender equality which results as a higher prevalence of women experiencing harassment. However, women in the workplace experience a comparatively lower rate of sexual harassment in these countries. Another research suggests that women experience a high dissatisfaction in cases of sexual harassment compared to men, because men also acknowledge the existence of dangerous and threatening instances of harassment, such as sexual coercion and abuse of power. This means that more studies on sexual harassment in men are needed. The difference in perception of the subject of harassment is reflected in the different reactions of the victim to harassment. Tolerance of sexual harassment

Qualitative Research Review Letter

depends on the victim's perception of the harassment.

They suggest that managers should nurture social support, along with five other aspects of the work environment, to improve the well-being of workers. However, tolerance still has an end point. When organizations do not take appropriate action, victims may report the problem to authorities. Therefore, it is crucial to implement protective policies within the workplace, as everyone has their limits of tolerance in any given situation

Background of Study

Women are considered respectable and are integral to every nation, particularly contributing to the development of society. Men on the other hand are recognize as strong participant in the workplace. The increasing globalization has revised the participation of the women in the workforce despite these advancements the harassments especially sexual harassment is a frequent faced challenge in the workforce. According to the United Nations harassment is considered as a behavior which hinders the performance of the employees and promotes an offensive work environment. For women this behavior is threatening and offensive and for men it is a matter that should not be disclosed due to the norms and perception of the society.

Empowering the employees against reporting such issues is most important in the Islamic institutions because men and women both hesitate to report such incidents because in conservative nature organization like Islamic banks, these issues are not discussed openly. Research shows that in European Union, 50% of female employees have experienced sexual harassment Although data of Sexual harassments in Asian Countries is not well documented although such practices exist, and it is found from the previous steps taken by Asian countries on such incidents.

In Pakistan, occurrence of sexual harassment in the workplace is recognized by many reports for example one of them is by Commission

Qualitative Research Review Letter

on Inquiry for Women. According to Paveen (2020) between the year 2018 and 2019, total of 57,119 cases of violence reported in Pakistan, out of which 5980 were workplace harassment cases.

The Islamic banking sector adheres to the Shariah principles, and it is growing worldwide. Understanding the sensitivity towards sexual harassment within Islamic Sector, particularly the difference between men and women is very crucial. Islamic banking promotes the values and ethics that should reduce the harassment cases. Men and Women has different sensilities towards sexual harassment due to the factors that are culture, religion and organizational contexts. Women may have additional challenges in reporting harassment cases in Islamic banking due to the societal expectations. Men on the other hand are less aware of the of these harassment cases which leads to a clear disparity in the response of sexual harassment and the sensitivity. The difference in sensitivity towards sexual harassment in men and women in Islamic banking needs comprehensive rules and policies to mitigate such incidents there should be trainings as well which leads to avoid such problems and facilitate a healthy work environment.

Problem Statement

Sexual harassment in work environments has been recognized as a critical public health danger and a major problem in management of organizations. It has an undesirable effect on employee spirits as well as productivity.

Gap Analysis

The empirical investigation is needed to gain an understanding of how employees from various cultures perceive and react to sexual harassment, especially within the boundaries of Islamic Banks of Pakistan.

Research Objective

- To examine changes in perceptions of sexual harassment between men and women in the BANKING SECTOR.
- To find out how rules in the workplace and societal expectations impact

Qualitative Research Review Letter

perceptions as well as responses to sexual harassment.

- Provide guidance to organizations and those people who make policy for organization on how to improve strategies for precaution and addressing sexual harassment in the banking sector

Research Question

How do gender differences influence perceptions and sensitivity toward sexual harassment in the workplace among employees in the banking sector?

Significance of Study

Sexual harassment has been identified as a major public health problem that impacts the emotional as well as physical well-being in the workplace. This report points out the significance of dealing with this issue to establish safer and healthier environments at work.

Sexual harassment has been recognized as a major public health issue which impacts both mental and physical well-being in work environments. The research highlights the significance of resolving this issue to establish safer and healthier workplaces.

Organizations are ethically and legally motivated to take preventative measures to avoid and solve sexual harassment. This includes implementing efficient guidelines, delivering staff training, and establishing a culture of dignity and accountability.

2: Literature Review

Harassment:(Definition and Types of Harassment)

Any unwanted behaviour that exposes an individual through physically or emotional trauma is regarded as harassment. This involves in addition to sexual activities on women; it involves a range of circumstances and expressions. Rezvan et al. (2020) categorise harassment into four main groups: political, intellectual in nature, racial, sex-related and appearance-related. especially there are five various types of sexual harassment: linguistic, nonverbal, physical, digital media, and desire for intimacy—invitations and rendezvous, for example. Crucially, sexual

Qualitative Research Review Letter

harassment is not differentiated due to an individual's gender; it might impact both men and women equally (Tan et al., 2020; Tan and Kwan, 2022).

Sexual Harassment in Workplace: (Its Effect and Consequences)

There are significant dangers related to sexual harassment at work for both organisations and their workers. The internal effects on individuals are important which involve anxiety, burnout, depression, and psychological disorders such as post-traumatic stress disorder. Outside stakeholders who are impacted by workplace sexual harassment encompass the public, investors, suppliers, and ownership. These parties can develop an adverse perception of a business, which may result in difficult interactions and a destroyed label (Liao et al., 2023).

Research emphasises the severity of sexual harassment at work, compared the prevalence of suicide from these incidents to that of cancer. As such, it is seen as a problem of public health in addition to a danger at work (Sarkar et al., 2020). Extremely prevalent this issue significantly impacts staff satisfaction and effectiveness, and it represents a managerial issue for companies (Cullen et al., 2018; Cheng et al., 2014; Stutzenberger and Fisher, 2014).

Impact of Employee Commitment on Organization Dynamics

Effects on Organisational Dynamics and Employee Engagement

According to Montgomery et al. (2004), there is a connection between workplace sexual harassment and poor employee health, lower job satisfaction, decreased productivity and commitment, and better rates of turnover. According to Johnson and Indvik (2001), it can also result in employee absenteeism, an overall decrease in innovative thinking, an increase in anxiety, and diminished feelings of protection. Furthermore, it can have a detrimental effect on group productivity and confidence (Lim and Cortina, 2005). Therefore, minimising rude behaviour at work and establishing an appropriate, productive environment requires promoting a culture of respect for other people and beneficial attitude.

Qualitative Research Review Letter

Persuasiveness and Sensitivity towards Harassment

Countries fluctuate in both the incidence of harassment and their level of sensitivity to it. Working women in developed economies with a strong gender equality environment record higher rates of harassment, but they also experience fewer instances of sexual harassment (Otterbach et al., 2021). Investigation on sexual harassment of males is required because research show that despite women indicate higher degrees of dissatisfaction from harassment, men also detect severe dangers, such as sexual harassment and misuse of power (Berdahl et al., 1996).

Organisational Reaction And Welfare Of Employees

To promote worker satisfaction as well as handle sexual harassment in the work environment efficiently, it is necessary to promote social cooperation and implement multiple improvements at work. Individuals could report difficulties to authority because of institutional rigidity, emphasising their importance of implementing protective techniques in effect. Employee engagement and satisfaction are significantly affected by the relationship that is established between the organisation and its employees (Groenewold et al., 2018; Li et al., 2019).

Gender Differences In Sensitivity Towards Sexual Harassment

The past research shows that sensitivity towards sexual harassment is reported high in women as compared to the men. The study conducted by Alorajer et al. (2022) shows that there is a significant impact of sexual harassment on the mental health of female workers in Riyadh, Saudi Arabia. The findings also emphasize that the experiences of women particularly in the high stress environments such as Healthcare departments and conservative industries like Islamic banking have a much far reaching consequences for them therefore these environments cause specific challenges related to dynamics of the gender and the culture of the organization which influence the experience of the individual and how they respond to the cases of sexual harassment.

On the other hand, A research by Berdahl et al. (1996) found the

Qualitative Research Review Letter

underrepresented issue of man sexual harassment as well. Although the sexual harassment can also be experienced by men but the perception towards reporting such incidents by men are different due to our societal norms and expectations from men as compared to women.

Impact Of Work Culture On Perceptions Of Sexual Harassment

The employee's perception and responses to sexual harassment are shaped by the organizational culture within Islamic banking. According to the Islamic principles, the most emphasized factors are modesty, professionalism and respect for all individuals these factors create a supportive environment that discourages harassment but according to the studies of (Andersson & Pearson, 1999) in the case of conservative nature of organizations, there is a barrier in reporting such incidents because of the fear of stigma or retaliation.

The study by Anethol and Cobb-Clark (2003) suggest the effectiveness of conducting trainings on sexual harassment in the federal offices because if there is an ethical and respectable culture of the organization then it empowers employees to report such harassments incidents without any fear of negative consequences or cultural repercussions particularly for women.

Moderating Role of Work Culture

Work culture plays a role of a critical moderator in how sexual harassment is perceives and reported/addressed within the Islamic banking. According to the studies of Avey et alif there is a positive work environment, supportive leadership, and an ethical conduct then it contributes as a higher well-being of the employees, and they will be more satisfied with the leaders and with their job. In the case of Islamic banking, the culture of transparency, accountability and respect foster the culture of mitigating the risks like harassment and support the employees of address such incidents.

On the other hand, a study by Hao et al. (2015) shows that the cultural norms and barriers in discussing harassment discussion exist in

Qualitative Research Review Letter

the workplace, it increases the workplace stress and harassment related anxieties which results as a negative impact on job satisfaction and performance of the employees

Psychological and Career Impacts

According to the studies of (Chan et al., 2008), the psychological impact of sexual harassment varies in genders and the culture of the organization. The level of stress, anxiety and reduced job satisfaction is high in women when they experience harassment in the organizations.

For men, responding to such incidents depends upon the societal expectations and perception towards this issue. Berdahl et al. (1996)

Conceptual Framework

Conceptual Framework of Research

Figure 1 shows the conceptual framework of the research.

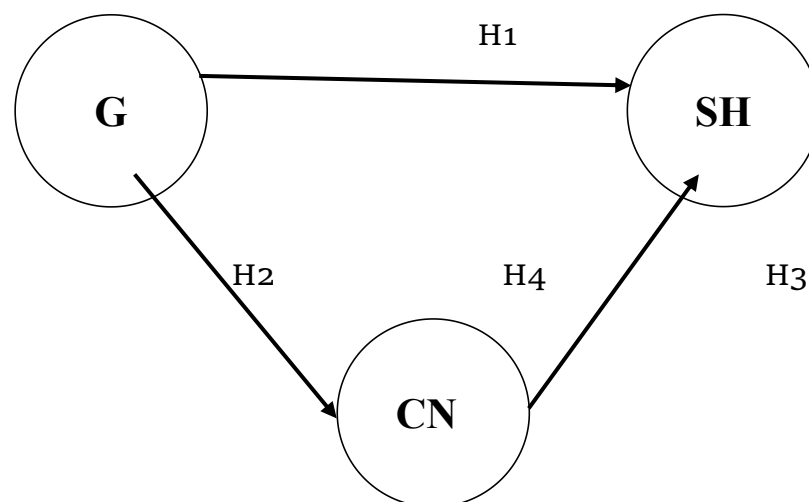


Figure 1.: shows the conceptual model and the relationship between all the variables, either dependent variable, independent variable and mediating variable.

H1: In Karachi, Pakistan's Banking Sector, Gender (g) Positively Affects Sensitivity Towards Sexual Harassment (Sh).

This hypothesis suggests that an individual's gender influences their sensitivity to sexual harassment. According to current research, women tend to be more sensitive to issues of sexual harassment compared to men. In this context, gender serves as the independent variable (IV), and

Qualitative Research Review Letter

sensitivity to sexual harassment (SH) is the dependent variable (DV). The hypothesis proposes that gender directly affects sensitivity to sexual harassment, indicating that women, as one gender group, will likely exhibit higher sensitivity levels than men.

H2: The Banking Industry In Karachi, Pakistan Is Positively Impacted By Sexual Harassment (SH) In Terms Of Cultural Norms (CN).

This hypothesis posits that the occurrence and acknowledgment of sexual harassment incidents can lead to changes in cultural norms within the banking industry. As awareness and experiences of sexual harassment increase, cultural norms may evolve to become more supportive and responsive to these issues. Here, sexual harassment (SH) acts as the independent variable (IV), while cultural norms (CN) serve as the dependent variable (DV). The hypothesis suggests that greater awareness and acknowledgment of sexual harassment will positively impact cultural norms, making them more conducive to addressing such concerns.

H3: In Karachi, Pakistan's Banking Industry, Sexual Harassment (SH) Is Positively Impacted By Cultural Norms (CN)

This hypothesis proposes that cultural norms influence how sexual harassment is perceived and reported. Positive cultural norms that promote gender equality and respect are expected to enhance sensitivity and responsiveness to sexual harassment. In this scenario, cultural norms (CN) act as the independent variable (IV), and sexual harassment (SH) is the dependent variable (DV). The hypothesis implies that cultural norms significantly shape individuals' perceptions and reactions to sexual harassment, suggesting that stronger norms of equality and respect will lead to higher sensitivity and reporting rates.

H4: In Karachi, Pakistan's Banking Industry, Cultural Norms (CN) Mediate The Association Between Gender (G) And Sexual Harassment (SH)

This hypothesis posits that cultural norms play a crucial role in the

Qualitative Research Review Letter

relationship between gender and sensitivity to sexual harassment. It suggests that cultural norms (CN) are influenced by gender (G) and, in turn, impact individuals' sensitivity to sexual harassment (SH). In this case, cultural norms act as a mediating variable (MV), explaining the link between gender and sensitivity to sexual harassment. The hypothesis indicates that the effect of gender on sensitivity to sexual harassment is mediated through cultural norms, meaning that gender influences cultural norms, which subsequently affect sensitivity to sexual harassment.

3. Research Methodology

To make the research designs and methodologies, that takes the very important part in this research methods and procedure, because each research has their own different approach that is used in research procedures to conduct the study process (Yin, 2014). There are different approaches to research to better understand the notion of research and evaluate what kind of approach is most appropriate for this research. Three different types of research methods have been bundled beneath the phrase "research approaches": there is mixed-methods research, quantitative research, and qualitative research (Kumar, 2012; McNulty & Zattoni, 2013). For the purposes of this research, quantitative research was decided on in which we used the Cultural Norm (CN) as the mediator variable to examine whether the Cultural Norm (CN) mediates between the link between Gender (G) and sensitivity towards sexual harassment (SH) in the Islamic Banks of Karachi, Pakistan.

Research Paradigm

This study implemented a cross-sectional research design and was conducted out over an interval of two to three months amongst 125 workers of the Islamic bank via an online survey platform utilising Google Forms. The objective of the research, that depends on feminist and psychological points of view, is focused on examining the duration, nature, and consequence of sexual harassment in selected Islamic banks

Qualitative Research Review Letter

while also considering organisational characteristics and staff satisfaction into their work into account. Feminist educational institutions (Rezvan et al., 2020) suggest that sexual harassment hits both men and women equally and contains physical, emotional, nonverbal, multimedia content, and need for proximity categories (Tan et al., 2020; Tan and Kwan, 2022).

The theoretical bases from psychological study (Sarkar et al., 2020; Chan et al., 2008) highlight how workplace sexual harassment reduces organisational confidence and productivity in additionally triggering psychological distress such as anxiety, depressive symptoms, and symptoms of post-traumatic stress disorder (Liao et al., 2023). The objectives of the study are to investigate how distinct genders perceived sexual harassment, examine organisational responses, and evaluate sociocultural factors that influence reporting standards. Due to the research, social conventions and determined gender inequalities in Islamic banks of Pakistan may make it more prevalent for women to experience and perceive sexual harassment (Lee and Oh, 2021).

The approach taken by the study involves the implementation of a well-organized survey that was designed in well mannered way and piloted for intelligibility and appropriateness. Informed acceptance and confidentiality are used to guarantee that that ethical standards are satisfied (Mathews et al., 2019). The intention of the research is to offer concrete suggestions to foster gender equality, organisational laws and regulations, and safer environments for employees at Islamic banks located in Karachi, Pakistan.

Research Design

Research design outlines the approaches, measures. and conclusions made while conducting the primary research. While conducting this research, the criteria of this research design is the very crucial elements and research designs that helps in this study to strengthen the research and that is manage easily in this research process (Yin, 2014). In this

Qualitative Research Review Letter

type of research design, we decide that our research should be descriptive and correlation. This research should base on quantitative research. This research should be conducted via gathering data through survey questionnaire from the various Islamic banks of Karachi, Pakistan's banking sector. This research will be conducted through a cross-sectional time horizon and that is a one-time study. This research data is cross-sectional in nature and the data is addressed over a period of 2 to 3 months.

Research Instrument

Basic understanding as well as guidance in the use of appropriate instruments and data collecting techniques constitutes the data collection process (Yin, 2014). We selected the instruments and research methodology that can be beneficial for our research. To get appropriate data, it's essential to provide an overview of the essential instruments and methods for data collection (Khan, 2014). We assembled primary data via demographic questions and a questionnaire which is based on the Likert Scale. The data was collected from various banking sectors major in Islamic Banks in Karachi, Pakistan. For instrument selection we are using Likert Scale in our questionnaire in this research. The nature of our research is quantitative, and the data is collected through adopted questionnaire and collected data will be calculate with Smart PLS software. We used a questionnaire of Gender (G), Sensitivity towards Sexual harassment (SH), and Cultural Norm (CN) based on our research conceptual model.

Pilot Testing

This was done by a pilot testing consisting of visits to different branches of the selected six banks (Meezan bank limited, Dubai Islamic, Bank Al Islami, Faysal bank Islamic, MCB Islamic Bank, Bank Al Baraka and Bank al Makramah) for this study developing a major questionnaire. This questionnaire was finalized based on the comments and suggestions of the bank employees both male and female gender and the most enhanced

Qualitative Research Review Letter

exposure of the researcher which is based on the visiting to various Islamic banks mentioned above.

Secondary data for this research is assembled from many reputed journals, through magazines and newspapers, through different websites and from bank records. Total sample size for this study is 125 respondents. It consists of 78 respondents are Female and 47 respondents are of Male from different Islamic banks of Karachi, Pakistan.

Normality Test

The researcher conducts tests in this portion to figure out if the information collected from the survey has a normal distribution or otherwise. Since numerous methods of statistical analysis rely on the notion that data are regularly sent out, normality tests are significant. The Shapiro-Wilk test, Kolmogorov-Smirnov test, and visual evaluation using histograms and Q-Q plots are among the most frequently used tests. Researchers can use the results of testing to figure out to what extent basic statistical approaches are effective.

Sampling Data And Data Collection

In accordance with Frels and Onwuegbuzie (2012), every researcher must determine their research sample size based on their research topic and the data availability of their research too. This data will be gathered from 125 employees of different selected Islamic banks of Pakistan.

I generated participants through the many Islamic banks of Pakistan, which helped us in allowing us to distribute questionnaire to their employees in the various Islamic Banks of Karachi, Pakistan. The survey is also distributed through many channels, including professional and private social media groups such as Facebook and WhatsApp. That's also encourage me to distribute the survey forms to their employees. A total of 125 individuals including both men and women participated, and with survey links that allow only a one response per respondent at one time to prevent from duplicate participation and multi response.

Qualitative Research Review Letter

Discriptive Analysis

Descriptive analysis includes summarizing, analyzing and interpreting the main characteristics of the data collected in the research. Measures of distribution (standard deviation, range) and primary tendency (mean, median, mode) are explored in this research. Descriptive statistics give you a clear understanding about the division of variables, that helps researchers to describe the sample demographics, outcomes from the study, and other key major from the dataset.

Assessment of Measurement Model

This assessment evaluates the measurement model used in the study, mainly in structural equation modeling (SEM) It includes assessing the reliability and validity of measurement scales and instruments that is used to measure variable such as sexual harassment perceptions, organizational policies, and employee (including gender) satisfaction. The Key assessments based on factor loadings, reliability and validity test include convergent validity, discriminant validity, and reliability coefficients (for instance Cronbach's alpha).

Assessment of Structural Model

The assessment of the structural model measures the relationships theorized between variables in the research methodology. In SEM, this includes analyzing path coefficients, overall model fit, and evaluating the importance and enhance the direct and indirect effects. This assessment provides an overall view into how such variable such as organizational responses to harassment effects on employee outcomes like job satisfaction and psychological well-being.

4. Respondent Profile

Demographic Analysis

The Table 1 below shows the demographics analysis of respondent. The data was collected from the employees working in the banking sector (Islamic Banks of Pakistan) in Karachi, Pakistan in which 70.4% of them are Female in gender and 29.6% of them are Male in gender. Many of the

Qualitative Research Review Letter

respondent has age from approximately the age limit between 20 to 29 or above which includes both gender male and female. And many of them hold bachelor's, master's and post master's degrees with their designation.

Table 1: Demographic Analysis

Items	Classification	Sample Amount	Percentage
Gender	Male	37	29.6
	Female	88	70.4
Age	20-29	75	60
	30-39	25	20
	40-49	18	15
	49+	7	5
Education	Bachelor	63	50
	Honors Degree	0	0
	Masters	36	30
	Post Masters	25	20
Your Organization Name	Meezan bank limited	56	44.8
Name	Dubai Islamic	18	14.4
	Faysal bank Islamic	16	12.8
	MCB Islamic Bank	14	11.2
	Bank Al Barakha	13	10.4
	Bank Al Mukaromah	16	12.8

Descriptive Analysis

The table 2 below defines the Descriptive Analysis of each construct in research. Both Standard Deviation and mean value is used to provide reliability and significance of variable with the personal point of view of each respondent in various Islamic banking sector. The whole variable has high significances level from the mean range of 0.542 to 0.677. The mean value of Cultural Norm (CN) to sensitivity towards sexual

Qualitative Research Review Letter

harassment (SH) is 0.813 and standard deviation is 0.167. The mean value of Gender (G) to Cultural Norm (CN) is 0.724 and standard deviation is 0.078 and the mean value of Gender (G) to sensitivity towards sexual harassment (SH) is 0.78 and standard deviation is 0.189. This shows significant effect of Gender (G) towards Sensitivity Towards Sexual Harassment.

Table 2: *Descriptive Analysis*

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
CN					
->	0.792	0.813	0.167	4.756	0
SH					
G -					
>	0.704	0.724	0.078	9.022	0
CN					
G -					
>	0.706	0.78	0.181	4.617	0
SH					
G -					
>					
CN	0.658	0.618	0.137	4.087	0
->					
SH					

Reliability and Validity of Research Indicator

Validity Test

This is the test which is used to compute that how much the questionnaire of research is valid. The validity test is used to identify the convergent validity measurement in Smart PLS software. Convergent Validity helps in checking the Validity of all constructs by seeing the values of factor loading. The value of each factor loading is greater than

Qualitative Research Review Letter

0.5 which is reliable and considered acceptable (Chin, 1998; Hair et al, 2010; Ghozali, 2014). The scores of validities of all the constructs can be seen from the loading score. The loading score is supposed to be valid whether it can be composed of a score is higher than 0.70 (Hair et al. 2010) but in various research the factor loading score range is of 0.50 to 0.60 is also valid and sustainable (T. Sander and T.P.Lee, 2014) and (M.Sarstedt, C. M. Ringle and J. F. Hair. 2021).

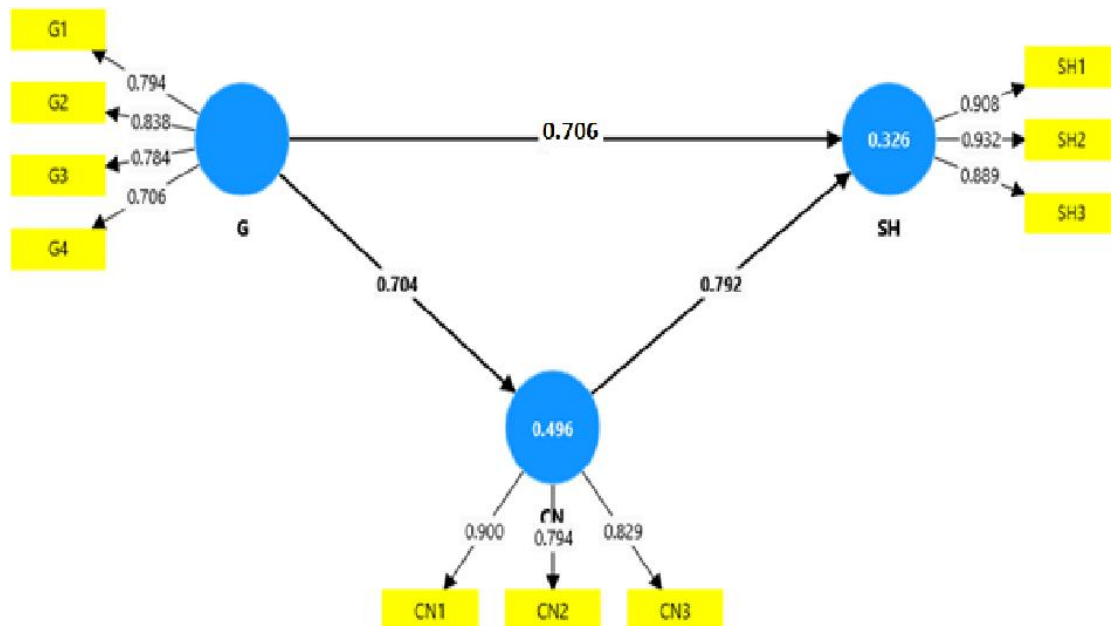
Table 3: Factor loading

	CN	G	SH
CN1	0.9		
CN2	0.794		
CN4	0.829		
G1		0.794	
G2		0.838	
G3		0.784	
G5		0.706	
SH3			0.908
SH4			0.932
SH5			0.889

The above Table 3 shows that all the construct in model can fulfill the conditions of finest discriminant validity so that the data analysis can become reliable because the scores of each variable can define the relationship between each other.

Here the model 2 attached below for your convenience:

Qualitative Research Review Letter



Reliability Test

The reliability test can be calculated with the help of two methods.

Composite Reliability

The composite reliability is acceptable and satisfactory in the measurement model when the value of each variable's construct is greater than 0.7. In this research the composite reliability has come between 0.790 to 0.9 which can be seen in the below table 4. If the composite reliability score is greater than 0.7 it is said to be satisfactory (Hair et al,2014). therefore, the outcome shows that each variable can describe each item have good internal consistency reliability.

Table 4: Composite Reliability

Variable	Composite Reliability Value
Gender	0.819
Sensitivity Towards Sexual Harassment	0.906
Cultural Norm	0.8

In the above Table 4, we can recognize that all the variables of composite reliability are valid because the reliability of each variable is greater than 0.7 and this means that it has satisfactory results of reliability.

Qualitative Research Review Letter

Average Variance Extracted (Ave)

Average Variance Extracted (AVE) is used to assess the convergent validity of each construct. therefore, the Average Variance Extracted (AVE) is valid and reliable if the (AVE) value is greater than 0.5 (Fornell and Larcker, 1981). each value of AVE describes the construct (Nitzl, 2010) (Ringle and Spreen 2007). As reported by (Henseler et al., 2009) has used the Fornell and Larcker takes the measurement that the value of (AVE) could be greater than 0.5.

Table 5: *Average Variance Extracted (AVE)*

Variable	Average Variance Extracted (AVE)
Gender	0.612
Sensitivity Towards Sexual Harassment	0.828
Cultural Norm	0.71

In the above Table 5 it is declared that Average Variance Extracted (AVE's) is greater than 0.5 therefore the outcome of each variable has a better reliability value which is acceptable.

Cronbach's Alpha

Cronbach's Alpha is a coefficient which measure the inner consistency of each construct in each variable in this research model. Table 6 below explains the reliability of each variable of research. In which the range of the Cronbach's Alpha of reliability is between 0.776 to 0.924 and all variables can be score more than 0.7 (Hair et al. 2010). The value of Cronbach's Alpha should be higher than 0.7 (Nitzl, 2010) (Fuchs, 2011). Gender (G) consists of 0.791 which is more than 0.7. Sensitivity towards sexual harassment (SH) consist of 0.896 which is also more than 0.7, Cultural Norm (CN) has 0.794 which is more than 0.7 than means that their Cronbach's alpha is satisfactory and consider to be reliable. These measures helped me to realize that the assembled questionnaire can

Qualitative Research Review Letter

show each research variable in this research model.

Table 6: Cronbach Alpha

Construct	Cronbach's Alpha
Gender	0.791
Sensitivity Towards Sexual Harassment	0.896
Cultural Norm	0.794

The Average Variance Extracted (AVE) is also used to measure that how well the measurement model is reliable and valid so in the above Table 6 seems that all over the scores are more than its standard point therefore, the outcomes from the research model is acceptable.

Discriminant Validity

According to Ghazali, 2014 the model has reliable and significant discriminant Validity whether the value of AVE of each construct surpass the relationship between one construct to another construct.

DESCRIMATE VALIDITY

	CN	G	SH
CN			
G	0.85		
SH	0.403	0.197	

Structural Modelling Analysis

Path Coefficient

In the Structural Model, the researcher chooses the P and T value to evaluate the hypothetical concept. Hypothesis is valid when the P value is less than 0.5 and t value is more than 0.196. The result of H1, H2, H3 and H4 is significant by the given criteria. In this research, the H1, H2 and H4 are significantly and positively correlated with Gender (G) while in the case of H3 employee commitment Cultural norm (CN) has a positive impact and significant on sexual harassment (SH) in Karachi, Pakistan's Islamic banks. Often, the value of R square is used to identify the

Qualitative Research Review Letter

competence of the structural model because it helps in overlooking the model of expected potency. The greater the value of R square shows the excellent the outcome of the research (Nitzl, 2010) (C.Ringle, 2004) (Fuchs, 2011) (Chin, 2010).

Table 8: *Hypothesis Result*

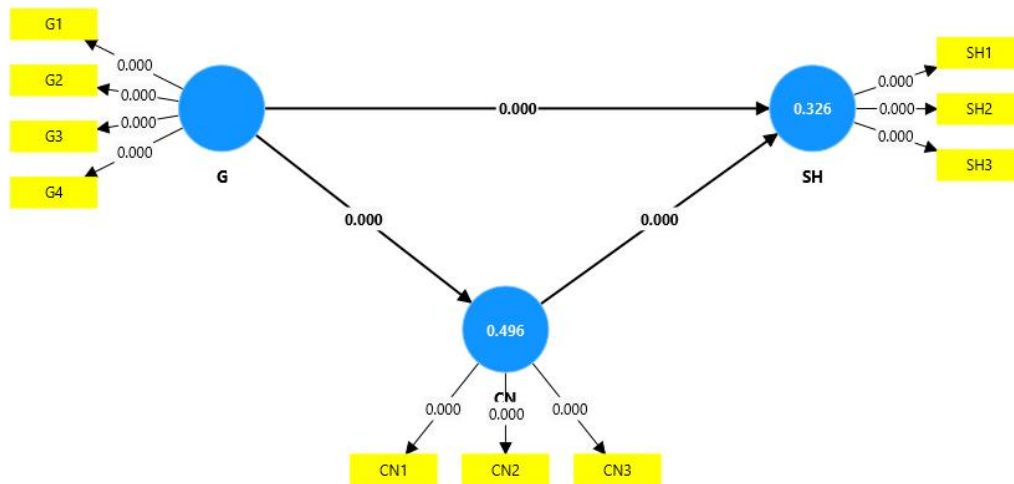
Hypothesis	Paths	SD	P-value	t-value
H1	G → SH	0.181	0.000	3.617
H2	G → CN	0.078	0.000	9.022
H3	CN → SH	0.167	0.000	4.756
H4	G → CN → SH	0.137	0.000	4.087

Moreover, to identify the effect of the independent variable on dependent variable, R-square and Adj. R-square are analyzed and assessed. In accordance with the table 9 attested below, cultural norm effected around 49.6% by the independent variables and sensitivity towards sexual harassment impacted around 32.6%, while the rest of them are affected by other indicators that are not in view of this study. In Table 9, R-Square Dependent Variable R-Square Adj. R-Square explained and mentioned below:

TABLE 9:

	R-square	R-square adjusted
CN	0.496	0.485
SH	0.326	0.296

Qualitative Research Review Letter



Hypothesis Testing

H1: Gender (G) has a positive effect on sensitivity towards sexual harassment (SH) in Karachi, Pakistan's Islamic Banks.

The results of H1 are acceptable. The t-value (3.617) and p-value (0.000) of H1, shows the positively and significantly effect of Gender (G) on sensitivity towards sexual harassment (SH) in the Islamic banks of Karachi, Pakistan. The outcome of this hypothesis is in line with the research in which it stated that Gender (G) has an ability to effect and have a excellent impact on Sensitivity toward Sexual Harassment (SH).

H2: Gender (G) has a positive effect on Cultural norm (CN) in Karahi, Pakistan's banking sector.

The results of H2 are acceptable. The t-value (9.022) and p-value (0.000) of H2, shows the positively and significantly effect of Gender (G) on Cultural norm (CN) in the Islamic banks of Karachi, Pakistan and have a positive effect on it. therefore, it shows that Gender (G) has a favorable and significant effect on Cultural norm (CN).

H3: Cultural norm (CN) has a positive effect on sexual harassment (SH) in Karachi, Pakistan's banking sector.

The results of H3 are acceptable. The t-value (4.756) and p-value (0.000) of H3, shows the positively and effectively effect of Cultural norm (CN) on sexual harassment (SH) in Karachi, Pakistan's Islamic banks. The outcome of this hypothesis shows that cultural norms, which may encompass societal attitudes, behaviors of each employee either male or

Qualitative Research Review Letter

female, and beliefs prevailing in Islamic banks of Pakistan, contribute to or influence the circumstances of sexual harassment in the banking sector.

H4: Cultural norm (CN) mediates between the relationship of Gender (G) and sexual harassment (SH) in Karachi, Pakistan's Islamic banks.

The results of H4 are acceptable. The t-value (4.087) and p-value (0.000) of H4, shows that the Cultural norm (CN) mediates between the relationship of Gender (G) and sexual harassment (SH) in Karachi, Pakistan's Islamic Banks. Cultural norm (CN) has indirectly influenced the relationship between Gender (G) and sensitivity towards sexual harassment (SH). This shows that cultural norms may shape understanding of acceptable behaviour that influence how gender differences are perceived or tolerated, and therefore it effects the probability or severity of sexual harassment experiences and incidents in the different workplace.

Qualitative Research Review Letter

Table 9: *Summary of hypothesis assessment*

Hypothesis	Results
H1: Gender (G) has a positive effect on sensitivity towards sexual harassment (SH) in Karachi, Pakistan's banking sector.	Supported
H2: Gender (G) has a positive effect on Cultural norm (CN) in Karachi, Pakistan's banking sector.	Supported
H3: Cultural norm (CN) has a positive effect on sexual harassment (SH) in Karachi, Pakistan's banking sector.	Supported
H4: Cultural norm (CN) mediates between the relationship of Gender (G) and sexual harassment (SH) in Karachi, Pakistan's banking sector.	Supported

Discussion

According to Mathews et al. (2019), our study showed that many of harassment cases in the workplace incidents go overlooked because of victims anticipates that their concerns will be overlooked or results in terrible repercussions and retaliatory behavior. This fear becomes particularly robust in cases in which the harassing individual is in a senior position and has organizational security. These results have also been supported by further investigations. Many cases ended with the necessary procedures being taken, while some of concerns were found to be unresolved. Moreover, women could feel nervous performing poor output. Considerations about the overall environment of the organization are essential when it comes to the well-being of employees. Harsh and violent treatment of individuals, putting their safety and well-being in trouble, is commonly referred to as a toxic work environment (Rasool et

Qualitative Research Review Letter

al., 2020). Few employees are willing to condemn such behavior for their own sake, although the fact that this kind of atmosphere has an impact upon all organizations (Taylor and Rew, 2011). It can be hard for researchers to learn about and manage the issue because offenders are scared to speak up (Berquist et al., 2018). nevertheless, it is frequently acknowledged that victims of violence suffer poor psychological conditions.

However, research indicates that women tend to feel less comfortable than men when it relates to sexual harassment circumstances. In addition, men are usually less attentive to situations that women perceive to be sex discrimination. Men can be bullied by both men and women, although they view physical abuse as the most severe type of sexual harassment. The initial analysis of a research paper with studies sought to evaluate the idea that men are less likely than women to suffer from abuse.

In addition, the impacts of harassment vary according to cultural factors. For instance, cultures which are feminist usually urge individuals not to be violent, while cultures that are male are known to motivate people to be strong (Otterbach et al., 2021). In addition, studies shows that men might encounter greater instances of harassment of women in workplaces where women are dominant, however conversely may be significant in workplaces where men prevail (Otterbach et al., 2021). According to research, Sexual harassment has serious adverse impacts on the public, one's mental and physical well-being, one's place of job opportunities, as well as society overall. Reduced satisfaction with work, a decreased sense of affiliation and commitment to their organizations, and an improvement in job performance are all observed in sufferers of sexual harassment. Study has additionally shown a relationship between unfavorable mental health outcomes and situations of harassment (Street et al., 2007). The notion of "illnesses of adaptation" relates to the signs and symptoms which individuals might

Qualitative Research Review Letter

experience, like tension headaches sleep disruptions, and digestive system problems. in workplaces where women are prevalent, men can find themselves the subjects of sexual harassment by strong women.

Given the significance of sexual harassment and the risk factors described above, it is important to highlight how essential it is to find solutions and put in place appropriate procedures. Physical or psychological violence in the workplace has a negative impact on individuals, which decreases productivity and personal satisfaction. On the other the same direction, an encouraging and supportive work environment may minimize violent behavior at work and boost employee engagement.

5. Results

The H1 outcomes are verified. In Karachi, Pakistan's Islamic banks, gender (G) has a beneficial and significant effect on sensitivity to sexual harassment (SH), as illustrated by the t-value (3.617) and p-value (0.000) of H1. This hypothesis's conclusion corresponds with a study that observed that sensitivity to sexual harassment (SH) might be significantly influenced by gender (G). The t-value (9.022) and p-value (0.000) of H2 illustrate the gender's (G) beneficial and substantial effect on cultural norms (CN) in Karachi, Pakistan's banking sector. Thus, it shows how Gender (G) has a positive and considerable impact on the Cultural norm (CN). The H3 findings are approved. In Karachi, Pakistan's banking industry, cultural norms (CN) have a favorable impact on sexual harassment (SH). This has been shown by the t-value (4.756) and p-value (0.000) of H3. The hypothesis's conclusion indicates how cultural norms, which could refer to social norms, behavior among employees (male or female), and beliefs that are prevalent throughout Pakistan's Islamic banks, are either directly or indirectly contributing to the prevalence of gender-based misconduct in the banking sector in Pakistan. The H4 results are verifiable. In accordance with the t-value (4.087) and p-value (0.000) of H4, sexual harassment (SH) and gender (G) in Karachi,

Qualitative Research Review Letter

Pakistan's Islamic banking sector, are mediated by the cultural norm (CN). The relation between gender (G) and sensitivity to sexual harassment (SH) can be affected indirectly by cultural norms (CN). This highlights how cultural norms might influence how disparities between genders are interpreted or permitted, how appropriate behavior is considered, and therefore whether or harsh it is that sexual harassment incidents will take place in the workplace.

	Beta value	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
CN					
->	0.792	0.813	0.167	4.756	0
SH					
G -					
>	0.704	0.724	0.078	9.022	0
CN					
G -					
>	0.706	0.78	0.189	7.509	0
SH					
G -					
>					
CN	0.558	0.590	0.137	4.087	0.000
->					
SH					

6. Conclusion

Although sexual issues are common in the workplace and are recognized in Islamic banks, they continue to be regarded sensitive topics by individuals. The findings of this research highlighted the need for silence which highlighted as one of the challenges that researchers encountered while conducting the investigation in question. As a result, our study is the most extensive and first in Islamic banks to provide a thorough, in-

Qualitative Research Review Letter

depth knowledge of this trend.

As Islamic banks follow shariah of Islam but individuals either male or female face harassment but mostly female. Our research's main finding is that Islamic banking does have adequate guidelines or procedures in place to prevent sexual harassment at work. There are many evidence cases of harassment awareness projects, guidelines for conduct steering interactions between workers, or even notice identifying inappropriate conduct. Because in the name of Islamic Banks no one can thought that there's any harassment cases over there. But in our research, there are many employees of both gender faces harassment mostly females because of their cultural norms that might influence how gender disparities are portrayed or recognized, how acceptable behavior is seen as important, and eventually whether it is that sexual harassment happenings will take place in the workplace.

Women in Islamic banks are dominated by men work environment feel especially vulnerable to sexual harassment as the vast majority that require management have been taken by men.

Effective anti-harassment measures need to be implemented in effect to strengthen women and encourage healthy development. Women are also more probable to be nervous as well as anxious than men, resulting in them more exposed to challenging situations like harassment. Moreover, further research into the circumstances of men as victimized is essential. Our research indicates an interaction between gender and enhanced sexual harassment concern. Increased awareness regarding the impacts that that such behaviors impact on males at work may help construct more accepting and sympathetic workplaces.

Recommendation

Implement Thorough Anti-Harassment Methods

Effective anti-harassment policies that describe inappropriate behaviours and identify the methods for reporting complaints should be developed and implemented by organizations. To guarantee awareness and

Qualitative Research Review Letter

comprehension, frequent training sessions should be implemented to demonstrate these procedures to all workforces.

Establish an Advantageous Work Environment

It is key to maintain a professional and favorable atmosphere at work. Establishing an atmosphere of respect between individuals and having zero tolerance for discrimination will assist in achieve objectives. It is the responsibility of management to establish an example by acting with respect and swiftly dealing with any harassment incidents.

Regularly offer Initiatives for Education and Training

Individuals should be regularly educated to make them aware of the various kinds of harassment, its negative impact on both individuals as well as organisations, and the right procedures for reporting occurrences. Assistance from observers should be highlighted in these programmed as well.

Qualitative Research Review Letter

Establish Appropriate Reporting Techniques

Implementing open but confidential processes for reporting will permit individuals who have been harmed come forward without concerns about facing penalties from the organizations they belong to. Various reporting methods, involving call centers, websites, and authorized HR staff, should be involved of these procedures.

Help for Victims of Harassment

It's important to support bullied individuals. This may include supporting them with legal representation, guidance, and safe and well-maintained accommodation. Furthermore, organizations should protect those who investigate harassment with precautions from penalties.

Regularly Conduct Effective Assessments and Surveys

To find out how prevalent harassment occurs within the organisation and to evaluate the efficacy of anti-harassment initiatives and procedures, evaluations and assessments should be executed on an ongoing schedule. Through the implementation of this data, innovations and adequately informed judgements can be produced.

Encourage Diversity and Equal Rights for Men and Women

Enhancing diversity and gender equality in work environments may assist in reducing the incidence of harassment occurrences. Employers should be making attempts to establish a diverse work environment where every worker, irrespective of gender, are considered with respect and worth as individuals.

Promoting Open Communication

Fostering transparency between management and staff may result in the more effective management of harassment-related difficulties. Trust as well as transparency can be developed by open-door decisions, discussions about feedback, and town hall assemblies on an ongoing basis.

Strengthen the Frameworks of Regulations and Guidelines

Governments and regulatory organizations must implement legal

Qualitative Research Review Letter

safeguards over harassment at work. To prevent new types of discrimination, this involves establishing new laws and implementing current ones more rigorously.

Collaboration Worldwide and Appropriate Methodologies Discussion

Companies should cooperate with each other global organizations and colleagues in the field to share best practices and approaches for preventing and combating harassment at employment. This might help facilitate the establishment of an integrated plan for wider-scale harassment prevention.

Limitations

Sensitivity of Concerning

The gathering of information was exceedingly challenging because sexual harassment is a difficult and frequently disputable topic, particularly in conventional societies. Due to the unwillingness of numerous people to share their observations, there may have been instances of understating and discrimination in the outcome of the study.

Cultural and Psychological Obstacles

Individuals' willingness to get involved in the study was influenced by cultural and institutional norms that condemn conversations regarding issues of sexuality. This cultural divide could have left an influence on the accuracy and comprehensiveness of the information obtained.

Opposition throughout the Organization

Numerous organizations rejected to take part in the research study or identify their harassment procedures and policies. The scope of the study was restricted as sufficient data on organizational policies could not be collected as the outcome of this lack of interaction.

Geographical Restriction

Since the research took place out in Islamic banks of Karachi, Pakistan, its conclusions may not pertain to other countries with diverse legal, social interactions, and cultural situation. For an understanding of the prevalence and negative effects of workplace harassment around the

Qualitative Research Review Letter

world, comparative research in different geographic regions is vital.

The possibility of Self-reported Bias

Because disclosed data is based upon, bias could get created as participants may insufficiently or overreport their observations out of fear of social their attractiveness, shame or reprisal.

Focusing on Women Suffering

Despite the study acknowledged the relevance of examining male victims of harassment, it is primarily focused on female victims. The experiences and obstacles that male respondents of harassment deal with could be underestimated simply because of this gender discrepancy.

Insufficient Historical Data

In order to evaluate the lasting effects of workplace harassment on individuals and organizations, ongoing information is not offered by this research. To understand the long-term effects of harassment and the efficacy of treatments over time, a longitudinal research effort needs to be done.

Moral Concerns to Take into Considerations

The range of information obtained could have been restricted by moral constraints, such as the need to maintain participant privacy and wellness. Establishing ethical norms throughout complicated research is tough yet important.

Qualitative Research Review Letter

Obvious Prejudice in Recall

Remembering bias could result from the recall by participants of harassment incidents being influenced by memory as well as time. This could be having an impact on the reliability of claims regarding the nature and quantity of harassment situations are as individuals.

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Qualitative Research Review Letter

Questionnaire

Sexual Harrasment in Workplace

We believe that people are creative in their work within a safe environment and based on our approach towards making a positive impact on the issue of harassment in work environments and developing human resources procedures in this field. The Human Resources Management and the Stenosis for Scientific Research Sent to you "sexual Harassment in the Workplace" questionnaire to study the reality of harassment in the workplace within Damascus Governorate and its countryside.

The questionnaire includes a set of situations in the form of questions. We hope that they will be answered based on your opinion/personal experience in the field of work.

Note that your participation in the answer is voluntary and optional, and filling out the questionnaire means that you agree to participate in the research, noting that the data that will be collected will only be used for research and development purposes, and will be treated with complete confidentiality.

Thank you very much for the effort and time you gave us when filling out the survey

Demographics

Gender

Male

Female

AGE

20-29

30-39

40-49

49+

QUALIFICATION

Bachelor

Qualitative Research Review Letter

Honors Degree

Masters

Post Masters

YOUR ORGANIZATION

Meezan bank limited

Dubai Islamic

Faysal bank Islamic

MCB Islamic Bank

Bank AL Barakha

Bank Al Mukaromah

GENDER

1. Do you believe gender plays a role in determining sensitivity towards sexual harassment in Islamic banks?

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

2. To what extent do you think traditional gender roles influence the reporting of sexual harassment incidents in Islamic banks?

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

3. How do you perceive the difference in how men and women are treated or perceived in relation to sexual harassment incidents in Islamic banks?

- Strongly Disagree
- Disagree

Qualitative Research Review Letter

- Neutral
- Agree
- Strongly Agree

4. Men and women perceive sexual harassment differently.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

Sexual Harassment

5. I believe my organisation cares about the well-being of employees affected by sexual harassment.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

5. I am satisfied with how my organization addresses sexual harassment.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

6. I would report incidents of sexual harassment if I witnessed them.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

WORK CULTURE

8. Cultural norms in Pakistan influence perceptions of sexual harassment.

Qualitative Research Review Letter

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

9. Employees in my workplace are aware of cultural sensitivities related to gender interactions.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

10. Open discussions about sexual harassment are encouraged in my workplace.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree