

# Workplace Bullying, Sexual Harassment, Discrimination: A Bane for Female Employees' Career in the Private Banking Industry of Bangladesh

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## Abstract

The study was conducted to identify the relationship between workplace bullying, sexual harassment, discrimination and the female employees' career failure in the field of private banking sector of Bangladesh. In this study, workplace bullying (repeated and unreasonable behavior to women that creates a risk to health and safety), sexual harassment (unwelcome sexual conduct by males that creates an intimidating, hostile, degrading, humiliating or offensive environment for women), discrimination (unequal or unfair treatment in women's professional opportunities) were independent variables and female employees' career failure (failure to continue a long term career in their workplace and result of quitting the career) was dependent variable. A total number of 240 female employees working in various private commercial banks inside Dhaka city were surveyed by a structured questionnaire for the purpose of primary data collection. Both the correlation analysis and stepwise regression were applied to analyze the proposed hypothesis. The correlation analysis strongly supported the entire hypothesis but the stepwise regression provided partial support to the hypothesis. After scrutinizing the collected data, the study found that the measured independent variable such as workplace bullying was correlated statistically and significantly with the female employees' career failure. Therefore, the study concluded that the minimum level of workplace bullying is still prevailing in our banking industry which has been considered as a strong cause of career failure among female employees.

## Keywords

Workplace Bullying, Sexual Harassment, Discrimination, Female Employees' Career Failure

## 1. Introduction

The issue of workplace bullying, sexual harassment and discrimination in the field of private commercial banks of Bangladesh is relatively a new research area for a common setting of male-dominated culture (Tangem, 2017; Akter, 2019). Very few research works on this issue have been found prior to conducting this research in the private banking sectors of Bangladesh. In fact, this issue was very common as research works in the context of ready-made garment industry in our country in which only the female workers have experienced a vulnerable situation in term of sexual harassment from their male colleagues and supervisors (Paul-Majumder & Begum, 2000). Therefore, there is an urgent need for research regarding this issue in the field of various private banks in Bangladesh for the purpose of exploring the actual impact of this issue on the female employees' career failure.

According to Roberto et al. (2021), the Global Gender Gap Report released by the World Economic Forum (WEF) showed that Bangladesh ranked 48th among 149 countries in terms of gender equity. In 2018, among South Asian countries, Bangladesh was placed first in terms of gender equality. To fulfill all criteria of sustainable development goals by 2030 set by the UN, women's empowerment is essential. In this regard, private banks are playing a crucial role in empowering the female employees for their pivotal part of financial stability. According to the Bangladesh Bank (BB) July-December, 2018 report, female employees are now 63 percent in private banks, 27 percent in state-owned banks, 6 percent in state-owned specialized banks and 6 percent in foreign banks. According to Bangladesh Bank (BB) data, around 13.08% of women work at entry level in the banking industry in which nearly 15.57% of women are in the below-thirty age group. Furthermore, a small number of women work at mid-level around 8.58% and only 4.44% work at senior management level in which female Board Members were only 9.73% in the year 2011.

According to Thamarakshan (2015), 7.9% of respondents reported being bullied at least once a week in the last 6 months. In another study in Turkey, 15.9% of respondents out of a sample of 200 Turkish banking employees encountered bullying at least half the year. In this regard, only 3 percent of bullied targets file lawsuits and 50 percent never report their bullying experience. Moreover, Mclaughlin (2014) describes why more than 75% of targets would rather leave their jobs for a new start elsewhere than deal with the bullying. Many victims of bullying suffer silently because it is often hard for them to fully explain what is happening and how it started. According to a survey conducted by Braithwaite et al. (2008) on Bangladeshi Corporate community and found the victim of bullying had a lower score on shame acknowledgment (feeling guilt and shame) and higher score on shame displacement (blaming others and hitting out others). Another study was conducted by (Sultana & Sultana, 2017) on 27 working Bangladeshi individuals to find out the employee's experience about workplace bullying. The findings of the study show that poor organizational culture was the

cause of workplace bullying. Finally, According to [Tangem \(2017\)](#), workplace bullying is prevailing in the banking sector and generating a strong counterproductive workplace behavior among the employees especially female employees.

## 2. Statement of the Problem

In Bangladesh, a female employee has the equal right to work in any job sector without bullying and harassment ([Hasan et al., 2019](#)). Women bank employees should have a fearless and conducive working area where they can attach them mentally, physically and emotionally ([Pia et al., 2019](#)). Moreover, according to ([Ali & Butt, 2021](#)), many working women in the banking industry face the challenges of gender bias, insufficient maternity leave, sometime mental and physical harassment, fair promotion and pay, and leadership. In fact, women employees, the indispensable part of private commercial banks through their shrewd contribution in the banking economy of Bangladesh, have been encountering a plethora of professional troubles by the curse of bullying, harassment and discrimination. According to [Rezina & Mahmood \(2016\)](#), despite having gender disparity in their workplace, women always opt for advancing them into their profession through diligent, high optimism and job etiquette. In the banking, women are playing a pivotal role along with the male co-workers by their understanding of any uneven circumstances of organizations ([Ratnasari et al., 2020](#)). Indeed, the jobs in the government banks of Bangladesh are now more systematic in term of hiring, promotion, compensation, security, satisfaction, stress and termination in which women feel a long career with esteem than some of the jobs of private bank. Although, according to ([Vasudevan & Pillai, 2020](#)) the real purpose of some private banks are similar to the government banks but many private banks are literally pessimistic and deplorable for women's career for having misuse of power (employment at will), organizational internal politics, tendentious treatment, acute sycophancy, etc. Hence, being a research conductor, it is exigent to search for the impact of bullying, harassment and discrimination on women's career failure in our banking industry.

## 3. Objectives of the Study

This research has been conducted to establish the relationship between independent and dependent variables.

- 1) To find out a significant relationship between workplace bullying and female employees' career failure in the private banking sector of Bangladesh.
- 2) To investigate a significant relationship between sexual harassment and female employees' career failure in the private banking sector of Bangladesh.
- 3) To examine a significant relationship between discrimination and female employees' career failure in the private banking sector of Bangladesh.

## 4. Research Questions

This study has been designed to investigate the following research questions:

- 1) Is there any significant relationship between workplace bullying and female

employees' career failure in the private banking sector of Bangladesh?

2) Is there any significant relationship between sexual harassment and female employees' career failure in the private banking sector of Bangladesh?

3) Is there any significant relationship between discriminating and female employees' career failure in the private banking sector of Bangladesh?

## 5. Review of Related Literature

This section contains the literature review on the important concepts of bullying, sexual harassment, discrimination and career failure.

### 5.1. Workplace Bullying

Bullying behavior in a workplace is a persistent and repeated mistreatment of one person or group by one or more perpetrators that cause emotional and physical harm (Akter, 2019). It is also offending, humiliating, isolating, or showing a negative attitude to someone. These mistreatment ranges from verbal to non-verbal such as threatening, intimidation, and work interference. According to Pradhan & Joshi (2019), bullying occurs in organization for the purpose of receiving prompt performance of some targeted tasks which are unrealistic and mismatch for employees. Moreover, Srivastava and Dey (2019) found that workplace bullying can occur by unrealistic deadlines, disproportionate workloads, constant job control, practical jokes, rumors, derogatory remarks, and target oriented threats. In the word of Karabulut (2016), some of the prime reasons of bullying in the organization are jealousy, hostility, group pressure and stress, unfair competition, unrealistic feeling of power, relations and connections, weak HR policies and practices, etc. This writer (Karabulut, 2016) further argues that job design, organizational change, role ambiguity and conflict, organizational culture can be the reasons of workplace bullying. Moreover, Adnan et al. (2021) have found that problematic negative personality with emotional exhaustion, oversensitive, mind suspicious, neurotic, introvert, and depressive personality can be the cause of bullying. Karabulut (2016) further inform about the methods of bullying are unfair penal sanctions, work obstruction and disruption, persistent and unfair criticism, inaccurate accusations and blame, resource usage obstruction, promotion or pay obstruction, ignorance of opinion, degrading positions, etc. Furthermore, Alhalwachi & Mordi (2022) argue that less career opportunities in work, violation of professional codes of conduct, misuse of power and authority, etc. can be the method of bullying in organization. Other methods of bullying in organization referred by Karabulut (2016) are attacking to private space, humiliating, threading verbally and physically, throwing personal belongings, shouting, teasing, intimidating, rudeness, insulting remarks, spreading rumor, isolating from colleagues, ignoring, excessive monitoring, repeatedly reminding mistakes, etc. In this regard Bashir & Hanif (2019) have found the psychological effects of bullying are anger, anxiety, mood swings, concentration difficulties, irritability, maladjustment, low self confidence, low morale, obsession,

stress, depression, burnout, helplessness feelings, absenteeism and turnover, etc. This effect can turn women employees, according to [Nauman et al. \(2019\)](#) into suicidal thoughts, headache, fatigue, insomnia, mistakes in tasks, poor cooperation, low job satisfaction, low commitment and citizenship, work slowdown, low performance and productivity, etc. Besides, [MacIntosh et al. \(2010\)](#) conducted a study in eastern Canada with 36 English speaking women who had been bullied in the workplace. This study found that being bullied resulted in headaches, disturbance in sleeping and eating patterns, anxiety, diminished energy, less concentration, depression and absenteeism. Many targets of bullying experience difficulty to return to hostile workplaces or to seek other work and feel forced to leave jobs. It is recommended by [Karabulut \(2016\)](#), to control bullying in organization employers need professionals training to develop policies to prevent bullying and handle bullying cases responsibly, employers need training on obligations and responsibilities of bullying cases, stress management, conflicts resolution and bullying awareness, etc. In this regard, [Nurdiana et al. \(2021\)](#) suggest identifying employees for the bullying cases, outlining complaints and investigating of bullying, developing a complaint system, accepting verbal or written complaints of victims, diagnosing bullying behaviors and cases, developing no bullying policy and culture, providing emotional and psychological support to victims, etc.

## 5.2. Sexual Harassment

Female employees' participation in the banking sectors is crucial for their economic empowerment and sustainability in the society ([Nauman & Abbasi, 2014](#)). However, recent problems such as sexual harassment discrimination in the banking industry discourage female employees to continue working ([Van & Van, 2022](#)). In fact, sexual harassment is increasingly being recognized as a violation of human rights and human dignity which undermines equality of opportunity and treatment between men and women in workplace all over the world ([Jonsson & Jangren, 2022](#)). Therefore, the definition of sexual harassment in any workplace is a form of gender discrimination in which majority of the victims are female workers. According to Title vii of the [Civil Rights Act \(1964\)](#), sexual harassment involves unwelcome sexual advances, requests for sexual favors, and other verbal or physical conduct of a sexual nature. Moreover, sexual harassment represents any unwanted sex-related behavior at work that is appraised by the female recipients as offensive, exceeding her willingness, or threatening her well-being ([Folke & Rickne, 2022](#)).

In Bangladesh, according to the Commonwealth Human Rights Initiative, 10% of Bangladeshi women police face sexual harassment in their workplace. A survey conducted by Care Bangladesh and Kormojibi Nari state that 12.7% of working women encounter sexual harassment in their workplace. The definition of sexual harassment includes unwelcome sexually determined behavior as 1) physical contact and advances; 2) a demand or request for sexual favors; 3) sex-

ually colored remarks; 4) showing pornography; 5) any other unwelcome physical, verbal or non-verbal conduct of sexual nature. Indeed, According to [Habib \(2010\)](#) sexual harassment has been made a criminal offence punishable by law under the provisions of Nari O Shishu Nirjaton Domon Ain 2000, Section 10(2) of this Act states: “Any man who, in order to satisfy his lust in an improper manner, outrages the modesty of a woman, or makes obscene gestures, will have engaged in sexual harassment, and for this, the above mentioned male will be sentenced to rigorous imprisonment of not more than seven years and not less than two years and beyond this will be subjected to monetary fines as well”.

A survey published at Dhaka Tribune ([Survey: Most Women Face Sexual Harassment at Work, 2020](#)) was conducted by the National Girl child Advocacy Forum, Plan Bangladesh and Girls Advocacy Alliance on the total of 135 women working in all divisions of Bangladesh. The respondents were aged 19 - 50 years old. Among them, 14.81% are employed in the health sector, 59.26% in the readymade garment (RMG) sector, 8.89% in the private sector, 3.7% each in education and banking, 6.67% in NGOs, and 1.48% each in the law enforcement and legal sectors. Altogether 22.96% said they had faced sexual harassment once, 41.48% said it had been twice or thrice, 25.93% mentioned four to five times, and 8.89% said they had faced sexual harassment six to 10 times during the period of the survey.

### 5.3. Discrimination

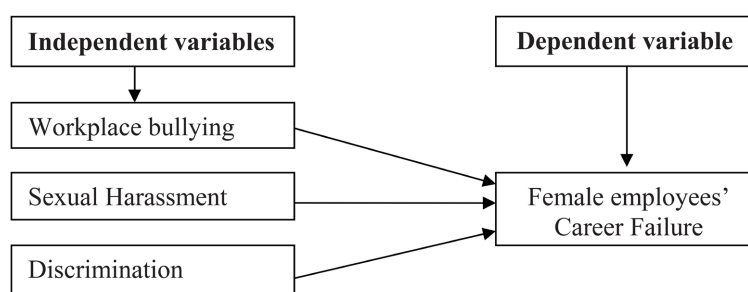
Discrimination means unequal treatment in the workplace in term of promotion, pay, benefits, privileges and expectations due to sexual aspects of an employee or group of employees ([Bader et al., 2018](#)). It occurs when employers treat employees' promotion, job posting, annual confidential report, reward, punishment, overtime period, leave facilities etc unfairly because of various issues, including age, race, gender, disability, nationality, religion and pregnancy ([Ortiz & Roscigno, 2009](#)). In the words of [Umar et al. \(2011\)](#), it takes place when men and women working for the same employer do not receive equal pay or promotion for equal work. Moreover, [Dipboye & Colella \(2013\)](#) argued that it is an unacknowledged barrier to advancement in a profession, especially affecting women and members of minorities which is called the invisible hurdle preventing women to get the management positions because these positions are highly occupied by men. In unlawful discrimination, women employees are discriminated and face the obstruction, barrier and hurdle in their career development and progression towards the top hierarchical positions ([Bilkis et al., 2010](#)). Furthermore, [Cheema & Jamal \(2022\)](#) argued that it is as the state and condition in which females face a blockage in getting the upper or top level positions in the organizational ladder and chain of command. They didn't attain a possibility to be the component of organizations top hierarchy while male colleagues have given precedence over them in upper level positions in chain of command. Therefore, according to [Okechukwu et al. \(2014\)](#) it means treating someone bad-

ly, or less favorably than others (unequal treatment), on the basis of certain personal attributes such as gender, marital status-pregnancy and maternity, race, nationality or ethnic (includes skin color), religion or belief, disability, age, sexual orientation, gender reassignment, etc. Discrimination against women is defined by Article 1 of the United Nations Convention on the Elimination of all forms of Discrimination Against Women of as "any distinction, exclusion or restriction made on the basis of sex which has the effect of impairing or nullifying the recognition, enjoyment or exercise by women, irrespective of their marital status, on a basis of equality of men and women, of human rights and fundamental freedoms in the political, economic, social, cultural, civil or any other field. In this case, Khalid & Aroosh (2014) concluded that an end of all forms of discrimination against women emphasizes the need for a radical process of economic, social and political progress. It indicates the need for a holistic orientation which acknowledges the vital role of female employees in any progress as equal partners with men. For this purpose, legal and substantive protection at the domestic, regional and international levels must be coordinated for more meaningful enhancement of both the status and situation of female employees in office work (Cheung et al., 2016).

## 6. Conceptual Framework

It depicts the relationship between the independence variables and the dependent variables. On the basis of the literature review, it is clear that bullying, harassment and discrimination have strong impact on women's career failure in private banks. To understand the impact of independent variables on dependent variables, the following theoretical framework has been developed.

**Figure 1** represents the women's career failure that is influenced by bullying, harassment and discrimination.



**Figure 1.** The conceptual framework.

## 7. Study Hypothesis

The hypotheses derived from the research questions are:

- 1) There is a significant relationship between workplace bullying and female employees' career failure in the private banking sector of Bangladesh.
- 2) There is a significant relationship between sexual harassment and female employees' career failure in the private banking sector of Bangladesh.

3) There is a significant relationship between discrimination and female employees' career failure in the private banking sector of Bangladesh.

## **8. Methodology**

### **8.1. Research Design**

This is a co-relational research designed to analyze the research questions, test the hypothesis and investigate the relationship between independents and dependents variables. A co-relational research is the study of relationship between two or more variables that provides a measure of the degree between two or more variables. Therefore, a co-relational research design has been used to identify the answer of research questions and test the hypotheses. Literally, the purpose of this research is an investigation of the causal relationship among the measured variables in the field of private banking sectors of Bangladesh by considering of the independent variables—bullying, harassment and discrimination and dependent variables—female employees' career failure.

### **8.2. Sampling Method**

Since the total number of respondents was only the female employees of different private commercial banks of Bangladesh, simple random sampling method was used to determine sample size from the population. The sample size has been chosen on the basis of the number of respondent should be at least five times the total number of measurement items constituting the study variables. A total number of 240 respondents would be enough for sample size of this research as we have the total number of measurement items is 45.

### **8.3. Data Collection and Analysis**

This is a field work research conducted among female employees inside the Dhaka city's various branches of private commercial banks. To carry out this study, a survey questionnaire was designed and distributed to the respondents working in the various banking industry of Bangladesh for primary data collection. A five point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree) was applied to attain the feedbacks from the respondents about the measurement items of the variables. Data input task was completed through SPSS version 16.00 to do the descriptive analysis of the demographic attributes and the reliability analysis of the study variables. Again Pearson's Correlation analysis was considered to investigate whether any relationship exists between the independent and dependent variables. Finally correlation matrix for the variables was prepared after collecting data and then regression (enter and stepwise) was used to test the strength of relationships between the study variables.

## **9. Findings and Discussions**

### **9.1. Demographic Profile of the Respondents**

Since, all the respondents of this research are the female employees of various



private commercial banks of Dhaka city, a survey questionnaire has been used to get a general idea about respondents' age, education, marital status, job experiences, professional hierarchy, etc.

From **Table 1**, it is clearly seen that out of the total 240 respondents, 46.25% were between 20 and 30 age group, 32.91% were between 30 and 40 age group and only 20.83% were between 40 and 50 years range. At the same time, 47.91% of respondents were single while married accounted for 52.08%. In the education and job experience category of respondents, majority were MBA degree holder with nearly 05 years banking experiences. Moreover, 54.16% were senior officer while principle officer were 27.91% and only 17.91% of the respondents were branch manager.

**Table 1.** Demographic findings of the respondents.

	Frequency	Percentage	Sample Size
<b>Ages:</b>			
20 - 30	111	46.25	
30 - 40	79	32.91	
40 - 50	50	20.83	
<b>Marital Status:</b>			
Single	115	47.91	
Married	125	52.08	
<b>Education:</b>			
Bachelor of Business administration	76	31.66	
Masters of Business Administration	137	57.08	240
Masters in Bank Management	27	11.25	
<b>Job experiences:</b>			
About 05 year	131	54.58	
About 10 year	78	32.50	
About 15 year	31	12.91	
<b>Professional hierarchy:</b>			
Senior officer	130	54.16	
Principles officer	67	27.91	
Branch manager	43	17.91	

Source: Field Survey.

## 9.2. Reliability Coefficients and Descriptive Statistics

**Table 2** shows the calculated value of alpha, mean and standard deviation of the variables. The alpha values, means and standard deviations were calculated by SPSS version 16 through input of collected data. Moreover, the survey was conducted through a questionnaire having a 5-point Likert scale as the response format.

**Table 2.** Reliability coefficients and descriptive statistics.

Variables	Alpha Values	Mean	Std. Deviation
Overall workplace bullying (20 items)	0.9136	5.3353	1.42546
Overall sexual harassment (08 items)	0.9167	4.8035	1.71338
Overall discrimination (11 items)	0.5406	6.2377	0.73032
Female employees' career failure (03 items)	0.8537	4.7300	1.66778

n = 240.

The alpha values indicate the reliability of each studied variable ranged from 0 to 1. The value of alpha nearest to 1 depicts the better reliability. Generally, the low alpha value represents either there are less amount of items or there is very little commonality among the items. At the same time, the reliability of 0.50 - 0.60 is adequate, although a coefficient of 0.7 or above is desirable. The total alpha of the study is 0.9483.

The means calculation has been completed considering the average of all the answers of the questions in each variable where the results of standard deviation define how much respondents' opinion differs from the mean value. The mean for overall workplace bullying is 5.3353 with a standard deviation of 1.42546. This calculation depicts that on an average respondents think fairly positively about workplace bullying. The mean of overall sexual harassment is 4.8035 with a standard deviation is 1.71338. It indicates that respondents generally have a little positive perception about sexual harassment. Finally, the mean for overall discrimination is 6.2377 and with a standard deviation of 0.73032. This shows that respondents have a positive consideration about discrimination. Finally, the mean value for female employees' career failure is 4.7300 with a standard deviation of 1.66778. This depicts that respondents have an above average perception about career failure.

### 9.3. Correlation Analysis

Correlation analysis in this study has been used to determine the level of association of two variables. It has been done by considering all variables to identify the relationship between two variables such as the independent variables with dependent variable. The bivariate correlation procedure was prepared based on a two tailed of statistical significance at two different levels, highly significant ( $p < 0.01$ ) and significant ( $p < 0.05$ ).

In order to interpret the strength of relationships between variables, the correlation coefficient ( $r$ ) is 0.0 to 0.2 (Very weak, negligible); 0.2 to 0.4 (Weak, low); 0.4 to 0.7 (Moderate); 0.7 to 0.9 (Strong, High Marked); 0.9 to 1.0 (Very strong, very high) has been followed in this study.

**Table 3** shows the results of correlation analysis for all the variables. The overall workplace bullying is significantly and strongly positively correlated with female employees' career failure ( $r = 0.819$ ,  $p < 0.01$ ). Overall sexual harassment is weakly and positively correlated with female employees' career failure ( $r =$

0.366,  $p < 0.01$ ). Again overall discrimination is found fairly and moderately correlated with female employees' career failure ( $r = 0.704$ ,  $p < 0.01$ ). Moreover, Overall workplace bullying is very moderately correlated with sexual harassment ( $r = 0.497$ ,  $p < 0.01$ ) but significantly and positively correlated with discrimination ( $r = 0.823$ ,  $p < 0.01$ ) and overall sexual harassment is weakly correlated with discrimination ( $r = 0.338$ ,  $p < 0.01$ ).

**Table 3.** Correlation analysis.

All types of Bullying	Sexual harassment	Discrimination	Female employees' career failure
Overall workplace bullying	0.497**	0.823**	0.819**
Overall sexual harassment	-	0.338**	0.366**
Overall discrimination		-	0.704**
Female employees' career failure			-

\*\*Correlation is significant at the 0.01 level (2 tailed).

#### 9.4. Linear Regression (Enter Method)

The linear regression shows how much independent variable is influencing dependent variable. In the following **Table 4**,  $R^2$  shows that overall workplace bullying, overall sexual harassment, overall discrimination had 63.3% influences on female employees' career failure.

**Table 4.** Linear Regression (enter method).

Variables	R	$R^2$	Adjusted $R^2$	Std. error of the estimate
Overall workplace bullying				
Overall sexual harassment	0.813	0.633	0.647	0.90894
Overall discrimination				

**Table 4** define the R square ( $R^2$ ) or adjusted R square ( $R^2$  adj) that indicates how well the linear combination of independent variables in the regression analysis predicts the % of total variance of dependent variables, in which the change of  $R^2$  depicts the variation between an  $R^2$  for a set of predictors and an  $R^2$  for a subset of these predictors.

#### 9.5. Stepwise Regression

Stepwise regression was prepared to find out which one among the three components highly influences the respondents as a key antecedent of bank's female employees' career failure.

From the above analysis (**Table 5**), the overall workplace bullying ( $p < 0.01$ ) is significantly related with female employees' career failure, while the rest two (sexual harassment and discrimination) were excluded from this regression analysis because of being less significance. Therefore, the table indicates that the respondents strongly consider overall workplace bullying which are the prime factors for bank's female employees' career failure.

**Table 5.** Stepwise Regression of bank's female employees' career failure.

Independent variables	Dependent variable			
	B	SEB (Standard Error of the Beta)	$\beta$ (Beta)	R <sup>2</sup>
Overall workplace bullying	0.930	0.073	0.819**	0.643

From the R<sup>2</sup> it is seen that, overall workplace bullying examines 64.3% of the variance of the bank's female employees' career failure. Regression coefficient (B) reflects the relative impact of independent variables on dependent variables.

## 9.6. Assessment of Research Hypotheses

**Hypothesis 1:** There is a significant relationship between overall workplace bullying and bank's female employees' career failure.

The result of correlation analysis depicts that overall workplace bullying is positively and significantly correlated with the bank's female employees' career failure ( $r = 0.819$ ,  $p < 0.01$ ). It is obvious that a positive correlation exists between overall workplace bullying and bank's female employees' career failure because all types of workplace bullying are the prime causes for the bank's female employees' career failure. Thus, the result of correlation analysis provided support for hypothesis 1.

Moreover, the result of stepwise regression also indicates that overall workplace bullying of the bank ( $p < 0.01$ ) are statistically significantly related with the bank's female employees' career failure. Again positively and significantly related predictor variable such as overall workplace bullying represents 64.3% of the bank's female employees' career failure. So the result of stepwise regression strongly supports for hypothesis 1.

**Hypothesis 2:** There is a significant relationship between overall sexual harassment and bank's female employees' career failure.

The result of correlation analysis depicts that overall sexual harassment is weakly and positively correlated with female employees' career failure ( $r = 0.366$ ,  $p < 0.01$ ). Thus, the result of correlation analysis provided support for hypothesis 2.

On the other hand, the result of stepwise regression explains that overall sexual harassment are not significantly associated with female employees' career failure as overall sexual harassment failed to enter into the regression equation. Therefore, the result of stepwise regression analysis provided no support for hypothesis 2. Based on the theory and previous empirical studies, it should support the hypothesis but may be the negligible responses of the respondents make this unsupportive result of regression analysis.

**Hypothesis 3:** There is a significant relationship between overall discrimination and bank's female employees' career failure.

The result of correlation analysis depicts that overall discrimination is found fairly and moderately correlated with female employees' career failure ( $r = 0.704$ ,  $p < 0.01$ ). Thus, the result of correlation analysis provided support for hypothesis 2.

On the other hand, the result of stepwise regression also indicate that overall discrimination failed to enter into the regression equation and it is not significantly related with female employees' career failure. Therefore, the result of stepwise regression analysis provided no support for hypothesis 3. Based on the theory and previous empirical studies, it should support the hypothesis but may be the negligible responses of the respondents created this unsupportive result of regression analysis.

## 10. Discussion, Implication and Suggestion for Future Work

This research work has revealed a significant relationship between overall workplace bullying and female employees' career failure in our banking industry from the result of correlation analysis and the result of stepwise regression. In the other hypothesis 1 & 2, the result of correlation analysis has provided support but no support has come from the result of stepwise regression analysis. It has been clearly seen from the result of correlation analysis and the result of stepwise regression that only overall workplace bullying are significantly related to bank's female employees' career failure. Therefore, workplace bullying can be referred to as the pivotal cause of female employees' career failure in our banking industry.

Based on the results of this study, some managerial implications can be proposed for reference or use by practitioners. For instance, the female employees in banking industry can be benefitted from this study by being proactive about the negative impact of bullying on their career challenge. Moreover, from this study, the banking industry can find the symptom of workplace bullying prevailing in their banking premises and can be capable to stop this bullying behavior by establishing anti-bullying behaviors inside the bank and practicing a bias-free work environment. In addition, for the purpose of keeping a safe and sound career for female employees, the findings of this study can guide the bank's managers to provide the psychological support to the female employees if they encounter bullying and be a victim in their workplace.

However, this study has some limitations; for instance, the data was collected from only the female employees of some selected private commercial banks in Bangladesh that may fail to illustrate the authentic outcomes of the relationship between measured variables. Moreover, the respondents were limited in their sample size and composition. Some respondents were reluctant to fill up the questionnaires. Easy access to different banks in Dhaka city was difficult due to rigorous co-operation. Moreover, this study was based on only Bangladeshi private banks, whereas there are some public banks prevailing in our country. Furthermore, this study is based on a questionnaire survey which is analyzed by using correlation and regression whereas it could be done with some other statistical tools. Regarding the application of correlation and regression, there are no mediating variables; in the future, the mediating factors like emotions, engagement, justice and performance could be employed.

Finally, since the findings of this study have provided preliminary insights to future practitioners, this study can inspire more to the future researcher for the purpose of developing and refining their excellent research designs in the field of insurance or other financial sectors. Moreover, since this research data was limited to only female employees of our banking industry, further research can be done by considering a wide range of sample sizes.

## Conflicts of Interest

The authors declare no conflicts of interest regarding the publication of this paper.

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